



Gilbert Public Schools

2024-2025 EMPLOYEE BENEFIT GUIDE

A Message from HR at Gilbert Public Schools

At Gilbert Public Schools we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This will help you choose the type of plan and level of coverage that is right for you.

You can also view our benefit plans by accessing our website, www.gilbertschools.net.

Sincerely,

Adriane Dutchover

Adriane Dutchover
Benefits & Compliance Manager



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Eligibility

Eligible Employees:

You may enroll in the Gilbert Public Schools Employee Benefits Program if you are a full-time employee working at least 30 hours per week.



Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, domestic partner and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, stepchildren and children obtained through court-appointed legal guardianship, as well as children of same sex state-registered domestic partners. Contact GPS Benefits to ensure all required paperwork is provided for eligible dependents.

When Coverage Begins:

The effective date for your benefits is July 1, 2024. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a qualified life event.

Qualified Life Events (QLE):

A QLE is a change in your personal life that may impact your eligibility or dependent’s eligibility for benefits. Examples of a qualified life event includes:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such occurs, you must request to make changes to your benefits within 30 days of the event date. Documentation is required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact benefits to make these changes.

Medical Options – What’s the difference?

Gilbert Public Schools offers medical coverage through AmeriBen using the Blue Cross Blue Shield of Arizona (BCBSAZ) network. The information below is a brief outline of the plans available to you and your eligible dependents. Please note that there are no out of network benefits. You can use any doctor or hospital in the PPO Blue Cross Blue Shield of Arizona network. Please visit www.azblue.com/chsnetwork to find a provider. For more information, please refer to the summary plan description for complete plan details.

Multiplan: No out of network coverage unless traveling or covering a dependent that resides outside of Arizona. In this case, please visit multiplan.com or call 800-678-7427 to locate an in-network provider.

| | Trust Plus Plan | Trust Savings \$1,600 Plan | Trust Saving \$2,500 Plan |
|---|--|----------------------------|------------------------------------|
| | In Network Benefits Only | In Network Benefits Only | In Network Benefits Only |
| Annual Deductible | | | |
| Individual / Family | \$750 / \$2,250 | \$1,600 / \$3,200 | \$2,500 / \$5,000 |
| Coinsurance | 25% | 25% | 25% |
| Maximum Out-of-Pocket* | | | |
| Individual / Family | \$6,350 / \$12,700 | \$5,000 / \$10,000 | \$6,350 / \$12,700 |
| Physician Office Visit | | | |
| Primary & Specialty Care | 25% after deductible | 25% after deductible | 25% after deductible |
| Preventive Care | | | |
| Adult Exams (Including Colonscopy)/ Well-Child Care | 100% | 100% | 100% |
| Diagnostic Services | | | |
| X-ray, Lab Tests and Complex Radiology | 25% after deductible | 25% after deductible | 25% after deductible |
| Urgent Care Facility | 25% after deductible | 25% after deductible | 25% after deductible |
| Emergency Room Facility Charges | 25% after deductible | 25% after deductible | 25% after deductible |
| Inpatient Facility Charges | \$100 copay then 25% after deductible | 25% after deductible | 25% after deductible |
| Outpatient Facility and Surgical Charges | 25% after deductible | 25% after deductible | 25% after deductible |
| Mental Health | | | |
| Inpatient | \$100 copay then 25% after deductible | 25% after deductible | 25% after deductible |
| Outpatient | 25% after deductible | 25% after deductible | 25% after deductible |
| Substance Abuse | | | |
| Inpatient | \$100 copay then 25% after deductible | 25% after deductible | 25% after deductible |
| Outpatient | 25% after deductible | 25% after deductible | 25% after deductible |
| Other Services | | | |
| Chiropractic | 25% after deductible | 25% after deductible | \$75 co-insurance after deductible |
| Retail Pharmacy (30 Day Supply) | | | |
| Rx Deductible | \$50 Ind / \$150 Family | Combined with medical | Combined with medical |
| Generic (Tier 1), Preferred (Tier 2), Non-Preferred (Tier 3), Preferred Specialty (Tier4) | 20%, 30%, 40%, 5% copayment | 25% after deductible | 25% after deductible |
| Mail Order Pharmacy (90 Day Supply) | | | |
| Generic (Tier 1), Preferred (Tier 2), Non-Preferred (Tier 3) | \$20, \$40, \$60 copay | 25% after deductible | 25% after deductible |

Health Savings Account (HSA)



What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes.
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time.

Are you eligible to open a Health Savings Account (HSA)?

Although everyone is able to enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits or Indian health services (ISH) within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA. (Enrollment in a limited purpose health care FSA is allowed).

2024 HSA Contributions

You are able to contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums.

The IRS has established the following maximum HSA contributions:

FOR THE 2024 TAX YEAR: (GPS contributes \$375 annually for \$1,600 HDHP and \$725 annually for \$2,500 HDHP)

- **\$4,150 Individual**
- **\$8,300 Family**
- If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.
- You are responsible for making sure your annual contribution doesn't exceed the above maximum. Contribution from GPS is included in that total. For example, someone in the \$1,600 HDHP for individual after GPS contribution could contribute up to \$3,775 to not exceed IRS maximum.

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. You pay no federal or state income taxes on the money you place in an FSA.

2024 FSA Contributions:

- **\$3,200 Healthcare FSA**
- **\$5,000 Dependent Care FSA**

How an FSA works:

Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.

This amount is prefunded in full to your FSA at the beginning of the fiscal year.

As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year.

Important rules to keep in mind:

- The IRS has a strict “use it or lose it” rule. If you do not use the full amount in your FSA, you will lose any remaining funds over the rollover allowance. You may roll up to \$500 of unused funds to the following year. You must enroll for the next plan year to rollover funds.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

Dental Insurance

Gilbert Public Schools offers Dental Insurance through Delta Dental of Arizona. NEW!!! Effective 7/1/2024: For those members with any physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment additional benefits may be available, including, but not limited to, additional visits, consultations, exams, cleanings, and treatment delivery modifications, which may include limited anesthesia.

| | Trust Plus Plan | |
|-----------------------------|---------------------|-------------------------|
| | In-Network Benefits | Out-of-Network Benefits |
| Annual Deductible | | |
| Individual | \$50 | \$50 |
| Family | \$150 | \$150 |
| Waived for Preventive Care? | Yes | Yes |
| Annual Maximum | | |
| Per Person / Family | \$1,250 | \$1,250 |
| Preventive | 100% | 80% |
| Basic | 80% | 60% |
| Major | 60% | 40% |
| Orthodontia | | |
| Benefit Percentage | 60% | 40% |
| Adults & Child(ren) | Covered | Covered |
| Lifetime Maximum | \$1,750 | \$1,750 |
| Benefit Waiting Periods | N/A | N/A |

Vision Insurance

Gilbert Public Schools provides Vision Insurance through Vision Service Plan (VSP) for yourself and eligible dependents, must be enrolled into a medical plan to enroll in vision. GPS covers the full cost of vision for those enrolled in medical.

| | Vision |
|--|---|
| Copay | |
| Routine Exams (Annual) | \$0 copay |
| Vision Materials | |
| Materials Copay | \$0 copay |
| Standard Lenses (Every 12 Months) | 100% Covered every 12 months |
| Contacts Covered in lieu of frames. Medically necessary contacts may be covered at a higher benefit level | Elective contacts covered \$150 allowance every 12 months |
| Frames | \$180 allowance, 20% savings on the amount over allowance every 24 months |

How Your Vision Plan Works

VSP does not provide vision cards to employees. When you need to see an eye care professional, simply visit <https://www.vspdirect.com/find-a-doctor> or contact VSP Customer Service at 1-800-785-0699 to receive a listing of providers in your area.

Your 2024 Premium Costs

| Medical Plans | Employee Contributions | | |
|-------------------------------------|------------------------|----------|----------------|
| | Annual | Monthly | 20 Pay Periods |
| Trust Plus Plan | | | |
| Employee | \$515.20 | \$42.93 | \$25.76 |
| Employee & Spouse | \$6,238.20 | \$519.82 | \$311.90 |
| Employee & Child(ren) | \$4,333.08 | \$361.09 | \$216.65 |
| Employee & Family | \$10,417.44 | \$868.12 | \$520.87 |
| Trust Savings \$1,600 Plan* | | | |
| Employee | \$0.00 | \$0.00 | \$0.00 |
| Employee & Spouse | \$5,131.32 | \$427.61 | \$256.57 |
| Employee & Child(ren) | \$3,425.40 | \$285.45 | \$171.27 |
| Employee & Family | \$8,939.04 | \$744.92 | \$446.95 |
| Trust Savings \$2,500 Plan** | | | |
| Employee | \$0.00 | \$0.00 | \$0.00 |
| Employee & Spouse | \$4,732.68 | \$394.39 | \$236.64 |
| Employee & Child(ren) | \$3,138.00 | \$261.50 | \$156.90 |
| Employee & Family | \$8,231.28 | \$685.94 | \$411.57 |

| Dental Plans | Employee Contributions | | |
|------------------------|------------------------|----------|----------------|
| | Annual | Monthly | 20 Pay Periods |
| Trust Plus Plan | | | |
| Employee | \$421.58 | \$35.13 | \$21.08 |
| Employee & Spouse | \$1,212.05 | \$101.00 | \$60.60 |
| Employee & Child(ren) | \$961.73 | \$80.14 | \$48.09 |
| Employee & Family | \$1,409.67 | \$117.47 | \$70.48 |

* Includes District HSA contribution of \$375 annually

** Includes District HSA contribution of \$725 annually

Note: It is the employee's responsibility to ensure they do not exceed the annual maximums for HSA contributions. The 2024 employee-only coverage has a contribution limit of \$4,150, whereas the employee-plus-family coverage has a contribution limit of \$8,300 per year.

Short-Term Disability (STD)

Basic short-term disability is provided at no cost to all full-time benefit eligible employees. Additional voluntary short-term disability is available to purchase through Lincoln Financial Group and may help to provide income if disabled for a short period of time.

| | Voluntary STD | Employer Paid STD |
|-------------------------------|---|-------------------|
| When Benefits Begin | | |
| Injury | On the 15th day | On the 91st day |
| Sickness | On the 15th day | On the 91st day |
| Benefit Amount | | |
| Percentage of Weekly Salary | Increments of \$50, \$100 minimum, up to 66.67% | 66.67% |
| Weekly Benefit Maximum Amount | \$1,000 | \$750 |
| Benefit Ends | | |
| Benefit Duration | 11 Weeks | 13 Weeks |

Employer Paid Life and AD&D

Gilbert Public Schools provides Basic Life and AD&D benefits to eligible employees, at no cost. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

The above benefits will begin to decrease at age 70. Please refer to the plan documents.

Voluntary Life and AD&D Insurance

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life, your election, however, could be subject to medical questions and evidence of insurability (EOI).

Important Reminder!

Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes.

Voluntary Critical Illness

Unum Critical Illness provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

| | Vol Critical Illness |
|--------------------------------------|---|
| Increments of Benefits | \$10,000, \$20,000 or \$30,000 |
| Covered Conditions (Partial Listing) | Heart Attack, Stroke, Kidney Failure, Paralysis, Blindness, Major Organ Transplant |
| Pre-Existing Conditions | A pre-existing condition is a condition for which you have consulted a medical provider or received medical treatment or services during the 6-month period prior to your effective date of coverage. |

| | Life/AD&D |
|--------|----------------------------------|
| You | 1x annual salary up to \$50,000 |
| Spouse | \$2,500 (If enrolled in Medical) |
| Child | \$2,500 (If enrolled in Medical) |

| | Vol Life/AD&D |
|--------------------|------------------------------------|
| You | |
| Benefit Maximum | Increment of \$10,000 to \$500,000 |
| Guaranteed Issue | Increment of \$10,000 to \$100,000 |
| Your Spouse | |
| Benefit Maximum | Increment of \$5,000 to \$150,000 |
| Guaranteed Issue | Increment of \$5,000 to \$25,000 |
| Your Child | |
| Benefit Maximum | Increment of \$2,000 to \$10,000 |
| Guaranteed Issue | Increment of \$2,000 to \$10,000 |

Employee Assistance Plan (EAP)

All of us experience times when a personal problem or crisis affects the way we function at work or home. Your Employee Assistance Program (EAP) is a problem-solving resource available to you and your household members.

It's free... Your employer covers the cost of 10 counseling sessions per year, additional problem-solving sessions, and referral services.

It's confidential... EAP has been set up with Jorgensen, an outside counseling resource to assure confidentiality. No one at work will know you have chosen to seek help unless you choose to tell them. Nothing concerning your use of EAP will appear in your personnel file.

Counseling sessions are available face to face, via televideo or chat therapy.



Jorgensen is only a phone call away at:
1-888-520-5400,
or at www.jorgensenbrooks.com

LEGAL INSURANCE FROM ARAG

What is Legal Insurance?

Legal coverage isn't just for serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or dealing with a traffic ticket.

What Does legal Insurance Cover?

shown below – and many more – to help you address life's legal situations.

Some Legal Needs It Can Cover:

- Buying or selling a car
- Adoption
- Divorce
- Debt collection
- Buying and selling a home
- Contracts/lease agreements
- Traffic tickets
- Will/Trust

WANT MORE INFORMATION?



For specific details about your plan, and to view a complete list of coverages, visit ARAGlegal.com/myinfo and enter Access Code: **18903gps**



To talk with someone, call ARAG at **800-247-4184**

Contact Information



Have Questions? Need Help?

Gilbert Public Schools is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm 855-874-0110 or via e-mail at BRCSouthwest@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Additional information regarding benefit plans can be found on www.gilbertschools.net. Please contact GPS Benefits to complete any changes to your benefits that are not related to your initial or annual enrollment.

Carrier Member Service

| | CARRIER | PHONE NUMBER | WEBSITE |
|---|---|--------------------------------|---|
| Medical Plan Claims Administration | AmeriBen Policy#: 0721029 | (877) 379-5804 | www.myameriben.com |
| In-Network Providers | Blue Cross Blue Shield of Az | (866) 965-2583 | www.azblue.com/chsnetwork |
| | Mayo Clinic and Hospital | (866) 965-2583 | https://www.azblue.com/find-a-doctor/chs-mayo |
| Multiplan/PHCS (Outside of AZ) | Multiplan | (800) 678-7427 | www.multiplan.com |
| Prescription Drug Coverage | CVS Caremark | (855) 297-2149 | www.caremark.com |
| Teladoc | Teladoc | (800) 835-2362 | www.teladoc.com |
| Dental Plan | Delta Dental of Arizona Policy#: 32716 | (800) 352-6132 | www.deltadentalaz.com |
| Vision Plan | Vision Service Plan Policy#: 12316909 | (800) 785-0699 | www.vsp.com |
| Health Savings Account (HSA) | Health Equity | (866) 382-3510 | www.healthequity.com |
| Flexible Spending Account (FSA) | Flexible Benefit Administrators Employer ID: FBAGPS | (800) 437-3539 | www.flex-admin.com |
| District Paid Short Term Disability (STD) | Lincoln Financial Group Policy#: 10217719 | (877) 275-5462 | www.lincolnfinancial.com |
| Voluntary Short Term Disability | | | |
| Voluntary Critical Illness | Unum Policy#:880061 | (866) 635-5597 | www.unum.com |
| District Paid Life and AD&D | Unum Policy#:934893 | (866) 679-3054 | www.unum.com |
| Voluntary Life and AD&D | Unum Policy#:934894 | (866) 679-3054 | www.unum.com |
| Employee Assistance Program (EAP) | Jorgensen Brooks Group Company login: GPS EAP website password: GPS EAP mobile password: JBG | (888) 520-5400 | www.jorgensenbrooks.com |
| Voluntary Legal | Arag Access code: 18903gps | (800) 247-4181 | Araglegal.com |
| GPS Benefits Department | Main line: (480) 497-3384 | Raquel Diez: (480) 545-2178 | Christine Corrado: (480) 497-3493 Adriane Dutchover: (480) 497-3323 |

This brochure summarizes the benefit plans that are available to Gilbert Public Schools eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.