



FREMONT
SCHOOL DISTRICT 79

District 79 Benefits Welcome Package



Welcome to the FSD79

Fremont School District 79 values you and the important role you play in supporting the children, the community and our district. We are proud to provide a generous benefits package that rewards our employees. By providing an excellent benefits package, we are committed to retaining our employees. As a Fremont School District employee, your benefits are a valuable part of your total compensation.

Benefits Package Overview

Fremont School District 79 offers a comprehensive employee benefits package. The 12-month period of benefits coverage is from September 1 through August 31. Employees must enroll or waive in their benefits within 30 days of their start date in a benefit-eligible position. The open enrollment period begins August 1 through August 31.

Following is a summary of Insurance Benefits:

Medical Insurance

We currently offer you a choice of 4 Blue Cross Blue Shield medical insurance plans to full time employees. The Board of Education contributes a lump sum annual amount per employee to go towards the cost of their chosen plan. Employee costs will be payroll deducted. Coverage is also available for employee spouses and dependents.

Dental Insurance

We currently offer dental insurance through GUARDIAN. Coverage is optional for eligible employees, as well as spouses and dependents.

Vision Insurance

We currently offer vision insurance through EYEMED. Coverage is optional for eligible employees, as well as spouses and dependents.

Life Insurance

We currently offer basic group life as well as optional life and dependent life insurance coverage (optional) through GUARDIAN.



Flexible Spending Accounts

Flexible Spending Accounts are optional for eligible employees to take advantage of pre-tax dollars to pay for medical expenses or dependent daycare. Money can be deposited into the employee's FSA through payroll deduction. A maximum amount of **\$500** of unused **health** flexible spending funds at the end of the plan year in August will be rolled over to the next plan year.

Health Saving Accounts

Health Saving Accounts are eligible for employees who are covered under a High Deductible Health Plan (HDHP). Health Saving accounts are tax-advantaged member-owned accounts that let you save pre-tax dollars for future qualified medical expenses. Money can be deposited into the employee's HSA through payroll deduction.

Following is a summary of Retirement Benefits:

TRS pension

Certified staff is enrolled in the Teachers' Retirement System (TRS) of Illinois, which provides retirement annuities, disability, and death benefits.

TRS Supplemental Savings Plan (SSP)

The SSP is an optional saving plan that allows certified staff to dedicate a portion of every paycheck to a 457(b) deferred compensation plan. Active TRS Members who are full-time or part-time contractual employees first employed in a TRS-covered position on or after January 1, 2023, and employed by a participating employer of the SSP, will be **automatically** enrolled in the SSP with contributions of 3% of their pre-tax compensation per pay period if you do not waive the SSP contribution through TRS system, which means 3% of the employee's pre-tax compensation will be withheld and deposited into the SSP account each pay period.

IMRF pension

Non-certified staff including bus drivers, working a minimum of 600 hours are enrolled in the Illinois Municipal Retirement Fund (IMRF), which provides retirement benefits. Each employee contributes 4.5% of the salary toward the IMRF pension.

403(b) or 457(b)

Employees can also choose to contribute to a 403(b) or a 457(b) retirement annuity through payroll deductions.



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Benefits Package Information

2025-2026 Plan Rates

Below are the monthly premiums for each insurance plan effective September 1, 2025 to August 31, 2026.

Monthly Rates	HMO IL	Blue Advantage HMO	PPO	HDHP	DENTAL	VISION
Employee Only	\$780.77	\$726.36	\$1,527.85	\$1,116.26	\$53.52	\$5.25
Employee + Spouse	\$1,479.82	\$1,375.74	\$2,895.10	\$2,114.38	\$104.41	\$9.98
Employee + Child (ren)	\$1,239.01	\$1,152.46	\$2,425.31	\$1,771.46	\$123.93	\$10.53
Family	\$1,971.05	\$1,833.30	\$3,859.10	\$2,818.09	\$175.41	\$15.45

Benefits Package Checklist

Below is the checklist categorized by the position.

Position	Insurance Coverage	TRS pension	TRS SSP	IMRF pension	403B/Roth 403(b)
Teacher	✓	✓	✓	N/A	✓
Speech	✓	✓	✓	N/A	✓
Social Work	✓	✓	✓	N/A	✓
Psych	✓	✓	✓	N/A	✓
Occupational Therapy	✓	N/A	N/A	✓	✓
Para	✓	N/A	N/A	✓	✓
Nurse	✓	N/A	N/A	✓	✓
Bus Driver	✓	N/A	N/A	✓	✓
Contract 225 Day	✓	N/A	N/A	✓	✓
Contract 260 Day	✓	N/A	N/A	✓	✓
Admin	✓	✓	✓	✓	✓



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For information on each of the plans offered, click on the links below for details.

Insurance

[BCBS Enrollment Information](#)

[Guardian Dental & Life Enrollment Information](#)

[Eyemed Enrollment Information](#)

[Plan document summary details for medical, dental, and vision plans](#)

[FSA Enrollment Information](#)

[HSA Enrollment Information](#)

[Contact Information for Vista](#)

Retirement

[Participation Information for TRS Members](#)

[Participation Information for TRS SSP](#)

[Participation Information for IMRF Members](#)

[403B and 457b Information](#)



FSD79 Benefits Coordinator Contact information

If you have questions or need assistance, please contact Ivy Fleming
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