



2018 Benefit Booklet



Effective January 1, 2018 – December 31, 2018

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Notice of Electronic Disclosure

Adams 12 Five Star Schools provides all required Employee Benefit notices electronically in PDF format on both the Employee Benefits Internet site at www.adams12.org and Employee Benefits Intranet site at <https://staff.adams12.org>, which is accessible on Adams 12 Five Star Schools computers.

Each plan you enroll in has an Evidence of Coverage, Certificate of Coverage or Summary Plan Description that contains critical information about the plan. Examples of this critical information include, but are not limited to: coverage limits; covered services and exclusions; applicable cost sharing; your rights under the plan; claim appeal procedures; and any material changes made to the plan.

Other required notices that are in PDF format and available on both the Internet and Intranet that **contain critical information** are:

- Notice of Electronic Disclosure
- Marketplace Notice
- Children's Health Insurance Program (CHIP)
- Women's Health and Cancer Rights Act (WHCRA)
- Newborns' and Mothers' Health Protection Act Notice
- Designation of Primary Care Provider & Direct Access to OB/GYN Providers
- HIPAA Notice of Privacy Practices
- Summary of Benefits and Coverage
- Special Enrollment Notice
- Medicare Creditable / Non-Creditable Notice

When Employee Benefit notices or documents are updated on the Internet and Intranet, Human Resources will send notification to your Adams 12 email address with an applicable link or will attach the PDF's to the email.

You have the right to request a paper version of these documents free of charge or withdraw consent to electronic distribution at any time by writing to us at:

hr-human-resources@adams12.org

Adams 12 Five Star Schools
Attn: Human Resources
1500 East 128th Avenue
Thornton, CO 80241
Fax: (720) 972-4072

Benefits Overview

Eligibility

Employees that are eligible for benefits coverage are:

- All Certified employees regardless of hours worked (prorated rates apply to employees regularly scheduled to work less than 30 hours a week)
- Administrative employees regularly scheduled to work at least 20 hours a week
- Classified employees regularly scheduled to work at least 20 hours a week
- Nutritional Services employees regularly scheduled to work at least 25 hours a week

Eligible dependents that you may enroll on certain plans include:

- A legal spouse, common-law spouse or civil union partner
- Children under age 26, including stepchildren, legally-adopted children and children whom you have legal guardianship
- Children of any age who are physically and mentally unable to care for themselves with proof that the disability began prior to age 26

IMPORTANT NOTE: You may be required to provide additional documentation to support dependent eligibility such as a court order, marriage license, affidavit or birth certificate.

Effective Date

Coverage will begin the first of the month coinciding with or following an eligible employee's date of hire or status change that affects eligibility. Newborns or newly adopted children that are added to the insurance are effective the date of the birth or adoption.

Election Period

Elections must be made within 30 days of your initial eligibility as a new hire. Due to IRS regulations, you may not change your benefits until the annual open enrollment period once the 30 day period has expired. Exceptions are made when you experience an IRS qualifying event (See [IRS Qualifying Events](#)) or special enrollment event (see [Special Enrollment Events](#)).

Benefits Overview

IRS Qualifying Events

If you experience an IRS qualifying event you may make changes to your elections as long as they are consistent with the change (i.e. adding a child to your plans after childbirth or adoption). Elections must be made within 30 days of the qualifying event. You will not be allowed to make changes if the 30 day period has expired.

A change form with documentation of the qualifying event must be submitted to Human Resources within 30 days of the event. The change form is available on the Intranet or contact the Benefits Team if you need assistance.

Examples of IRS qualifying events include:

- Adding a dependent due to marriage, birth or adoption
- Removing a dependent due to divorce, maximum age limit or death
- A change in you or your spouse's employment status resulting in loss of coverage or newly eligible coverage
- A change in your spouse's employer coverage such as open enrollment
- A dependent satisfies or ceases to satisfy eligibility requirements
- Entitlement or loss of entitlement to Medicare or Medicaid
- A court order requiring dependent coverage (i.e. QMCSO)
- An unpaid leave of absence taken by you or your spouse

HIPAA Special Enrollment Events

If you experience a HIPAA Special Enrollment event you may make changes to your elections within 60 days of the event. You will not be allowed to make changes if the 60 day period has expired.

A change form with documentation of the special event must be submitted to Human Resources within 60 days of the event. The change form is available on the Intranet or contact the Benefits Team if you need assistance.

Special Enrollment Events are:

- You or a dependent loses eligibility for coverage under State Medicaid or CHIP
- You or your dependent becomes eligible for coverage under State Medicaid or CHIP

Medical Insurance

Medical Information

The district offers two Kaiser Permanente medical plans for those that live or work in the Denver/Boulder, Northern Colorado or Eagle/Summit counties. For those with dependent children who are attending college outside of these counties, please contact Kaiser for more information on what services are available in their area.

Medical Comparison

| | Kaiser High Deductible Health Plan (HDHP) | Kaiser Deductible Health Maintenance Plan (DHMO) |
|--|---|--|
| | In-Network You Pay: | In-Network You Pay: |
| Annual Deductible | \$3,500 per individual; \$7000 maximum for family | \$500 per individual; \$1,500 maximum for family |
| Annual Out of Pocket Maximum | \$5,600 per individual; \$11,200 maximum for family | \$2,000 per individual; \$4,000 maximum for family |
| Annual Preventive Services | No charge | No charge |
| PCP Office Visits | 30% after deductible | \$20 copay |
| Specialist & Urgent Care Visits | 30% after deductible | \$40 copay |
| Services Received During Office Visits | 30% after deductible | 20% after deductible |
| Basic X-ray and Laboratory | 30% after deductible | No charge during an office visit |
| Special X-ray Such as CT, PET and MRI | 30% after deductible | 20% after deductible |
| Emergency Care | 30% after deductible | 20% after deductible |
| Inpatient and Outpatient Surgery | 30% after deductible | 20% after deductible |
| Prenatal, Labor and Delivery | 30% after deductible | 20% after deductible |
| Chiropractic Care | Not covered | \$20 copay / 20 visits per year |
| Pharmacy | | |
| Generic | 20% after deductible | \$15 copay retail |
| Preferred Brand | 20% after deductible | \$30 copay retail |
| Non-preferred Brand | 20% after deductible | Not covered |

Medical Insurance

Medical Rates for all Eligible Employees *except Certified Employees Working Less Than 30 Hours per Week*

The district contributes \$395.54 per month to the Kaiser High Deductible Health Plan (HDHP) and \$115.00 per month to a Kaiser Bank Health Savings Account (HSA). The total district contribution when you elect this plan is \$510.54 per month as long as you are eligible to receive deposits to a Health Savings Account.

The district contributes \$510.54 per month to the Kaiser Deductible Health Maintenance Organization Plan (the DHMO plan is not HSA eligible).

| | Kaiser HDHP HSA Eligible Employee Monthly Cost | Kaiser DHMO Employee Monthly Cost |
|-----------------------|--|---|
| Employee Only | \$ 20.82 | \$ 26.87 |
| Employee & Spouse | \$ 437.19 | \$ 564.27 |
| Employee & Child(ren) | \$ 395.55 | \$ 510.53 |
| Family | \$ 811.92 | \$ 1,047.93 |

***** 9 and 10 month Classified Employee** deductions will be higher from January 31 through May 31 to pre-pay for July and August insurance. These premiums are not reflected above or when performing your online elections.



Medical Insurance

Medical Rates for Certified Employees Working Less Than 30 Hours per Week

The district contribution is prorated for Certified Employees working less than 30 hours a week for the Kaiser High Deductible Health Plan (HDHP), Kaiser Bank Health Savings Account and Kaiser Deductible Health Maintenance Organization Plan (the DHMO plan is not HSA eligible).

IMPORTANT NOTE: You must be eligible to receive deposits to a Health Savings Account to receive the district HSA contribution.

Kaiser HDHP / HSA Eligible

| | .51-.74 FTE Employee Monthly Cost | .26-.50 FTE Employee Monthly Cost | 0-.25 FTE Employee Monthly Cost |
|----------------------------------|---|---|---------------------------------------|
| Employee Only | \$ 119.71 | \$ 218.59 | \$ 317.48 |
| Employee & Spouse | \$ 536.08 | \$ 634.96 | \$ 733.85 |
| Employee & Child(ren) | \$ 494.44 | \$ 593.32 | \$ 692.21 |
| Family | \$ 910.81 | \$ 1,009.69 | \$ 1,108.58 |
| <i>District HSA Contribution</i> | <i>\$ 86.25</i> | <i>\$ 57.50</i> | <i>\$ 28.75</i> |

Kaiser DHMO

| | .51-.74 FTE Employee Monthly Cost | .26-.50 FTE Employee Monthly Cost | 0-.25 FTE Employee Monthly Cost |
|-----------------------|---|---|---------------------------------------|
| Employee Only | \$ 154.51 | \$ 282.14 | \$ 409.78 |
| Employee & Spouse | \$ 691.91 | \$ 819.54 | \$ 947.18 |
| Employee & Child(ren) | \$ 638.17 | \$ 765.80 | \$ 893.44 |
| Family | \$ 1,175.57 | \$ 1,303.20 | \$ 1,430.84 |

Health Savings Account

Health Savings Account Information

The district offers one health savings account (HSA) through Kaiser Permanente for payroll deduction and employer contributions. A HSA is a personal bank account that you may use to pay for qualified medical, dental, vision and certain preventive expenses.

HSA's work the same as any other bank account including receiving a debit card; withdrawals at ATM's; online bill pay options; and receiving monthly statements. Investment funding options are also available for an additional fee. You will never lose the money in your HSA since it is a personal bank account and the money stays with you until you close the account.

As long as you use the money in the account for qualified expenses, that money is tax free and will not incur tax or penalty. Age 65 and older may use the money in their HSA for any expense without penalty (i.e. purchase a boat, trip, etc.), but will incur taxes on any expense that is not for qualified medical, dental, vision and certain preventive services. The record-keeping of eligible expenses is your responsibility in case of an IRS audit.

Eligibility for Deposits

To be eligible to receive deposits into the HSA you must:

- Be enrolled in a High Deductible Health Plan (HDHP) on the first day of the month
- Not be claimed as a dependent on someone else's tax return
- Not be enrolled in any other health coverage including Medicare, Medicaid or Tri-Care
- Have not received VA services within 90 days

Annual Deposit Limits

The 2018 annual deposit limits including both employee and employer contributions are:

- \$3,450 for individual coverage
- \$6,900 for family coverage (household limit)
- \$1,000 catch-up for age 55+

Dental Insurance

Dental Information

The district offers two dental plans through Delta Dental of Colorado for those that live or work in the Denver/Boulder, Northern Colorado or Eagle/Summit counties.

For those with dependent children who are attending college outside of these counties, there is no regular services available if you select the EPO plan. If you select the PPO plan, you will be responsible to follow the out-of-network claim procedures and pay 100% of any expense over the allowable fees and maximum plan allowance.

Certain emergency services may be covered outside of the above counties. Please contact Delta Dental of Colorado for more information on emergency services.

Dental Comparison

| | Delta EPO Plan You Pay: | Delta PPO Plan In-Network You Pay: |
|--|-----------------------------|---|
| Annual Deductible | N/A | \$50 per individual, \$150 maximum for family |
| Annual Benefit Maximum (per year) | N/A | \$1,500 per family member |
| Separate Lifetime Orthodontics Maximum (Adults & Children) | N/A | \$1,500 per family member |
| Preventive Services such as: | | |
| Oral Evaluation | \$10 copay | No charge (2X per year) |
| Routine Cleanings | No charge (2X per year) | No charge (2X per year) |
| Bitewing X-rays | No charge (1X per year) | No charge (1X per year) |
| Basic Services such as: | | |
| Amalgam Filings | \$21 to \$40 copay | 20% after deductible |
| General Anesthesia | \$56 copay first 30 minutes | 20% after deductible |
| Major Services such as: | | |
| Crowns | \$45 to \$61 copay | 20% after deductible |
| Implants | Not covered | 20% after deductible |
| Orthodontics (Braces) | \$600 to \$1,980 copays | 50% until lifetime max |
| Out-of-network Coverage | No | Yes (member pays higher cost than in-network) |

Dental Insurance

Dental Rates for all Eligible Employees *except Certified Employees Working Less Than 30 Hours per Week*

The district contributes \$33.88 per month to both the Delta Dental EPO and PPO plans.

| | Delta EPO Employee Monthly Cost | Delta PPO Employee Monthly Cost |
|-----------------------|------------------------------------|------------------------------------|
| Employee Only | \$ 1.78 | \$ 11.64 |
| Employee & Spouse | \$ 38.07 | \$ 54.47 |
| Employee & Child(ren) | \$ 54.26 | \$ 49.38 |
| Family | \$ 90.56 | \$ 95.91 |

*** **9 and 10 month Classified Employee** deductions will be higher from January 31 through May 31 to pre-pay for July and August insurance. These premiums are not reflected above or when performing your online elections.

Dental Rates for Certified Employees Working Less Than 30 Hours per Week

The district contribution is prorated for Certified Employees working less than 30 hours a week for the Delta Dental EPO and PPO plans.

| Delta EPO | .51-.74 FTE Monthly Cost | .26-.50 FTE Monthly Cost | 0-.25 FTE Monthly Cost |
|-----------------------|-----------------------------|-----------------------------|---------------------------|
| Employee Only | \$ 10.25 | \$ 18.72 | \$ 27.19 |
| Employee & Spouse | \$ 46.54 | \$ 55.01 | \$ 63.48 |
| Employee & Child(ren) | \$ 62.73 | \$ 71.20 | \$ 79.67 |
| Family | \$ 99.03 | \$ 107.50 | \$ 115.97 |

| Delta PPO | .51-.74 FTE Monthly Cost | .26-.50 FTE Monthly Cost | 0-.25 FTE Monthly Cost |
|-----------------------|-----------------------------|-----------------------------|---------------------------|
| Employee Only | \$ 20.11 | \$ 28.58 | \$ 37.05 |
| Employee & Spouse | \$ 62.94 | \$ 71.41 | \$ 79.88 |
| Employee & Child(ren) | \$ 57.85 | \$ 66.32 | \$ 74.79 |
| Family | \$ 104.38 | \$ 112.85 | \$ 121.32 |

Vision Insurance

Vision Information

The district offers one vision plan through VSP, which offers both in-network and out-of-network coverage.

In-network benefits include:

- Eye exam for a \$5 co-pay every 12 months
- No charge for single, lined bifocal and lined trifocal lenses every 12 months
- \$120-\$140 frame allowance (20% discount for amount over your allowance) or \$120 contact lens allowance every 12 months
- Maximum \$60 co-pay for a contact lens exam every 12 months
- Discounts on sunglasses, enhancements and LASIK

Vision Rates for all Eligible Employees except *Certified Employees Working Less Than 30 Hours per Week*

The district contributes \$7.09 per month to the VSP plan.

| VSP Employee Monthly Cost | |
|---------------------------|----------|
| Employee Only | \$ 0.38 |
| Employee + 1 | \$ 12.27 |
| Employee + 2 or more | \$ 26.85 |

*** **9 and 10 month Classified Employee** deductions will be higher from January 31 through May 31 to pre-pay for July and August insurance. These premiums are not reflected above or when performing your online elections.

Vision Rates for Certified Employees Working Less Than 30 Hours per Week

The district contribution is prorated for Certified Employees working less than 30 hours a week for the VSP plan.

| VSP | .51-.74 FTE Monthly Cost | .26-.50 FTE Monthly Cost | 0-.25 FTE Monthly Cost |
|----------------------|-----------------------------|-----------------------------|---------------------------|
| Employee Only | \$ 2.15 | \$ 3.93 | \$ 5.70 |
| Employee + 1 | \$ 14.04 | \$ 15.82 | \$ 17.59 |
| Employee + 2 or more | \$ 28.62 | \$ 30.40 | \$ 32.17 |

Flexible Spending Accounts

Health/Medical FSA Information

The district offers a health/medical flexible spending account (FSA) through 24HourFlex for those NOT participating in a health savings account (HSA). A FSA is an account that you may use to pay for qualified medical, dental, vision and certain preventive expenses. Your contributions to the account are tax free.

Health/medical FSA's are subject to IRS "use it or lose it" regulations. **Only \$500 may carryover to the following calendar year.** Eligible receipts must be dated by December 31st or the last day of the month in which employment ends. Eligible receipts must be sent to 24HourFlex no later than March 1st to be considered eligible expenses for the previous calendar year.

The 2018 annual contribution limit for the health/medical FSA is \$2,600.

Dependent Care FSA Information

The district offers a dependent care flexible spending account (FSA) through 24HourFlex. A dependent care FSA is an account that you may use to pay for qualified daycare, preschool or summer day camp expenses for children under age 13 and dependents that are mentally or physically incapable of caring for themselves. Your contributions to the account are tax free.

Dependent care FSA's are subject to IRS "use it or lose it" regulations. **No carryover into the following calendar year is allowed.** Eligible receipts must be dated by December 31st or the last day of the month in which employment ends. Eligible receipts must be sent to 24HourFlex no later than March 1st to be considered eligible expenses for the previous calendar year.

The 2018 annual contribution limit for the dependent care FSA is \$5,000 (household limit).

Life Insurance and AD&D

Life and AD&D Insurance Information

The district provides life insurance and accidental death & dismemberment insurance at no charge to benefit eligible employees through Mutual of Omaha.

- Certified employees are covered at two times base salary up to a maximum of \$400,000
- Classified employees are covered at two times base salary up to a maximum of \$100,000. Minimum amount of coverage provided will be \$50,000 if your base salary is less than \$25,000.
- Administrative employee are covered at two times base salary up to a maximum of \$400,000

Additional Life and AD&D Insurance

Additional life and AD&D insurance is available to any employee working for Adams 12 Five Star Schools through Colorado PERA. Enrollment dates for additional life and AD&D insurance with PERA are within 90 days of becoming a PERA member or during the annual enrollment period from April 1 – May 31. There are 4 different coverage levels available and automatically include a flat amount for dependents. Coverage is provided by Unum by enrolling at www.copera.org or calling (866) 277-1649.



Employee Assistance Program

EAP Information

The district provides an employee assistance program (EAP) to all Adams 12 Five Star Schools employees at no charge, regardless of benefits eligibility.

The program is completely confidential and available to you and all members of your household, including dependent children up to age 26. Visits with counselors are offered face to face; online with video; or by phone.

The program is through Resources for Living at www.resourcesforliving.com or (866) 252-4468. The username and password is available on the Intranet at www.staff.adams12.org / Human Resources / Benefits.

The employee assistance program provides:

- Emotional/well-being support 24 hours a day, 7 days a week including stress management; family issues; grief and loss; depression; anxiety and relationship support
- Up to five counseling sessions per issue, each year
- Personalized guidance and resources for day-to-day needs such as school and financial aid research, pet care, daycare, elder care and home repairs
- Tools for a healthy lifestyle such as health assessments; fitness strategies; nutrition tips; and general health
- Discounts on products and services including electronics, entertainment, flowers, travel and gym memberships
- Free 30 minute consultation for each new legal topic including real estate transactions; criminal law; elder law and estate planning; divorce; wills and other document preparation; and mediation services
- Free 30 minute consultation for each new financial topic including credit and debt issues; college funding; tax and IRS questions; mortgages and refinancing; retirement or other financial planning; and budgeting
- Online resources such as webinars, videos, mobile app, articles and self-assessments
- One hour fraud consultation or coaching about identity theft prevention and credit restoration; including an emergency kit for identity theft victims

Retirement Plans

403(b), 457 and 401(k) Information

The district provides 403(b), 457 and 401(k) retirement plans to all Adams 12 Five Star Schools employees, regardless of benefits eligibility.

There are 13 vendors to choose from and you may choose a flat dollar amount or percentage for the contributions that are withheld from your paycheck. You also have the option to select traditional pre-tax contributions or Roth after-tax contributions. You may enroll at any time by directly contacting the plan vendor of your choosing.

The 2018 annual contribution limit is \$18,500 for age 49 or younger and \$24,500 for age 50 and older (catch-up contribution).

Contact information is available on the staff.adams12.org website or from Human Resources

| | |
|---|---|
| Ameriprise Financial Services | Traditional 403(b) |
| AXA Equitable | Traditional 403(b) and 457 Roth 403(b) |
| Great American Life Insurance Company | Traditional 403(b) |
| Horace Mann | Traditional 403(b) |
| VOYA | Traditional 403(b) |
| Lincoln Financial Group | Traditional 403(b) |
| Metlife (Metlife Resources) | Traditional 403(b) |
| Metlife of Connecticut (Citistreet / Travlors) | Traditional 403(b) |
| Security Benefit | Traditional 403(b) Roth 403(b) |
| PERA 401(k) | Traditional 401(k) and 457 Roth 401(k) and 457 |
| Security First Group (Metlife Investors) | Traditional 403(b) |
| VALIC | Traditional 403(b) and 457 Roth 403(b) |
| Waddell & Reed | Traditional 403(b) |

Colorado PERA

Public Employees' Retirement Association of Colorado (PERA) serves as a substitute for Social Security or OASDI. PERA provides retirement benefits to employees who retire or become disabled. You will contribute a percentage of your earnings and Adams 12 Five Star Schools also contributes on your behalf.

Disability/Sick Plans

Certified Employees

Certified employees are automatically enrolled in the Sick Leave Bank upon hire. One day of temporary leave is “donated” each year to the Sick Leave Bank. If you choose to opt out, please BEWARE that you may never opt back in.

Employees that qualify for Sick Leave Bank receive paid leave for their own serious health condition starting on the eleventh day of leave to a maximum of ninety days. An additional forty days may be available with special approval.

Additional information on available leave types and requests for a leave of absence is available on the staff.adams12.org website under Human Resources / Benefits.

Classified Employees

Sick Leave Bank is a voluntary program for benefit eligible Classified employees. You may elect or opt out at time of hire and each year during the Sick Leave Bank Open Enrollment, which is March 1 – March 15. Eight hours of temporary leave is “donated” each year to the Sick Leave Bank for those who elect participation.

Employees that qualify for Sick Leave Bank receive paid leave for their own serious health condition starting on the sixth day of leave to a maximum of ninety days.

Additional information on available leave types and requests for a leave of absence is available on the staff.adams12.org website under Human Resources / Benefits.

Administrative Employees

The district provides short term and long term disability at no charge to benefit eligible administrative employees through Standard.

Additional information on available leave types and requests for a leave of absence is available on the staff.adams12.org website under Human Resources / Benefits.

Plan Sponsors and Contacts

PLAN ADMINISTRATOR/SPONSOR

Adams 12 Five Star Schools
1500 East 128th Avenue
Thornton, CO 80241-2601
(720) 972-4068

MEDICAL INSURANCE

Kaiser Permanente
Group Number: 00271
Member Services: (303) 338-3800
www.kp.org

DENTAL INSURANCE

Delta Dental of Colorado
EPO Group Number: 8433
PPO Group Number: 1636
Member Services: (303) 741-9305
www.deltadentalco.com

FLEXIBLE SPENDING ACCOUNTS

24HourFlex
Member Services: (303) 369-7886
www.24hourflex.com

EMPLOYEE ASSISTANCE PROGRAM

Resources For Living
Member Services: (866) 252-4468
www.resourcesforliving.com

PLAN AGENT AND PRIVACY OFFICER

Chief Human Resources Officer
Adams 12 Five Star Schools
1500 East 128th Avenue
Thornton, CO 80241-2601
(720) 972-4068

HEALTH SAVINGS ACCOUNT

Kaiser Permanente
(877) 761-3399
www.kp.org/healthpayment

VISION INSURANCE

VSP
Group Number: 12063236
Member Services: (800) 877-7195
www.vsp.com

LIFE INSURANCE & AD&D

Mutual of Omaha
Group Number: G000B6B5
Contact HR for information

RETIREMENT

Colorado PERA
Member Services: (303) 832-9550
www.copera.org

Please note that the 2018 Benefits Booklet is not intended to be a complete benefit description of all coverage. The complete details of each benefit plan are described in the applicable plan documents/master agreement. If there is a conflict between the information in this booklet and the legal documents, the plan will be administered according to the legal plan documents/master agreement.

