

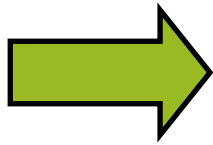


**DEER VALLEY**  
*Unified School District*

## NEW HIRE BENEFITS OPEN ENROLLMENT 2024—2025

### Eligible employees will be REQUIRED to enroll within 30 days of Orientation:

- Login to the iVisions [Employee Access Portal](#) . Go to **My Benefits / Enrollment**
- Once you've completed your enrollment, make sure to SUBMIT your selections.
- **Plan year runs July 1, 2024 through June 30, 2025 \*\***



### View the Brainshark Employee Benefits Video:

[2024-2025 Plan Year Benefit Enrollment Video \(Brainshark\)](#)

### Important Information regarding the Medical Plans for 2024-2025 FY

- **Premium changes** to the PPO & HDHP Medical plans effective 7/1/2024. (See Premium Rates below).
- The District offers 2 medical insurance plans for 2024/2025: Traditional (Choice) and High Deductible Health Plan (Choice)
- The District does **NOT** offer “**OUT OF NETWORK**” benefits. This means you **MUST** utilize an “**IN NETWORK**” provider, facility or RX to ensure proper payment.
- **Deductibles** remain the same for the **Traditional PPO Plan**: \$1,250 individual \$3,500 Family - (calendar year)
- **Traditional PPO Plan Out of Pocket Maximum**: \$4,000 individual \$8,000 Family - (calendar year)
- **Deductibles** increased for the **High Deductible Health Plan** to: \$3,200 individual \$6,400 Family - (calendar year)
- **High Deductible Health Plan Out of Pocket Maximum**: \$4,500 individual \$9,000 Family - (calendar year)
- Health Savings Account HSA limits are \$4,150 Individual Coverage and \$8,300 for Family Coverage (over age 55) can contribute additional \$1,000.00. There is an annual minimum contribution of \$100 if you choose to contribute to an HSA,
- The District will contribute to your HSA account two (2) times your contribution, up to a maximum of \$1,200.
- United Healthcare offers an Employee Assistance Program. To speak with a medical professional, contact Customer Service at the number listed on the back of your insurance card. This benefit is not to be confused with the EAP Program that the district is providing for **ALL** employees and is in addition to these benefits
- DVUSD continues to participate in the Value Pharmacy Network. The network includes: Walgreens, Kroger/Frys, Walmart, Sams Club and Optum RX
- Preventative Care under the Affordable Care Act (ACA) is covered at 100% within the UHC Network for both plans

### Important Information regarding the Dental Plans 2024-2025 FY

- The District offers two (2) dental plans. Delta Dental PPO and Cigna Dental DHMO
- The District will continue to pay the premium for employees on both plans and will continue to pay the dependent(s) premium on Cigna Dental DHMO

### Important Information regarding the Voluntary Benefits 2024-2025 FY

- There are no premium or coverage changes to any of the voluntary benefits. Eligible employees will still be able to elect or waive: Voluntary Vision, Life, Short Term Disability, Accidental Death & Dismemberment, Health Savings Account, Flexible Medical & Dependent Spending Accounts, Allstate Identity Protection and WellStyles

### Important Information regarding Interface EAP 2024-2025 FY

- Interface EAP, Employee Assistance Program is provided to ALL employees at **NO COST**. Employees and their families are able to access unlimited self help tools on work, life, health and wellness resources at 1-800-324-4327

## 2024-2025 BENEFIT PREMIUM RATES

### MEDICAL PLAN RATES - NEW 4 TIERS AVAILABLE

	HDHP Basic With or Without HSA	Traditional PPO Hired after 7/1/2012	Traditional PPO Hired prior to 7/1/2012
# of Pay Deductions	20 / 22 / 24	20 / 22 / 24	20 / 22 / 24
Employee Cost:	\$0.00 / \$0.00 / \$0.00	\$54.00 / \$49.09 / \$45.00	\$24.00 / \$21.82 / \$20.00
Employee + Spouse:	\$432.20 / \$392.91 / \$360.17	\$563.93 / \$512.67 / \$469.95	\$533.93 / \$485.39 / \$444.95
Employee + Child(ren):	\$284.77 / \$258.88 / \$237.31	\$388.21 / \$352.92 / \$323.51	\$358.21 / \$325.65 / \$298.51
Family Cost:	\$469.06 / \$426.41 / \$390.88	\$607.86 / \$552.60 / \$506.55	\$577.86 / \$525.33 / \$481.55
Dual Spouse:	\$82.50 / \$75.00 / \$68.75	\$196.40 / \$178.55 / \$163.67	\$136.40 / \$124.00 / \$113.67

### DENTAL PLAN RATES

	Delta Dental PPO	Cigna Dental DHMO
# of Pay Deductions	20 / 22 / 24	20 / 22 / 24
Employee Cost:	\$0.00 / \$0.00 / \$0.00	\$0.00 / \$0.00 / \$0.00
Employee + Spouse:	\$19.72 / \$17.92 / \$16.43	\$0.00 / \$0.00 / \$0.00
Employee + Child(ren):	\$21.69 / \$19.72 / \$18.08	\$0.00 / \$0.00 / \$0.00
Employee + Family:	\$39.43 / \$35.85 / \$32.86	\$0.00 / \$0.00 / \$0.00

### VOLUNTARY VISION PLAN RATES

# of Pay Deductions	20 / 22 / 24
Employee Cost:	\$5.80 / \$5.27 / \$4.84
Employee + Spouse:	\$11.60 / \$10.54 / \$9.67
Employee + Child(ren):	\$12.42 / \$11.29 / \$10.35
Employee + Family:	\$19.83 / \$18.03 / \$16.53

### ALLSTATE IDENTITY PROTECTION

Identity theft protection is offered at NO COST to the employee. This is a district paid benefit. During Open Enrollment benefited employees will automatically be enrolled unless they OPT OUT during enrollment. Family members may be added once coverage is effective for an additional cost. You may also upgrade coverage to Allstate PLUS at an additional cost.

	AllState Pro	AllState Pro +
Employee Cost:	\$0.00	\$4.25 per month through Direct Pay
Family Cost:	\$8.95 per month through Direct Pay	\$10.95 per month through Direct Pay

DVUSD provides Basic Life, AD & D and Basic Short Term Disability (STD) at no cost to benefit eligible employees. In addition, eligible employees may purchase additional Life, AD & D and STD through payroll deduction. Plan Summaries and rates are located in the Open Enrollment Portal and the Brainshark Open Enrollment video. Make sure to click on the attachments for further information.

**Arizona State Retirement System (ASRS) Contribution rate has increased to 12.27% for the 2024-2025 school year.**

IRS Section 125: Deductions are governed under IRS Section 125. Medical and Dental payroll deductions are pre-tax. Changes cannot be made during the plan year unless there is a 'Qualifying Life Event Change' based on the following criteria: birth or death of a dependent, change in marital status, dependent ages out at 26 years old, change in spouses employment (proof of coverage is required). Employees have 31 days from the date of the "Qualifying Event" date to make changes.