



# Benefits Overview

## January 1 to December 31, 2018

# Coverage Elections

- Enroll/decline within 30 days of eligibility
- Coverage takes effect the first day of the month coinciding with or following the date of eligibility
- Elections remain in effect through December 31st
  - Health Savings Account (HSA) may be changed at any time
- If a qualifying event occurs, changes may be permitted as long as consistent with the change and within 30 days of event
- New elections may be made each fall for January 1st

# Medical Insurance

- Two options through Kaiser Permanente
  - High Deductible Health Plan – HSA eligible and will receive an employer contribution to Kaiser HSA as long as eligible to receive deposits
  - Deductible HMO – copays for office visits and pharmacy, deductible and coinsurance for other services (not HSA eligible)
  - Must stay within Kaiser network – no coverage available outside of network
- [www.kaiserpermanente.org](http://www.kaiserpermanente.org)



# Medical Insurance

Kaiser High Deductible Health Plan (HDHP)  
In-Network You Pay:

Kaiser Deductible HMO (DHMO)  
In-Network You Pay:

Annual Deductible	\$3,500 per individual; \$7,000 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 Preferred Brand 20% after deductible Non-preferred Brand 20% after deductible	\$15 retail copay \$30 retail copay Not covered

# Health Savings Account (HSA)

- Must open or have Kaiser HSA to receive employer contribution
- Only available to those selecting the Adams 12 Kaiser HDHP
- Pre-tax contributions for qualified medical, dental, vision and certain preventive expenses
  - 65 years and older may use for any expense without penalty (taxes will apply)
- Annual deposit limits (includes employer & employee contributions):
  - \$3,450 for individual coverage
  - \$6,900 for family coverage (household limit)
  - \$1,000 catch-up for age 55+

# Health Savings Account (HSA)

- HSA's work the same as bank accounts
  - Debit cards, deposits, withdrawals, monthly statements, bill pay options, etc.
  - Investment funding options available for additional fee
  - Recording-keeping responsibility is with the account owner
  - No “use it or lose it” rules – rolls over and money stays with account owner
- Eligible to receive deposits:
  - Enrolled in High Deductible Health Plan (HDHP) on the first day of the month
  - Not claimed as a dependent on someone else's tax return
  - Not enrolled in any other health coverage including Medicare, Medicaid or Tri-Care
  - No VA services have been received within 90 days

# Dental Insurance

- Two options through Delta Dental of Colorado
  - EPO Plan – member pays copays for all services received in-network – no coverage is available out-of-network
    - Select the Delta Dental PPO Network to find participating providers
  - PPO Plan – standard co-insurance plan that offers both in-network and out-of-network benefits with lower costs in-network
    - Select the Delta Dental PPO Plus Premier Network or Delta Dental PPO Network to find participating providers
- [www.deltadentalco.com](http://www.deltadentalco.com)



# Dental Insurance

	Delta EPO Plan In-Network 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 (twice every 12 months)
Routine Cleanings	No charge (twice every 12 months)	No charge (twice every 12 months)
Bitewing X-rays	No charge (once every 12 months)	No charge (once every 12 months)
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 / 100% after lifetime max



# Vision Insurance

- Available through VSP with in-network providers
  - \$5 eye exam every 12 months
  - \$120-\$140 frame allowance every 12 months (20% discount over allowance)  
or
  - Maximum \$60 contact lens exam every 12 months
  - \$120 contact lens allowance every 12 months
- Discounts on sunglasses, enhancements and LASIK
- [www.vsp.com](http://www.vsp.com)



# Flexible Spending Accounts (FSA)

- Health/Medical FSA
  - Only available to those NOT participating in a Health Savings Account (HSA)
  - Pre-tax contributions for medical, dental, vision and certain preventive expenses
  - \$2,600 annual contribution limit
  - \$500 carryover to following calendar year – will “lose” anything over \$500 if eligible receipts are not dated by December 31st or last day of the month in which employment ends
  - Record-keeping responsibility is with vendor after receipts are submitted
- [www.24hourflex.com](http://www.24hourflex.com)



# Flexible Spending Accounts (FSA)

- Dependent Care FSA
  - Pre-tax contributions for daycare for children under age 13
  - \$5,000 annual contribution limit (household limit)
  - *Beware* that no carryover allowed – will “lose” if don’t have eligible receipts dated by December 31<sup>st</sup> or last day of the month in which employment ends
  - Funds are not available until contributed each pay period
  - Record-keeping responsibility is with vendor after receipts are submitted
- [www.24hourflex.com](http://www.24hourflex.com)



# Life and AD&D Insurance

- District paid amount:
  - Certified Employees – 2X base salary up to a maximum of \$400k
  - Classified Employees – 2X base salary up to a maximum of \$100k (minimum of \$50k)
  - Administrative Employees – 2X base salary up to a maximum of \$400k
- Additional life insurance may be purchased through PERA
  - Automatically includes flat amount for dependents
  - 4 different coverage levels available
  - [www.copera.org](http://www.copera.org)

# Employee Assistance Program

- District paid for all employees
  - Emotional/well-being support 24 hours a day, 7 days a week
  - Up to 5 counseling sessions per issue each year
  - Personalized guidance and resources for day-to-day needs such as pet care, daycare, elder care and home repair
  - Discounts on products and services including electronics, entertainment, flowers, travel and gym memberships
  - Free 30 minute consultation for legal and financial services
  - Online resources such as webinars, videos, mobile app, articles and self-assessments

# Retirement Plans – 403(b), 457 and 401(k)

- Enroll at any time into a 403(b), 457 or 401(k) plan
- 13 different plan vendors to choose from
- Option of both traditional pre-tax and Roth after-tax contributions
- May choose flat dollar amount or percentage
- \$18,500 annual contribution limit for age 49 or younger
- \$24,500 annual contribution limit for age 50 or older (catch-up contribution)

# Disability / Sick Leave Bank

- Paid leave for a serious health condition of employee:
  - Certified Employees with donation of 1 day per year of temp leave
    - Automatically enrolled in Sick Leave Bank
    - BEWARE if opting out, may never opt back in
    - Paid leave kicks in on 11<sup>th</sup> day of leave to a maximum of 90 days (additional 40 days may be available with special approval)
  - Classified Employees with donation of 8 hours per year of temp leave
    - May enroll or decline each year for Sick Leave Bank
    - MUST qualify to use
    - Paid leave kicks in on 6<sup>th</sup> day of leave to a maximum of 90 days
- Administrative Employees
  - Short term and long term disability via third party administrator