

Retiree Benefits of EBR Schools



As a valued Retiree of East Baton Rouge Parish School System, you have the opportunity to enroll in one of two dental plans; vision plan and life insurance. See below benefit summaries of these plans available to you.

EMPLOYER PAID BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Benefit	Benefit
Personal Life Insurance	One and one-half times Basic Annual Earnings, rounded to the nearest \$1,000; subject to a maximum of \$25,000
Accidental Death & Dismemberment	One and one-half times Basic Annual Earnings, rounded to the nearest \$1,000; subject to a maximum of \$25,000
Age Reductions	At age 70, benefits will reduce to \$7,500

Please remember to update your beneficiary paperwork on an annual basis or at the time of a major life change. By keeping your beneficiaries up to date and accurate, you eliminate unnecessary confusion for your loved ones and ensure your assets will be distributed as you intended.

OPTIONAL LIFE INSURANCE FOR SPOUSE AND CHILDREN

Retirees who want to supplement their Basic Term Life insurance benefits may purchase coverage for a spouse and/or child(ren) with Aflac. Note: If you do not enroll in voluntary life insurance when you are initially eligible, you may have to provide proof of good health, also called Evidence of Insurability, for you and/or your dependents if you wish to elect coverage in the future.

Spouse Life	
Coverage Options	Choice of \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$100,000
Age Reduction/Termination	Your coverage amount will reduce to \$3,500 when your spouse reaches age 70. Spouse coverage terminates at age 99
Dependent Child(ren) Life	
Coverage Options	Choice of \$2,000, \$4,000, \$6,000, \$8,000, \$10,000 (6 months to age 21) \$250 (14 days to 6 months)
Age Reduction/Termination	Your child coverage amount will reduce to \$750 when you reach age 70. Spouse coverage terminates at age 99

Costs for Spouse / Child Life Insurance are dependent upon age and benefit amount, please view costs in the online Selerix system.



Dental now offered through Metlife

Note: Dental ID cards are not sent out in the mail but can be retrieved online or through the MetLife app.

For more information or to find a provider, call 1-800-438-6388, policy # 216196, or visit www.metlife.com

Choice of 2 Dental Plans through MetLife	Silver Plan	Gold Plan
Annual Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Annual Maximum Benefit (Per Member)	\$1,050	\$1,750
Preventive Services Routine Exams – 2 per 12 months Cleanings – 2 per 12 months Xrays – 1 per 12 months Fluoride treatments – 1 per 12 months Sealants up to age 16	FREE (does not apply toward deductible)	FREE (does not apply toward deductible)
Basic Services Fillings, Simple Extractions, Emergencies	Covered at 70%	Covered at 80%
Major Services Crowns, Periodontics, Endodontics, Oral Surgery, Bridges, Dentures	Covered at 50%	Covered at 50%
Orthodontia (Children only to age 19)	Not Covered	Covered at 50% (\$1,000 lifetime benefit)
RATES	Silver Plan	Gold Plan*
Employee	\$17.80	\$29.28
Employee + Spouse	\$37.25	\$61.30
Employee + Child(ren)	\$40.72	\$67.00
Family	\$57.81	\$95.12

* Please note change in rate for 2025.

Vision now offered through Metlife

Note: Vision ID cards are not sent out in the mail but can be retrieved online or through the MetLife app.

For more information or to find a provider, call 1-800-438-6388, policy # 216196, or visit www.metlife.com

Benefit	In-Network	Out-of-Network
Exam (Every 12 months)	\$10 Copay	Reimbursed up to \$30
Frames (Every 12 months)	\$120 allowance (\$94 allowance at Costco, Walmart or Sam's Club)	Reimbursed up to \$40
Lenses (Every 12 months) Single Vision Bifocal Trifocal Lenticular	\$15 Copay (waived at Walmart Vision Centers) (Lenses and frames)	Reimbursed up to \$25 Reimbursed up to \$40 Reimbursed up to \$50 Reimbursed up to \$50
Contact Lenses (Every 12 months)	\$130 retail allowance (In lieu of frames and lenses)	Reimbursed up to \$210
RATES	Monthly Premium	
Employee	\$5.62	
Employee + Spouse	\$12.01	
Employee + Child(ren)	\$9.05	
Family	\$16.49	