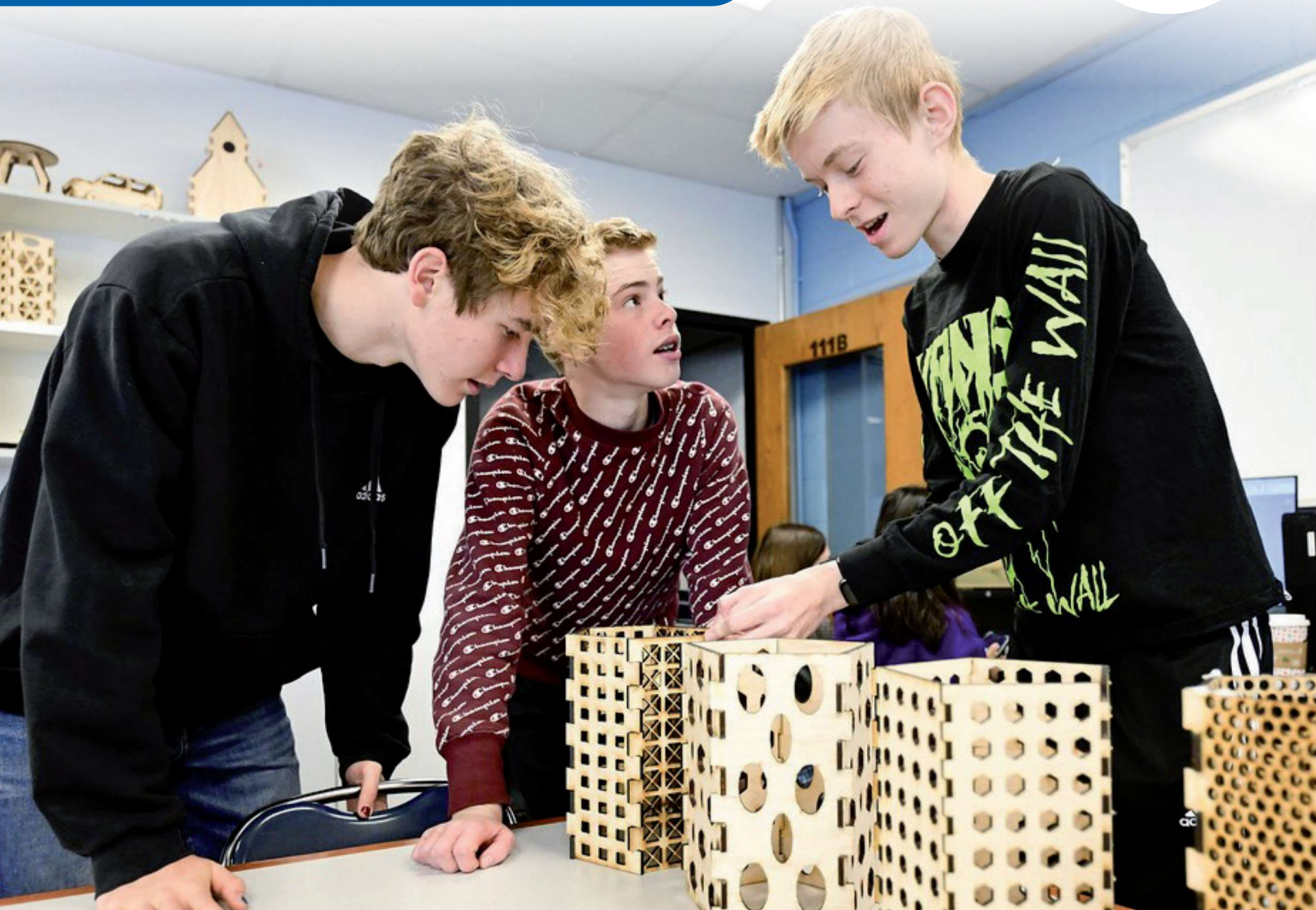
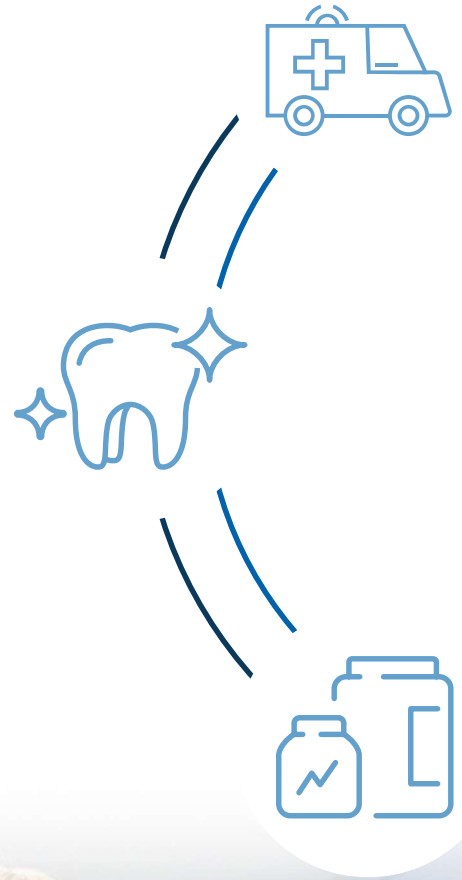




BOULDER VALLEY
SCHOOL DISTRICT

2024-2025 Benefits Guide

July 1, 2024 - June 30, 2025



Welcome

Your benefits are an important part of your overall compensation. BVSD is pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

Employees working in a regular position assigned .5 FTE or greater are eligible for benefits. Employees who work in temporary positions lasting fewer than 60 days are not eligible for benefits. Substitutes, Community School Building monitors, summer grounds workers, student workers, interns, PERA Retirees, those on extra-duty contracts and as-needed positions are not eligible for benefits. You may also enroll your eligible family members under certain plans you elect for yourself. Dependents enrolled in medical, dental or vision plans will be subject to eligibility verification. Eligible family members include:

- ▶ Your legally married spouse,
- ▶ Your domestic partner (DP) and/or their children, where applicable by state law,
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (up to age 26), and
- ▶ Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 30 days of your date of hire; coverage is effective on the first of the month following your first day on the job.

If you fail to enroll on time, you will NOT have health insurance coverage.
- ▶ **Open Enrollment:**
Changes made during Open Enrollment are effective July 1, 2024 - June 30, 2025.

NOTE: Benefits are subject to change based on emergency conditions.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period unless you have a qualifying life event during the plan year. Following are examples of the most common qualifying life events:

- ▶ Marriage or divorce,
- ▶ Birth or adoption of a child,
- ▶ Child reaching the maximum age limit,
- ▶ Death of a spouse, domestic partner, or dependent child,
- ▶ You or your dependent lose coverage under your spouse's/domestic partner's plan, and/or
- ▶ You or your dependent gain access to state coverage under Medicare, Medicaid, or CHP+.

Making Changes

To make changes to your benefit elections, you must submit the required paperwork within 30 days of the qualifying life event (including newborns). Be prepared to submit documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Dependents enrolled in medical, dental or vision plans will be subject to eligibility verification.

Required Information—*In order to enroll dependents, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires BVSD to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.*

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Website

Go to <https://staff.bvsd.org/departments/benefits>
There, you will find detailed information about the plans available to you. Check out our new online enrollment platform.

Medical Plans

BVSD is proud to offer you a choice among four different medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

UMR PPO (a UnitedHealthcare company)

You have two plan options with UMR, the UMR Gold Plan, which has higher premiums and lower cost share (deductibles, copays, out of pocket max), or the UMR Silver Plan, with lower dependent premiums and higher cost share.

The UMR plans give you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the UnitedHealthcare Choice Plus network. The plan year deductible must be met before certain services are covered.

UMR's Teladoc: Teladoc gives you access to virtual doctor visits under the UMR (a UnitedHealthcare company) plans. Board-certified doctors, licensed nurses, and world-renowned specialists are available 24/7/365 by web, phone or app.

<https://staff.bvsvd.org/departments/benefits/umr>

KAISER DHMO

Kaiser offers two plan options, the Kaiser Gold Plan, which has higher premiums and lower cost share (deductibles, copays, out of pocket max), and the Kaiser Silver Plan with lower dependent premiums and higher cost share.

With the KP plans, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the DHMO's network are not covered, except in the case of emergency medical care.

Kaiser's Telehealth: Telehealth makes it easy for Kaiser members to get the care they need and save time along the way. You can use telehealth with your phone, computer or the Kaiser Permanente app. Your doctor or care team can diagnose your health issue and prescribe medication if needed.

<https://staff.bvsvd.org/departments/benefits/kaiser-permanente>

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD) on the BVSD benefits website.

Key Medical Benefits	KAISER GOLD DHMO	KAISER SILVER DHMO	UMR PPO (a UnitedHealthcare company) GOLD PLAN		UMR PPO (a UnitedHealthcare company) SILVER PLAN	
	In-Network Only	In-Network Only	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Deductible (per plan year)						
Individual / Family	\$1,500 / \$3,000	\$2,500 / \$5,000	\$1,500 / \$3,000	\$6,250 / \$12,500	\$2,500 / \$5,000	\$6,250 / \$12,500
Out-of-Pocket Maximum (per plan year)						
Individual / Family	\$5,000 / \$10,000	\$7,000 / \$14,000	\$5,000 / \$10,000	\$13,500 / \$27,000	\$7,000 / \$14,000	\$13,500 / \$27,000
Covered Services						
Office Visits (physician/specialist)	\$30 / \$60 copay, then 30%*	\$30 copay / 30%*	\$30 / \$60 copay	50%*	\$30 copay / 30%*	50%*
Routine Preventive Care	No charge	No charge	No charge	50%*	No charge	50%*
Outpatient Diagnostic (lab/X-ray)	30%*	30%*	30%*	50%*	30%*	50%*
Complex Imaging	30%*	30%*	30%*	50%*	30%*	50%*
Chiropractic	\$30 copay (20 visit limit/year)	30%* (20 visit limit/year)	\$60 copay	50%*	30%*	50%*
Ambulance	30%	30%	30%* ²		30%* ²	
Emergency Room	\$500 copay	30%*	\$500 copay		30%*	
Urgent Care Facility	\$100 copay	30%*	\$100 copay	50%*	30%*	50%*
Inpatient Hospital Stay	30%*	30%*	30%*	50%*	30%*	50%*
Outpatient Surgery	30%*	30%*	30%*	50%*	30%*	50%*
Prescription Drugs (Tier 1 / Tier 2 / Tier 3)						
Retail Pharmacy (30-day supply)	\$10 / \$40 / \$75 / Specialty Rx 20% up to \$250	\$10 / \$40 / \$75 / Specialty Rx 20% up to \$250	\$10 / \$40 / \$75 / Specialty Rx 30% ³	N/A	\$10 / \$40 / \$75 / Specialty Rx 30% ³	N/A
Mail Order (90-day supply)	\$30 / \$120 / \$225	\$30 / \$120 / \$225	\$30 / \$120 / \$225	N/A	\$30 / \$120 / \$225	N/A

Coinurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

2. \$25,000 maximum benefit per occurrence for air ambulance.

3. The cost of certain specialty pharmacy drugs will not be applied toward satisfying the participant's out-of-pocket maximum. Employees need to enroll in the PrudentRx program, and will thereby have a \$0 copay for those specialty medications.

ZERO Health

BVSD has made this program available to members and their covered dependents enrolled in the self-funded plan, currently UMR (a UnitedHealthcare company), to help save money on hundreds of services without having to worry about copays or deductibles. ZERO is not affiliated with UMR. Lab services are available through the ZERO benefit. If your ZERO/QuestSelect member ID card is not presented at a Quest facility, the expense will be processed through UMR.

Choose from specialists and covered services. ZERO partners with BVSD to allow covered services to be paid at 100%. Members pay nothing. ZERO covers services like, lab, imaging, physical therapy and some surgeries. Search for a provider on ZERO's website at <https://zero.health> or call 855-816-0001.

For help, please email help@zero.health

<https://staff.bvsd.org/departments/benefits/zero>



Dental Plan

Delta Dental DPPO: This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the **Delta Dental PPO network**.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Delta Dental DPPO		
	PPO Provider	Premier Provider ¹	Non-Participating Provider ¹
Deductible (July 1 - June 30)			
Individual / Family	N/A	N/A	N/A
Benefit Maximum (July 1 - June 30; preventive, basic, and major services combined)			
Per Individual ²	\$1,500	\$1,500	\$1,500
Covered Services			
Preventive Services	No charge	25%	25%
Basic Services	20%	25%	25%
Major Services	40%	50%	50%
Orthodontia (Children until day before 19 th birthday)	40%; \$1,250 per person maximum	50%; \$1,250 per person maximum	50%; \$1,250 per person maximum

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

1. If you use a Premier or Non-Participating provider, you will be responsible for any charges above the reasonable & customary maximum allowed amount.

<https://staff.bvsd.org/departments/benefits/delta-dental>

Prevention First

With **Delta Dental** of Colorado's Prevention First program, exams, cleanings, and x-rays will not count against your annual maximum. There are no waiting periods and no complicated rules to follow. **Delta Dental PPO** providers are your best value because you will get a bigger discount (making your annual max go even further) and pay less out of pocket. Frequency and age limits still apply.

Voluntary Vision Plan

BVSD is proud to offer you the opportunity to enroll in an employee paid vision plan.

The **EyeMed** vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **EyeMed Insight** network.

Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every plan year)	\$10 copay	Up to \$45
Lenses (once every plan year)	\$25 copay	Up to \$30
Single Vision		Up to \$50
Bifocal		Up to \$70
Trifocal		
Progressive Lenses	Varying copays	Up to \$50
Frames (once every plan year)	\$150 allowance then 20% off	Up to \$105
Contact Lenses (once every plan year; in lieu of glasses)	\$150 allowance then 15% off	Up to \$150
Standard Contact Lens Fit and Follow Up	\$40 copay	Not covered

<https://staff.bvsd.org/departments/benefits/eyemedvision>



Premium Contributions

Your contributions toward the cost of benefits are automatically deducted from your paycheck. The amount will depend upon the plan you select and if you choose to cover eligible family members.

2024-2025 Employee Premiums District contribution \$775 (\$728 medical and \$47 dental)	Kaiser Gold DHMO 12 monthly deductions	Kaiser Silver DHMO 12 monthly deductions	UMR Gold 12 monthly deductions	UMR Silver 12 monthly deductions	Delta Dental 12 monthly deductions	EyeMed 12 monthly deductions
Employee only	\$25.00	\$0.00	\$25.00	\$0.00	\$0.00	\$7.78
Employee plus spouse	\$633.00	\$453.00	\$918.00	\$357.00	\$29.00	\$15.62
Employee plus child	\$323.00	\$161.00	\$525.00	\$98.00	\$37.00	\$17.31
Employee plus children	\$668.00	\$460.00	\$1,044.00	\$413.00	\$45.00	\$17.31
Employee plus family	\$1,243.00	\$946.00	\$1,798.00	\$910.00	\$76.00	\$26.65

Dependent premium rates shown above are based on 12 monthly paychecks. Dependent premiums are different than the above listed rates for hourly employees who do not receive summer pay. Their premiums are divided by the number of checks they receive per year.

Please visit the BVSD website for a list of the 9-month insurance rates.

Life and AD&D Insurance

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Basic Life/AD&D (District-paid)

This benefit is provided at **no cost** to you through The Standard Insurance Company.

Benefit Amount	\$50,000
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Supplemental Life/AD&D

If you determine that you need more than the basic coverage, you may purchase additional coverage through The Standard Insurance Company for yourself and your eligible family members.

Benefit Option		Guaranteed Issue*
Employee	\$10,000 increments up to \$250,000	\$250,000 when first eligible
Spouse/DP	\$10,000 increments up to \$30,000 or 100% of employee amount	\$30,000 when first eligible
Child(ren)	\$20,000	\$20,000 when first eligible

*During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, health information). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Supplemental life and AD&D coverage is also available through PERA. Please contact PERA for more information.

<https://staff.bvsvd.org/departments/benefits/life-insurance>

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability

Provided at **no cost** to you through The Standard Insurance Company.

Benefit Percentage	66.67% of monthly earnings
Monthly Benefit Maximum	\$9,000
When Benefits Begin	After 60 th day of disability
Maximum Benefit Duration	Social Security Retirement Age

Employees vested in PERA may also apply for disability through PERA.

<https://staff.bvsvd.org/departments/benefits/disability-insurance>

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing them is difficult. BVSD provides a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **no cost** to you through ComPsych.

The EAP can help with the following issues, among others:

- ▶ Anxiety
- ▶ Relationships or marital conflicts
- ▶ Child and eldercare
- ▶ Work-Life Solutions
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal or financial issues

EAP Benefits

- ▶ Assistance for you and your household members
- ▶ Up to eight (8) free sessions with a counselor per issue, per year, per individual
- ▶ Unlimited toll-free phone access and online resources

<https://staff.bvsvd.org/departments/benefits/employee-assistance-program>



Flexible Spending Account (FSA)

Flexible Spending Accounts (FSAs)

BVSD provides you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Rocky Mountain Reserve. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income and Medicare taxes.

Health Care FSA

For 2024, you may contribute up to \$3,200 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- ▶ Coinsurance
- ▶ Copayments
- ▶ Deductibles
- ▶ Prescriptions
- ▶ Dental treatment
- ▶ Orthodontia
- ▶ Over-the-counter medications
- ▶ Eye exams/eyeglasses
- ▶ Lasik eye surgery

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Dependent Care FSA

For 2024, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some eligible expenses include:

- ▶ Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers, and
- ▶ Care of a household member who is physically or mentally incapable of caring for themselves and qualifies as your federal tax dependent.

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

Please note that the FSA plan is a calendar year plan, January 1 - December 31.

Flex Open Enrollment is once a year in November.

<https://staff.bvsg.org/departments/benefits/flexible-spending-plans>

FSA Rules

YOU MUST ENROLL EACH YEAR IN NOVEMBER TO PARTICIPATE.

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Unused funds will NOT be returned to you or carried over to the following year.

You can incur expenses through March 15, 2025, and must file claims by March 31, 2025.

Maximum contribution amount is established by the IRS and your employer each year. See plan document for details.

Additional Personalized Benefits (Continued)

BVSD offers employees the option of purchasing Accident, Critical Illness, and/or Hospital Indemnity plans through Aflac and Identify Theft through Allstate® Insurance.

Aflac Accident Insurance

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

Aflac Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000¹? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

NEW Hospital Indemnity Insurance

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. And even with major medical insurance, your plan may only pay a portion of your entire stay. The Aflac Group Hospital Indemnity plan includes benefits for Hospital Confinement, Admission, Intensive Care and more. It provides financial assistance to enhance your current coverage. You may be able to avoid dipping into savings or borrowing money to address out-of-pocket-expenses major medical insurance was never intended to cover. For instance, expenses for transportation and meals for family members, help with childcare, or time away from work.

Identity Theft

Identity theft can be emotionally devastating and take years to resolve without help from an experienced professional. Replacing documents, cutting through red tape, and untangling fraud is daunting. But with help from Allstate Identity Protection's experienced team, available 24/7, restoration takes place quickly and effectively, giving customers peace of mind. This benefit is paid entirely by you.

1. MetLife Accident and Critical Illness Impact Study, October 2013



Additional Personalized Benefits Premium Contributions

2024-2025 Employee Premiums	Accident Coverage 12 monthly deductions	Hospital Indemnity Insurance 12 monthly deductions	Identity Theft 12 monthly deductions
Employee only	\$14.45	\$22.28	\$9.95
Employee plus spouse	\$21.19	\$45.16	—
Employee plus child	\$25.10	\$35.30	—
Employee plus children	\$25.10	\$35.30	—
Employee plus family	\$31.84	\$58.18	\$17.95

Please see the BVSD website for Aflac Critical Illness Rates.

<https://staff.bvsd.org/departments/benefits/personalized-plans>

Dependent premium rates shown above are based on 12 monthly paychecks. Dependent premiums are different than the above listed rates for hourly employees who do not receive summer pay. Please visit the BVSD website for a list of the 9-month insurance rates.

Nurse Care Coach

BVSD offers free, confidential Nurse Health Coaching services to employees with UMR health insurance. Nurse Health Coaches combine beneficial medical knowledge with the practice of nutrition and fitness coaching.

Nurse Care Coach Services:

- ▶ Nutrition
- ▶ Weight management
- ▶ Medication questions
- ▶ Primary care and specialist referrals
- ▶ Diabetes and Pre-Diabetes management
- ▶ High blood pressure and cholesterol reduction
- ▶ Physical fitness
- ▶ Stress
- ▶ Benefit utilization, claims, reduced medical costs
- ▶ Labs and imaging
- ▶ Pain management
- ▶ Pre and post-surgical wellness
- ▶ Seasonal wellness programs

Please visit the BVSD Employee Wellness page for more information: <https://staff.bvsd.org/departments/benefits/wellness>

Flu Shots

BVSD generally offers an annual flu shot clinic in the fall for employees. Alternatively, you and your covered dependents may receive your flu shot at an in-network pharmacy or provider at no cost to you.

BVSD Save\$

BVSD employees have access to BVSD Save\$ through Beneplace, an employee discount website. Register as a first time user and start saving on hundreds of products and services! Please visit the BVSD Save\$ page for more information: <https://staff.bvsd.org/departments/benefits/bvsd-saves>

EcoPass

The BVSD Staff EcoPass is an RTD transit pass that provides free, unlimited access to all Local, Regional and Airport bus and rail routes across the Denver metropolitan area including: DIA, Boulder, Eldora Ski Resort and Union Station.

The 2024 BVSD Staff EcoPass costs \$65 (an equivalent RTD pass is \$2,400). Visit the BVSD EcoPass web page for details, including eligibility and how to enroll. This benefit runs on a calendar year basis; the EcoPass auto-renews in January each year unless employees opt-out of the program.

<https://staff.bvsd.org/departments/benefits/ecopass>



Colorado PERA

- ▶ All BVSD employees are covered under Colorado PERA, as required by state law. As of July 1, 2022, a deduction of 11% of eligible salary is deducted from your salary for Colorado PERA. The district contribution is 21.4%.
- ▶ Colorado Public Employees' Retirement Association (Colorado PERA) provides retirement and other benefits to the employees of more than 400 government agencies and public entities in the state of Colorado.
- ▶ Colorado PERA is a 401(a) defined benefit retirement plan, sometimes called a pension plan. For most members, PERA serves as a substitute for Social Security. Colorado PERA provides benefits to you when you retire or are disabled, or to your survivors after your death.
- ▶ In addition, Colorado PERA members may take advantage of the PERAPlus 401(k) and 457(b) defined contribution plans. A defined contribution plan is a type of retirement plan in which the employee makes pre-tax contributions to an investment account. At retirement, the employee may start drawing on the account. The fund balance is based on investment gains or losses.
- ▶ Contributions to any of the voluntary tax-deferred savings plans will not affect your Colorado PERA pension benefit.
- ▶ Visit www.copera.org or call Colorado PERA at 303-832-9550 for more information on Colorado PERA benefits.

Optional Retirement Plans

The Colorado PERA retirement plan offers a foundation for retirement income, but there is more that you can do to ensure your desired retirement lifestyle. Savings for retirement starts now, and BVSD offers opportunities for you to invest in your future.

BVSD partners with Colorado PERA, Empower and Security Benefit to provide a range of pre-tax and post-tax options through convenient payroll deductions. These plans allow you to contribute up to the IRS maximum amount each year (plus catch-up contributions if you are 50 or older). Please refer to the BVSD benefits website for plan details.

<https://staff.bvsd.org/departments/benefits/retirement-savings-plans>

Contact Information

Coverage	Carrier/Contact	Phone #	Website/Email
UMR Medical Group Number: 76413939	UMR (a UnitedHealthcare company)	844-849-5749	www.umar.com
Pharmacy BIN Number: 004336 Group Number: RX2169	Caremark / RXBenefits	800-334-8134	www.caremark.com
Kaiser Permanente Medical Group Number: 11000	Kaiser Permanente	303-338-3800	www.kp.org
ZERO Health	ZERO (UMR covered members)	855-816-0001	https://zero.health help@zero.health
Dental Group Number: 1996	Delta Dental of Colorado	800-610-0201	www.deltadentalco.com
Vision Group Number: 1028454	EyeMed	866-665-8437	www.eyemed.com
Life/AD&D Group Number: 647892	The Standard Insurance Company	800-628-8600	www.standard.com
Long-Term Disability Group Number: 647892	The Standard Insurance Company	800-368-1135	www.standard.com
Flexible Spending Accounts (FSAs)	Rocky Mountain Reserve	888-722-1223	www.rockymountainreserve.com
Employee Assistance Program (EAP)	ComPsych	866-519-8359	www.guidanceresources.com
Accident Insurance, Critical Illness, & Hospital Indemnity	Aflac	800-433-3036	www.aflacgroupinsurance.com
Identity Theft	Allstate Identity Protection	855-821-2331	www.allstateidentityprotection.com
Nurse Care Coach	BVSD	N/A	https://staff.bvds.org/departments/benefits/wellness
COBRA	Rocky Mountain Reserve	888-722-1223 option 2	www.rockymountainreserve.com

Benefits Website

Our benefits website <https://staff.bvds.org/departments/benefits> can be accessed anytime you want additional information on our benefits programs.

BVSD Benefits Team

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DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. Annual Notices: State and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

