



# Benefits Overview

## January 1 to December 31, 2022

# 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 31<sup>st</sup> 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](http://www.kp.org)
- Kaiser Permanente Google Play or Apple App

# 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	\$1,000 per individual; \$2,000 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):
  - \$3,650 for individual coverage
  - \$7,300 for family coverage (household limit)
  - \$1,000 catch-up for age 55+
- [www.kp.org/healthexpense](http://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](http://www.deltadentalco.com)
- Delta Dental Google Play or Apple App



# 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 EyeMed 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
- SSN is used as member ID
- Select the Insight network to find participating providers
- [www.eyemed.com](http://www.eyemed.com)
- EyeMed Google Play or Apple App



# 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
  - \$2,850 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.alerusrb.com](http://www.alerusrb.com)
- Alerus Retirement Benefits Google Play or Apple App



# 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
  - \$2,850 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.alerusrb.com](http://www.alerusrb.com)
- Alerus Retirement Benefits Google Play or Apple App

# Flexible Spending Accounts (FSA)

- Dependent Daycare 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.alerusrb.com](http://www.alerusrb.com)
- Alerus Retirement Benefits Google Play or Apple App

# Voluntary Plans

- Pet Insurance
  - Available for dogs, cats and exotic pets
  - Reimburses 50% or 70% depending on plan chosen
  - Grooming, breeding and pre-existing chronic conditions not covered
  - Most claims paid within four days of submission
  - Policies are portable
  - Enroll or cancel coverage at any time
- [www.petinsurance.com/adams12](http://www.petinsurance.com/adams12)
- VitusVet: Pet Health Care Google Play or Apple App



# 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
  - [www.resourcesforliving.com](http://www.resourcesforliving.com)
  - myStrength Google Play or Apple App

**Resources  
for Living**



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

- Enroll at any time
- Option of both traditional pre-tax and Roth after-tax contributions
- May choose flat dollar amount or percentage
- \$20,500 annual contribution limit for age 49 or younger
- \$6,500 catch-up contribution for age 50 or older
- Adams 12 403(b) & 457(b)
  - [www.icmarc.org/adams12fivestarschools](http://www.icmarc.org/adams12fivestarschools)
  - ICMA-RC Google Play or Apple App
- PERA 457 & 401(k)
  - [www.copera.org](http://www.copera.org)

ICMA-RC is now

**MissionSquare**  
RETIREMENT

# 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 you 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 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

Please note that the 2022 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.