



EXPLORE

**Benefits
coverage for
every step of
your journey**





Benefits built for you

At Jeffco Public Schools, we care about you. That's why we offer benefits that support you at every stage of your life.

Review this guide to learn about the benefits available to you for the 2024–2025 plan year (July 1, 2024, through June 30, 2025). Then, choose the options that are best for you and your family.

Contact the Employee Benefits Department for more information regarding the material contained in this guide.

Phone: 303-982-6527

Email: Benefits@jeffco.k12.co.us

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Who is eligible

JESPA

Jeffco Public Schools district employees who are regularly scheduled to work at least 20 hours but less than 30 hours per week in one or more standard hour jobs are eligible for benefits.

Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse, common-law spouse*, or civil union partner.*
- Your children under age 26, including stepchildren, legally-adopted children, children placed with you for adoption, and those for whom you have legal guardianship, regardless of student or marital status, residence, or level of financial support they receive from you.
- Your children of any age who are physically or mentally unable to care for themselves; proof that the disability began prior to age 26 is required.

All Others

Jeffco Public Schools district employees who are regularly scheduled to work at least 20 hours but less than 24 hours per week in one or more standard hour jobs are eligible for benefits.

Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse, common-law spouse*, or civil union partner.*
- Your children under age 26, including stepchildren, legally-adopted children, children placed with you for adoption, and those for whom you have legal guardianship, regardless of student or marital status, residence, or level of financial support they receive from you.
- Your children of any age who are physically or mentally unable to care for themselves; proof that the disability began prior to age 26 is required.

Ineligible dependents

Covering ineligible dependents adds unnecessary costs to the health plans.

Examples of **INELIGIBLE** dependents include a grandchild, niece, nephew, parent, sister, brother, friend, boyfriend, and girlfriend.

Adding an ineligible dependent is fraudulent, and you will be responsible for reimbursing the plan for expenses incurred in error. Furthermore, it may be cause for termination of employment.

*Additional documentation is required; contact the Employee Benefits Department for details.
Note: You may be required to provide documentation to support dependent eligibility.

EMPLOYEE BENEFITS OVERVIEW



Important note

If you have a job change, like a transfer or hours increase, or if you are returning from a leave of absence, you will be eligible for benefits as early as the first of the month after the job change or return from leave. You will need to re-enroll or enroll in benefits.

ATTENTION: You only have 60 calendar days from the job change or return from leave to enroll in benefits. Once your enrollment has been submitted and finalized, coverage is prospective and begins on the first of the following month.

Benefits coverage effective date

Month of Hire or Rehire*	Effective Date for Dental, Vision, Flexible Spending Account, Life, and Disability Coverage	First Paycheck Deduction for Dental, Vision, and Voluntary Life Coverage	First Paycheck Deduction for Flexible Spending Account
January	March 1	End of February	End of March
February	April 1	End of March	End of April
March	May 1	End of April	End of May
April	June 1	End of May	End of June
May	July 1	End of June	End of July
June	August 1	End of July	End of August
July	September 1	End of August	End of September
August	October 1	End of September	End of October
September	November 1	End of October	End of November
October	December 1	End of November	End of December
November	January 1	End of December	End of January
December	February 1	End of January	End of February

*You may be eligible sooner if you have been rehired by Jeffco Public Schools within 26 weeks of your last day of active work and were full time at the time of termination. Contact the Employee Benefits Department for details.



When to enroll

You can enroll in benefits or change your benefit elections at the following times:

- During the annual benefits enrollment period (May of each year).
- Within 60 days of your initial hire date (as a newly-hired employee) or effective date of transfer into a benefits-eligible position.
- Within 60 days of your rehire or return from leave date.
- Within 60 days of experiencing a qualifying life event.

Annual benefits enrollment period

During the 2024 benefits enrollment period, log into the ESS/Access Jeffco web portal to:

- Enroll in coverage for the first time.
- Make your flexible spending account elections; a new election is required every year.
- Change plans.
- Cancel coverage.
- Add or remove dependents.
- Change the tax status of your deductions.

Mark your calendar

The annual benefits enrollment period, held in May each year, is the one time during the year you can make changes to your benefits unless you experience a qualified life event such as marriage or birth of a child.

EMPLOYEE BENEFITS OVERVIEW

Talk with Alex

Meet ALEX at start.myalex.com/jeffcopublicschools. ALEX explains all your benefits options in plain English, and helps you choose the plans that make the most sense for you and your family.



How to enroll

Your benefits enrollment will be completed online using ESS/Access Jeffco. **You will not be able to enroll until you are actively at work in your new position.**

Benefit elections must process overnight before they will be reflected in the HR system. The day after you submit your benefit elections you are encouraged to order a confirmation statement.

IMPORTANT: Please review the confirmation statement to ensure your choices were made correctly and the appropriate dependents have been included on your coverage. If you need to make corrections, you must do so while still in your benefits enrollment period. Please contact the Employee Benefits Department at 303-982-6527 if you need to have your enrollment reopened.

If you need personal enrollment assistance, please contact the Employee Benefits Department. The Service Desk is also available to assist with any navigation issues and can be reached during business hours at 303-982-2200.



Changing your benefits

Due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual benefits enrollment period. The only exception is if you have a qualified life event.

An IRS-approved “change in status,” may include:

- The addition of a dependent through birth, adoption, or marriage.
- The loss of a dependent through divorce or death, or if your child reaches the maximum age limit (26 years old) for coverage.
- A change in your or your dependent’s employment status from full time to part time, or vice versa, or loss/gain of employment, resulting in the loss or addition of coverage.
- An unpaid leave of absence taken by you or your spouse.
- A change in your dependent’s employer-provided coverage (i.e., annual enrollment).
- A change in you or your dependent’s eligibility for Medicaid, Medicare, and/or CHIP.
- Enrollment in the public Marketplace during the Marketplace annual enrollment period.
- A change in hours to less than full-time status, even though medical benefits are still available to the employee.

Termination of coverage

Your benefits will end the last day of the month in which employment ends. Upon termination of coverage, you and your dependents may be eligible to continue your health coverage through the provisions of COBRA. COBRA rates may be found on the Benefits website.

Submit a change within 60 days

Election changes must be consistent with your status change.

To make a qualified change, you must submit a benefits change form with documentation of the change to the Employee Benefits Department **within 60 days of the date of the status change. No changes will be allowed beyond the 60-day limit.**

Most coverage changes are effective the first of the month following receipt of your written request and required documentation.

For more information, or to access change forms, visit the Benefits website on the TeamJeffco intranet site under Human Resources, Employee Benefits.

BENEFIT PLAN COSTS

Your benefit plan costs

The table below shows the amount you pay for dental and vision coverage.

Level of Coverage	PPO-Only Dental Plan	PPO Plus Dental Plan	Vision Plan
Employee Only	\$31.84	\$41.72	\$8.37
Employee + Spouse	\$63.68	\$83.44	\$16.75
Employee + Child(ren)	\$63.68	\$83.44	\$16.75
Employee + Family	\$95.52	\$125.16	\$25.12

Monthly voluntary employee supplemental life insurance rates

You may purchase 1x salary (to a maximum of \$200,000), 2x salary (to a maximum of \$400,000), or 3x salary (to a maximum of \$600,000).

Age ¹	Employee Rate—Per \$1,000 of coverage
<30	\$0.04
30-34	\$0.05
35-39	\$0.06
40-44	\$0.09
45-49	\$0.13
50-54	\$0.20
55-59	\$0.34
60-64	\$0.52
65-69²	\$0.94
70+²	\$1.44

(1) Your age is determined each June 1. (2) Coverage amount is reduced by 35%.

Monthly voluntary spouse and dependent life insurance rates

Level of Coverage	Spouse Coverage
\$10,000	\$3.00
\$20,000	\$6.00
\$25,000	\$7.50

Level of Coverage	Child(ren) Coverage*
\$2,500	\$0.30
\$5,000	\$0.60
\$10,000	\$1.20

*Covers dependent children under age 26.



Before-tax versus after-tax deductions

You have the option of having the dental and vision plan costs deducted before or after taxes are calculated. On the benefit enrollment form in ESS/Access Jeffco, you will see that the benefit plans are listed twice—with before-tax and after-tax options.

By taking your deductions on a before-tax basis, you will not pay federal or state taxes on the amount of your deductions. Whether or not you make PERA contributions on your before-tax deductions, and whether it is an advantage to your future PERA benefit calculation to take your deductions on an after-tax basis in the years leading up to retirement, depends on when your PERA membership begins.

Important note

Contributions to the **dependent day care flexible spending account (FSA)** are always made on a before-tax basis (you don't have the option to elect after-tax deductions).

If your PERA membership began prior to July 1, 2019

Before-tax benefit deductions

- Your dental, vision, and flexible spending account benefits are deducted before federal and state taxes or PERA contributions are calculated; you are taxed on the remaining balance (you pay less taxes with this option).
- This reduces the amount of eligible earnings reported to PERA.
- Because PERA calculates retirement benefits based on the average of your three highest years' salary, if you are not close to retirement age, electing before-tax deductions may be your best option.

Important update

PERA regulations were updated with the adoption of Colorado SB 18-200. As a result, employees who begin PERA membership as of July 1, 2019, or later will be subject to a different tax treatment that impacts their before-tax deductions due to an amended definition of "PERA-eligible earnings."



If your PERA membership begins July 1, 2019, or later

You may take deductions on a before-tax basis, which saves federal and state taxes, but you and your employer will be subject to making PERA contributions on the amount of your before-tax deductions.

If your PERA membership began prior to July 1, 2019

After-tax deductions

- Taxes are calculated before benefit costs are deducted (you pay more taxes with this option).
- Your PERA-eligible earnings include your benefit deductions.
- If you are within four years of retiring, this is often your best option since PERA calculates retirement benefits based on the average of your three highest years' salary (with a potential fourth year earnings limit).

If your PERA membership begins July 1, 2019, or later

Before-tax benefit deductions

- Your dental, vision, and flexible spending account benefits are deducted before federal and state taxes are calculated; you are taxed on the remaining balance (you pay less taxes with this option). You will make PERA contributions on the amount of your before-tax deductions.
- Your PERA-eligible earnings are not reduced under this method. Therefore, there is no longer any need to adjust the tax status of your deductions as you near retirement age.
- Most people will elect the before-tax option because their PERA reportable earnings will remain the same under either method, but they will pay less federal and state taxes.

After-tax deductions

- Taxes are calculated before benefit costs are deducted (you pay more taxes with this option). You'll pay federal and state taxes and make PERA contributions on the amount of your after-tax deductions.

Jeffco Public Schools offers two dental plans—the PPO-Only Dental Plan and the PPO Plus Dental Plan. Locate a network provider at deltadentalco.com.

The PPO Plan provides in-network benefits only. All services must be provided by a PPO network dentist.

The Plus Plan provides in- and out-of-network benefits, allowing you the freedom to choose any dentist. The amount you pay varies based on the provider you visit.

- You will pay less out of your pocket when you see a Delta Dental PPO dentist.
- Delta Dental PPO and Premier dentists file claims directly with Delta Dental and accept Delta Dental's reimbursement in full. When you see a Delta Dental dentist, you will only be responsible for your deductible and coinsurance, as well as any charges for non-covered services up to Delta Dental's approved amount.
- If you choose to see an out-of-network dentist, you will be billed the total amount the dentist charges (called balance-billing) and will incur additional out-of-pocket expenses. You will be responsible for filing the claim for reimbursement.

The table below summarizes the key features of the dental plans. The coinsurance amounts listed reflect the amounts the plans pay.



	PPO-Only Dental Plan	PPO Plus Dental Plan		
	PPO Network Provider	PPO Network Provider	Premier Network Provider	Out-of-Network Provider
Plan Year Deductible Individual/Family	\$100/\$300	\$50/\$150		
Plan Year Benefit Max	\$1,250	\$1,500		
Preventive Services¹ Sealants, oral exams, cleanings, x-rays, fluoride treatment	100%	100%	100%	80% after ded. ²
Basic Services Fillings, simple extractions, oral surgery, periodontics, endodontics	80% after ded.	90% after ded.	80% after ded.	60% after ded. ²
Major Services Dentures, bridges, crowns, onlays, night splints/occlusal splints, TMJ evaluation/services, implants	50% after ded.	60% after ded.	50% after ded.	30% after ded. ²
Right Start 4 Kids Applicable to dependent children under age 13	Preventive, basic, and major services are covered at 100% with no deductible or coinsurance	Preventive, basic, and major services are covered at 100% with no deductible or coinsurance		Not covered
TMJ Lifetime Max	\$1,000	\$1,500		
Orthodontia Services Limited to dependent children under age 26; no coverage for adults	50%	50%	25%	0%
Orthodontia Lifetime Max	\$1,500	\$2,000		

(1) Preventive care exams, cleanings, and x-rays are not subject to the deductible and do not count toward the annual coverage max.

(2) Subject to balance billing.

Jeffco Public Schools offers a vision plan through EyeMed. Plan members have the freedom to choose any eye care provider, but will maximize their benefits, and pay less out of their pocket, when an EyeMed network provider is used. Additionally, if a non-network provider is used, the plan member will be responsible for submitting a claim to EyeMed for reimbursement. Locate a network provider at eyemedvisioncare.com (choose the ACCESS network).

EyeMed plan members receive the following discounts:

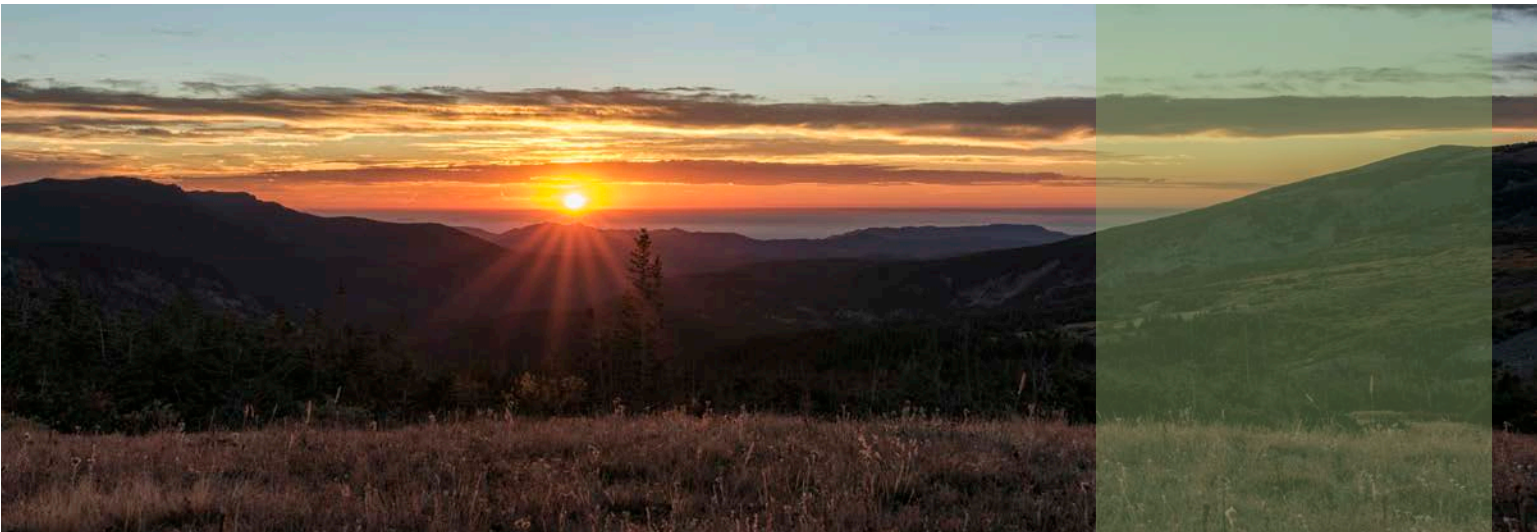
- 40% off additional eyewear purchases.
- 20% off non-prescription sunglasses.
- 20% off remaining balance beyond plan coverage.

EyeMed members also enjoy discounts on hearing services, which may be extended to family members not covered by the vision plan.

The table below summarizes the key features of the vision plan.

	EyeMed Vision Plan	
	In-Network	Out-of-Network
Eye Exam Every 12 months (children to age 19 are eligible for two exams every 12 months)	\$0 copay	Up to \$45 allowance
Lenses Every 12 months in lieu of contact lenses (children to age 19 are eligible for two sets of lenses every 12 months) Single Bifocal (standard) Trifocal (standard) Standard Progressive	Includes polycarbonate lenses for children and adults \$0 copay \$0 copay \$0 copay \$0 copay	Up to \$35 allowance Up to \$50 allowance Up to \$65 allowance Up to \$70 allowance
Frames Every 12 months	\$150 allowance + 20% off balance	Up to \$90 allowance
Contact Lenses Every 12 months in lieu of lenses Elective Medically Necessary	\$150 allowance + 15% off balance* Covered in full	Up to \$105 allowance Up to \$210 allowance
Laser Correction	15% off retail or 5% off promo	N/A
Low Vision Benefit Every 24 months Supplemental Testing Low Vision Aids	Plan pays 100% 25% up to \$1,000 allowance	Up to \$125 allowance 25% up to \$1,000 allowance

* The 15% discount off of the remaining balance is only applicable for conventional elective contact lenses. This discount does not apply to disposable elective contact lenses.



Jeffco Public Schools offers a dependent day care flexible spending account (FSA), which allows you to pay for eligible expenses with before-tax dollars.

Dependent day care FSA

The dependent day care FSA (DCFSA) allows you to set aside money from your paycheck on a before-tax basis for certain day care expenses to allow you and your spouse to work or attend school full time. Eligible dependents are children under **13 years of age**, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself. Examples of eligible expenses are day care facility fees, before- and after-school care, and in-home babysitting fees (income must be reported by your care provider). **Expenses for kindergarten are NOT considered eligible expenses.**

If you use a care provider who is your own child or relative, you may only be reimbursed for eligible expenses if the care provider is at least 19 years of age. You must report the name, address, and Social Security number or Tax Identification Number of your care provider on your federal tax return.

You may contribute up to \$5,000 to the DCFSA for the plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the plan year. Certain rules apply.

Submit your claims to ASIFlex

When you have expenses to be reimbursed, submit your claim electronically online at asiflex.com or submit a paper claim to ASIFlex.

You may be required to submit documentation with the following:

- Date of service.
- Description of service.
- Provider/merchant name.
- Person receiving services.
- Amount you are required to pay.
- Tax identification number for day care providers.



Grace period provisions

The grace period provision allows you to use any remaining funds for eligible expenses incurred from July 1 through September 15 following the end of the plan year. All claims must be submitted for reimbursement by October 31.



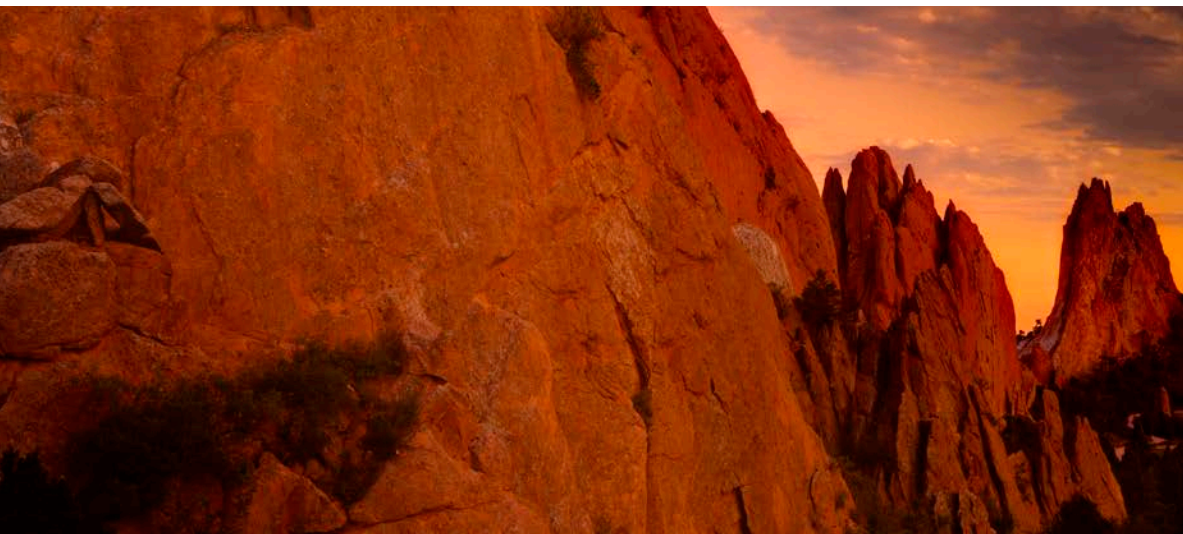
**TALK
WITH
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How does the FSA work?

You decide how much to contribute to the FSA on a plan year basis (July 1 through June 30) up to the maximum allowable amounts. Your annual election will be divided by the number of pay periods and deducted evenly on a before-tax basis from each paycheck throughout the plan year.

Things to consider before contributing to the FSA

- **The IRS requires that you forfeit any money left in your account if you do not spend it by the end of the plan year grace period.**
- You cannot stop or change contributions to your FSA during the year unless you have a qualified life event consistent with your contribution change.
- You cannot take income tax deductions for expenses you pay with your FSA.
- Prior to enrolling, make sure that the expenses you wish to claim are eligible for reimbursement. Once you enroll for the year, you cannot change your elections unless you have a qualified life event.
- **Visit asiflex.com for tools to help you estimate your expenses and potential savings.**
- Eligible expenses cannot include periods of time you are not working, such as the summer.
- You can only be reimbursed up to the amount that has been deposited into your FSA.



Life and AD&D insurance are important elements of your income protection planning, especially for those who depend on you for financial security.



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Basic life and accidental death and dismemberment insurance

Jeffco Public Schools provides employees with basic life and accidental death and dismemberment (AD&D) insurance **AT NO COST**. Eligible employees are automatically enrolled. Your life and AD&D benefits are each equal to 2x eligible annual base salary, with a maximum of \$300,000.¹

- In the event of your death, your beneficiary will receive your basic life benefit.
- In the event you die as a result of an accident, your beneficiary will receive both your basic life benefit and basic AD&D benefit, which is equal to your life benefit times two.
- If you are injured in an accident and suffer a covered loss, you may receive an AD&D benefit based on the type of injury sustained.

Imputed income

Any basic life insurance amount paid by an employer that provides a benefit greater than \$50,000 is considered imputed income by the IRS. Imputed income is the value the IRS assumes you would pay to purchase a similar policy in the private market—based on your age and the amount of coverage. The IRS considers this value to be income, and thus, if your employer-provided basic life coverage is greater than \$50,000, the imputed income associated with the plan will be added to your pay for tax purposes, and the additional taxes you owe as a result will be withheld from your paycheck.

(1) Benefits will be reduced by 35% for employees age 65+.



Update your beneficiaries

Review your beneficiary designations on all your accounts, including life and AD&D insurance, banks, brokerage accounts, PERA, and your 401(k), 403(b), and 457 plans.

This is especially important if you recently got married, divorced, or had a baby.

Keeping your beneficiaries up to date ensures that your money goes to the people you want to have it.



VOLUNTARY SUPPLEMENTAL LIFE INSURANCE

Important note

During the annual benefits enrollment period you and your spouse may buy up one level of life insurance without completing evidence of insurability, including going from no coverage to one times your eligible annual base salary.

As a newly-eligible employee, you may elect voluntary life insurance in any amount from 1x up to the maximum of 3x.

Voluntary supplemental life insurance

You have the option to purchase voluntary supplemental life insurance for yourself, your spouse/civil union partner, and your child(ren) through after-tax payroll deductions.

Detailed rate information is available on page 8. For employee life insurance, the monthly premium cost is based on the coverage level and age as of June 1 (on an annual basis). Monthly spouse and dependent child(ren) rates are a flat amount based on the coverage amount elected.



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Employee supplemental life insurance

Employees may purchase supplemental life insurance for themselves in the following amounts:

- 1x your eligible annual base salary—up to \$200,000
- 2x your eligible annual base salary—up to \$400,000
- 3x eligible annual base salary—up to \$600,000

Spouse life insurance

You may purchase spouse life insurance for your eligible spouse/civil union partner in the following amounts: \$10,000, \$20,000, or \$25,000.

Dependent child life insurance

You may purchase life insurance for your eligible dependent child(ren) up to age 26 in the following amounts: \$2,500, \$5,000, or \$10,000.



Short-term disability insurance

Jeffco Public Schools provides short-term disability (STD) insurance **AT NO COST** to employees. Eligible employees are automatically enrolled in the STD plan.

- **Benefit:** 60% of salary up to \$2,308 per week
- **Elimination period:** 7 consecutive days
- **Benefit duration:** 90 days



**TALK
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Long-term disability insurance

Jeffco Public Schools provides long-term disability (LTD) insurance **AT NO COST** to employees who are regularly scheduled to work 25 or more hours per week. Eligible employees are automatically enrolled in the LTD plan.

- **Benefit:** 60% of salary up to \$10,000 per month*
- **Elimination period:** 90 consecutive days
- **Benefit duration:** Social Security Normal Retirement Age

*Benefit amount is offset by any benefits for which you are eligible through PERA, social security disability benefits, or other deductible income as defined by the insurance vendor contract.

PERA disability benefits

Employees with at least five years of PERA participation may be eligible for PERA-provided disability benefits after a 60-day absence from work due to a qualifying illness or injury. You will be required to apply for this benefit; your district long-term disability benefits may be offset by any amount paid or due from PERA.

Supplement your disability benefits

Accrued sick leave can be used to supplement your disability benefits by 40%; keeping your combined gross income at 100% for up to the length of your leave (provided you have sufficient balance available).



Best saving practices to consider

The impact of an early start. Your decision to start today could give you quite a bit more income at retirement than starting five years from now.

Contribute what you can afford. Start at a number that feels comfortable to you. You can always change it later. The important thing is to start investing right away and to keep increasing your contribution as your salary increases.

Invest more, pay less in taxes. All three plans offer you the option to contribute on a before-tax or after-tax Roth basis.

PERA defined benefit plan—required for all Jeffco Public Schools employees

All Jeffco Public Schools employees participate in the Public Employees' Retirement Association (PERA) defined benefit plan. As of July 1, 2024, employees are required to contribute 11% of PERA-eligible salary to the plan. Jeffco Public Schools is required to contribute an amount equal to 21.40% of your eligible salary in 2024.

Note: These contribution amounts are correct at the time of publication, but are subject to adjustment based on the financial condition of the PERA plan.

Your PERA retirement benefit is based on your age, PERA service credit at retirement, and highest average salary. Learn more about the PERA defined benefit plan at copera.org.

Voluntary savings plans

Will your PERA benefit be enough for you to live comfortably in retirement? Depending on your lifestyle, you may need additional income so that you can live the retirement life of your dreams. To help you reach your savings goals, Jeffco Public Schools offers all employees the option to enroll in the following voluntary retirement plans: Jeffco Public Schools TSA/403(b) plan, PERA 401(k), and PERA 457(b). You may start, change, or stop your contributions monthly.



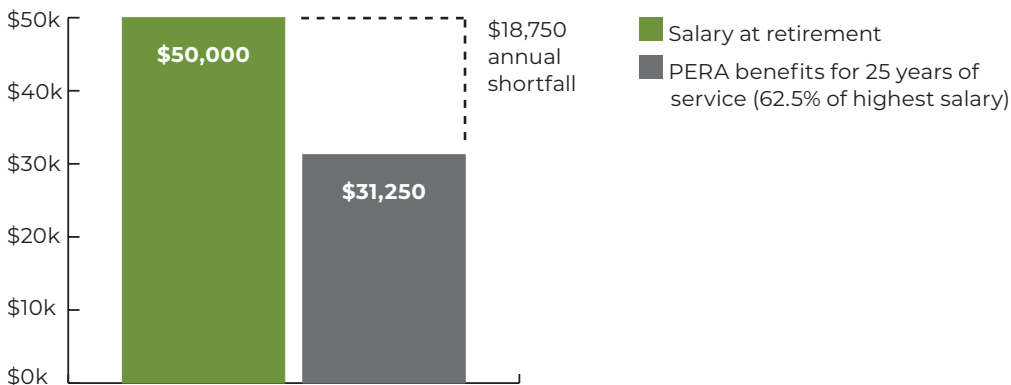
Bridge the financial gap to retirement

No matter where you're at in your career, it's never too early—or too late—to look ahead. But you may need a little extra along the way, because your PERA benefits may only take you so far.

But don't worry. Your Jeffco Public Schools TSA/403(b) Plan is here to help you bridge the financial gap to retirement and start saving for the future you deserve.

Identify your gap

Determine how much you may need to reach your long-term goals and live the lifestyle you want down the road. Even if you enjoy a long and successful career at Jeffco Public Schools, your PERA benefits may not provide as much retirement income as you might think.



Close the gap

Once you make the important decision to enroll in your Jeffco Public Schools TSA/403(b) Plan (which is quick and easy to do online at empowermyretirement.com), you'll be ready to put your best financial foot forward right away. Starting today will give you more time to save and your money more time to grow. And it doesn't take much for all your hard work to pay off.

Save 1% more

A 1% deferral increase for someone making \$30,000 would initially be \$25 per month, and could potentially yield a lot more in monthly retirement income.

Of course, long term, 1% of salary won't be enough, so you will need to increase your contributions over time to reach your retirement goals.



Learn more about the EAP

For more information about the employee assistance program, visit the EAP website, under Total Rewards, in the “Human Resources” tab of the TeamJeffco intranet site.

Employee assistance program

The employee assistance program (EAP) is available to all Jeffco Public Schools employees **AT NO COST**. The EAP offers guidance for personal issues and work issues and provides information about other concerns that affect your life.



Services include:

- Confidential, voluntary, in-person assessment and brief solution-focused therapy for employees and family members experiencing personal problems of any kind. Typical concerns involve relationship problems, anxiety and depression, substance abuse, grief and loss, legal and financial problems, parent/child problems, domestic violence, and work/family balance.
- Short-term counseling for employees regarding work-related problems including harassment, work performance, burnout, and coworker conflicts.
- Referral to appropriate services. EAP staff use up-to-date information on school, community, and health plan resources to make confidential referrals for clients with special needs.

**Coinsurance**

The percentage a plan member must pay of the allowed amount for covered health services once he or she has met the plan year deductible.

Copay

The flat dollar amount a member pays for certain services.

Deductible (dental plan)

For individual coverage, the individual deductible is the amount an individual member must pay each plan year before the plan starts paying toward covered services. When enrolling dependents, the family deductible is the maximum deductible amount the employee and their covered dependents must pay each plan year, individually or as a family, before the plan begins to pay. Each family member also has an individual deductible. If the individual deductible is met before the family deductible, he or she will begin paying coinsurance before the rest of the family.

Dependent Day Care Flexible Spending Account (DCFSA)

An employer-sponsored flexible benefits plan that permits an employee to use before-tax dollars that are automatically deducted from their paycheck to pay the cost of care for children or elderly dependents.

Explanation of Benefits (EOB)

A statement from the insurance vendor that is sent to a plan member explaining how and why benefit payments were or were not made. A typical EOB includes the following: service date, provider name, description of service(s) performed, doctor's fee/amount allowed by the insurer, and the amount the patient/member is responsible for.

Network Provider

A group of doctors, hospitals, and/or other health care providers that contract with an insurance vendor to provide quality health care services at a discounted rate.

Preventive Care

Dental and vision care aimed at keeping a member healthy and detecting and treating any health problems early. In-network preventive care is covered at 100%, is not subject to the deductible, and typically includes routine exams and teeth cleanings.

IMPORTANT NOTICES

Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). Please note, this enrollment does not include a COBRA subsidy.

Loss of eligibility includes but is not limited to:

- Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e., legal separation, divorce, cessation of dependent status, death of an employee, termination of employment).
- Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- Failing to return from an FMLA leave of absence; and
- Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within **60 days** after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage). Please note, this enrollment does not include a COBRA subsidy.

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within **60 days** of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within **60 days** after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within **60 days** after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact:

Employee Benefits Department

Phone: 303-982-6527

Email: Benefits@jeffco.k12.co.us

Continuation Coverage Under COBRA

COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family, who are covered under the Jeffco Public Schools's plan, when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Jeffco Public Schools's plan and under federal law, refer to the Jeffco Public Schools's "General Notice of Continuation Coverage Rights Under COBRA", available through the Benefits website. You may also contact the Employee Benefits Department to request a copy of this notice.

HIPAA Privacy and Security Notice

The Health Insurance Portability and Accountability Act of 1996 deals, in part, with ensuring that protected health information which identifies you is kept private. You have the right to inspect and obtain a copy of certain protected health information maintained by the Jeffco Public Schools Welfare Benefit Plans (the "Plan"). Also, if you believe the protected health information the Plan has about you is incorrect or incomplete, you have the right to request that the information be amended. The Plan maintains a Notice of Privacy Practices that provides information to individuals whose protected health information will be used or maintained by the Plan. This Notice of Privacy Practices is available to you. If you would like a copy of the Notice of Privacy Practices, contact the Employee Benefits Department or visit the Benefit website.



Questions? Contact us

If you have any questions regarding your benefits or the material contained in this guide, please contact the Jeffco Public Schools Employee Benefits Department.

Address: 1829 Denver West Drive #27, Golden, CO 80401

Phone: 303-982-6527

Email: Benefits@jeffco.k12.co.us

	Contact Number	Website
Dental— Delta Dental of Colorado	800-610-0201	deltadentalco.com
Vision— EyeMed	866-723-0513	eyemedvisioncare.com
Flexible Spending Account— ASIFlex	800-659-3035	jeffco.asiflex.com
Short- and Long-Term Disability— The Standard	800-378-2395	standard.com
Jeffco TSA/403(b) Plan— Empower Retirement	800-701-8255	empowermyretirement.com
PERA Retirement Savings Plans— Colorado PERA	800-759-7372	copera.org
Employee Assistance Program	303-982-0377	Found on the Benefits website under the Human Resources tab of the TeamJeffco intranet site.

This guide contains highlights of the benefits options available to you through Jeffco Public Schools. They are not complete descriptions of the benefits. Jeffco Public Schools may terminate, withdraw, or modify any benefit described in this guide, in whole or in part, at any time. The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan document(s), the official documents will govern.

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