

Bethel Christian Academy Insurance & Benefits 2026

Medical Benefits - Anthem (\$25/pay deduction toward premium)

Copay for office visits - \$0

Preventative Care - \$0

Deductible - We have a \$7500 deductible plan as indicated in the Summary of Benefits & Coverage, but Bethel covers a lot of that. Here is the simplified breakdown. Employees are responsible at 100% for the first \$1500 of the deductible. After that is met, Bethel's Coinsurance kicks in at 80%/20% until total costs reach \$5,000. Meaning that of the next \$3500, employees are only responsible for the next \$700 (20%) and Bethel \$2,800 (80%). Per calendar year, the total out of pocket deductible for employees for the year would be \$2,200.

Employees need to set up an account with Enterprise Group Planning (EGP) and submit documentation of medical services and payment for reimbursement through coinsurance.

Vision, Dental - Mutual of Omaha (available to all full-time employees)

No monthly premium. Deductible (\$10 Vision/\$50 Dental). Detailed information attached.

Life, LTD coverage - Mutual of Omaha (included at no cost for all full-time employees)

Life Insurance - \$20,000 for length of employment. Designation of Beneficiary form is to be completed and returned to the office.

Retirement Match 403(b) - AG Financial

Employees may contribute to a retirement fund. BCA will match 50% of the employee contribution up to 6% of base salary. Application and info at www.bcakids.org/teacher.