



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 3 weeks from enrollment
- www.kp.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 | \$3,000 per individual; \$6,000 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 \$50 retail copay |

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+
- www.kp.org/healthexpense

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



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 frame allowance every 12 monthsor
 - 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



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
- 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



Voluntary Plans

- Pet Insurance
 - Available for dogs, cats and exotic pets
 - Reimburses 50%, 70% or 90% depending on plan chosen
 - 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



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

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.