Benefits Overview
January 1 to December 31, 2021
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 unless no longer benefit eligible
  • Health Savings Account (HSA) & Pet Insurance 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

• ID cards arrive roughly in 15 days from enrollment

• www.kp.org
## Medical Insurance

<table>
<thead>
<tr>
<th>Service</th>
<th>Kaiser High Deductible Health Plan (HDHP) In-Network You Pay:</th>
<th>Kaiser Deductible HMO (DHMO) In-Network You Pay:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$3,500 per individual; $7,000 maximum for family</td>
<td>$500 per individual; $1,500 maximum for family</td>
</tr>
<tr>
<td>Annual Out of Pocket Maximum</td>
<td>$5,600 per individual; $11,200 maximum for family</td>
<td>$3,000 per individual; $6,000 maximum for family</td>
</tr>
<tr>
<td>Annual Preventive Services</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>PCP Office Visits</td>
<td>30% after deductible</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Specialist &amp; Urgent Care Visits</td>
<td>30% after deductible</td>
<td>$40 copay</td>
</tr>
<tr>
<td>Services Received During Office Visits</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Basic X-ray and Laboratory</td>
<td>30% after deductible</td>
<td>No charge during an office visit</td>
</tr>
<tr>
<td>Special X-ray such as CT, PET and MRI</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Inpatient and Outpatient Surgery</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Prenatal, Labor and Delivery</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Chiropractic Care</td>
<td>Not covered</td>
<td>$20 copay / 20 visits per year</td>
</tr>
<tr>
<td>Pharmacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>20% after deductible</td>
<td>$15 retail copay</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>20% after deductible</td>
<td>$30 retail copay</td>
</tr>
<tr>
<td>Non-preferred Brand</td>
<td>20% after deductible</td>
<td>$50 retail copay</td>
</tr>
</tbody>
</table>
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
• Annual deposit limits (includes employer & employee contributions):
  • $3,600 for individual coverage
  • $7,200 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 medical 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

• ID cards are not issued / SSN is used as member ID

• www.deltadentalco.com
## Delta EPO Plan

**In-Network You Pay:**

<table>
<thead>
<tr>
<th>Annual Deductible</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Benefit Maximum (per year)</td>
<td>N/A</td>
</tr>
<tr>
<td>Separate Lifetime Orthodontics Maximum (Adults &amp; Children)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Preventive Services such as:

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oral Evaluation</td>
<td>$10 copay</td>
<td>No charge (twice every 12 months)</td>
</tr>
<tr>
<td>Routine Cleanings</td>
<td>No charge</td>
<td>No charge (twice every 12 months)</td>
</tr>
<tr>
<td>Bitewing X-rays</td>
<td>No charge</td>
<td>No charge (once every 12 months)</td>
</tr>
</tbody>
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### Basic Services such as:

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<thead>
<tr>
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<th>Cost</th>
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<tbody>
<tr>
<td>Amalgam Filings</td>
<td>$21 to $40 copay</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>General Anesthesia</td>
<td>$56 copay first 30 minutes</td>
<td>20% after deductible</td>
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### Major Services such as:

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<tr>
<th>Service</th>
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<th>Coverage</th>
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<tr>
<td>Crowns</td>
<td>$45 to $61 copay</td>
<td>20% after deductible</td>
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<tr>
<td>Implants</td>
<td>Not covered</td>
<td>20% after deductible</td>
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<tr>
<td>Orthodontics (Braces)</td>
<td>$600 to $1,980 copays</td>
<td>50% until lifetime max / 100% after lifetime max</td>
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## Delta PPO Plan

**In-Network You Pay:**

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<td>$1,500 per family member</td>
</tr>
<tr>
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Vision Insurance

• Available through VSP with in-network providers
  • $5 eye exam every 12 months
  • $120 frame allowance every 12 months
  or
  • Maximum $60 contact lens exam every 12 months
  • $120 contact lens allowance every 12 months

• Discounts on sunglasses, enhancements and LASIK

• ID cards are not issued / SSN is used as member ID

• [www.vsp.com](http://www.vsp.com)
Flexible Spending Accounts (FSA)

• 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
  • $2,750 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

• [website link](http://www.24hourflex.com)
Flexible Spending Accounts (FSA)

• Limited Purpose FSA
  • Only available to those participating in the Kaiser HDHP Medical Plan w/HSA
  • Pre-tax contributions for dental, vision and certain preventive expenses not reimbursed by a HSA
  • $2,750 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
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 31st 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)
Voluntary Plans

• Pet Insurance
  • Available for dogs, cats and exotic pets
  • Reimburses 90% up to annual $7,500 maximum
  • Grooming, breeding and pre-existing chronic conditions not covered
  • Most claims paid within four days of submission
  • Wellness rider available for dogs & cats
  • Policies are portable
  • Enroll or cancel coverage at any time

• www.petinsurance.com/adams12
Voluntary Plans

• Accident, Hospital Indemnity & Critical Illness w/Cancer
  • Benefits help offset costs for out-of-pocket expenses such as deductibles, coinsurance and emergency treatment
  • Annual wellness benefit included
  • Most claims paid within one to four days of submission
  • Policies are portable
  • Enroll within 30 days of initial eligibility or at open enrollment
  • Changes are permitted with IRS qualifying event and must be consistent with the event

• [www.wecareworks.com/Aflac](http://www.wecareworks.com/Aflac)
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(b) and 401(k)

• Enroll at any time into a 403(b), 457(b) or 401(k) plan
• Option of both traditional pre-tax and Roth after-tax contributions
• May choose flat dollar amount or percentage
• $19,500 annual contribution limit for age 49 or younger
• $6,500 catch-up contribution for age 50 or older
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 following the required use of temp 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 6th day of leave to a maximum of 90 days

- **Administrative Employees**
  - Short term and long term disability via third party administrator
Please note that the 2021 Benefits Overview 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 overview and the legal documents, the plan will be administered according to the legal plan documents/master agreement.