



Benefits Frequently Asked Questions

Who can I cover under my insurance through Adams 12?

You can elect coverage for yourself only, yourself and spouse, yourself and child(ren) or for yourself, spouse and child(ren). You do not have to have the same coverage level for each type of coverage. For example, you may have medical coverage for yourself; dental coverage for yourself and children; and vision for yourself, spouse and children.

My child is attending college out-of-state, will this insurance cover them?

Please contact the appropriate vendor directly. Vendor contact information is in the Benefits Book.

Can I make changes to insurance during the year?

Changes to insurance may only be made if you experience a "qualifying event" during the plan year or during the annual "open enrollment" period. If you have a qualifying event, a change form and appropriate documentation must be received within 30 days of the event. Call (720) 972-4068 and ask to speak with a member of the Benefits Team if you have additional questions.

Does insurance continue during the summer if I only work during the school year?

Yes. For 9 and 10-month classified employees, deductions for the summer months are withheld January through May and are listed as pre-paid deductions on the pay advice.

What is the difference between before-tax and after-tax?

This determines how your insurance premiums are deducted from your paycheck. Pre-tax premiums are deducted from gross pay before tax is calculated on your earnings. It reduces your gross taxable wages and the tax withheld from your pay. After-tax premiums are deducted after the taxes have been withheld from your gross pay. As employees near retirement under PERA, the after-tax option may increase the highest average salary (HAS) that PERA uses to calculate retirement income. Contact your tax professional and/or PERA for details.

Can I go to any doctor for medical care if I elect a Kaiser plan?

No. You must select a doctor from the Kaiser network. If you are new to Kaiser Permanente, you may want to contact their New Member Connect Department at (844) 639-8657 to gain a better understanding of the Kaiser Permanente system.

Do I need to pick a doctor if I enroll in a Kaiser medical plan?

It is recommended that you select a Kaiser primary care physician. You may review the doctors accepting new patients at www.kp.org or call Kaiser's physician selection services at (303) 338-4477. You may change doctors at any time.

What information can I find at www.kp.org?

If you elect one of our Kaiser options for medical coverage, www.kp.org provides access to many helpful features. As a Kaiser member, www.kp.org allows you to email your doctor; order

online prescriptions; view and compare test results; access general information regarding Kaiser's facility locations, hours, services; and additional programs available to members.

Which dental plan is better?

Plan choice depends on your personal dental needs. Things to consider include the dentist's available in-network for each plan, and type of dental services needed.

Isn't vision included in my medical coverage?

Vision benefits under your medical plan are typically associated with medical issues with your eyes and do not include benefits for out-of-pocket costs such as glasses, contacts and laser vision correction. The VSP coverage offered does include discounts and co-pays for the exams and eyewear. If you elect a Kaiser medical plan with Adams 12, an eye exam would be covered for a \$20 co-pay. The vision exam under VSP is a \$5 co-pay.

When can I change my life insurance beneficiary?

You can change your life insurance beneficiary at any time by completing and submitting a Beneficiary form.

What is the difference between needing to take a few days off work due to illness and a medical leave of absence?

If you are ill and need to take a few days off work (typically less than 5 work days), you will need to use your temporary leave and follow your call in/sub procedures. If you have a serious illness/injury that will require you to miss more than a week from work, please contact Human Resources at (720) 972-4068 and ask for Benefits so that we may start the leave of absence process.

Who do I contact with additional questions?

Call Human Resources at (720) 972-4068 and ask for Benefits.