

**CAVE CREEK UNIFIED SCHOOL DISTRICT**  
**Employee Insurance Benefits | FY 2025–2026**

**Eligibility:** Employees scheduled for at least 30 hours/week (0.75 FTE or higher) are eligible for benefits.

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**Medical Plans (through ASBAIT/Meritain/Aetna):**

CCUSD covers full employee-only premium for Plans A & C. Dependent coverage is available via payroll deductions.

1. **Plan C – High Deductible (HSA Eligible)**
    - Deductible: \$8,300/\$16,600
    - Includes HSA; **CCUSD contributes \$660/year**
    - Not compatible with Medicare or other active coverage
  2. **Plan A – High Deductible (HSA Eligible)**
    - Deductible: \$2,600/\$5,200
    - Includes HSA; **no CCUSD contribution**
    - Not compatible with Medicare or other active coverage
  3. **Value Bronze PPO**
    - Deductible: \$1,700/\$3,400
    - \$25/month employee-only premium
    - Copays for PCP, specialist, and urgent care visits
  4. **Classic Silver PPO (Grandfathered Only)**
    - Employee-only premium: **\$257/month**
    - See rate sheet for details
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**Other Benefits:**

- **Basic Life & AD&D (\$10,000)** – Employer paid; elect beneficiary in the Employee Access Portal.
- **Dental (UNUM):**
  - *High Plan:* \$1,500 annual benefit
  - *Low Plan:* \$1,000 annual benefit
- **Voluntary Plans (payroll deducted):**
  - Vision (VSP/Meritain Aetna)
  - Pet Care discounts
  - Identity Theft & Legal (ShieldAtWork)
  - Supplemental Life (UNUM)
  - Flexible Spending Accounts (FSA/DCFSA)
  - Short-Term Disability (UNUM)
  - Colonial Life offerings: Accident, Cancer, Critical Illness, Hospital Indemnity

## Important Info:

- **Plan Year:** July 1 – June 30
- **Premium Deductions:** Taken from 21 biweekly pays (starting 8/12/25), regardless of 9, 10, 11, or 12-month schedule
- **New Hires:** Coverage begins 1st of month after 30 days; elections due within 30 days of eligibility
- **Qualifying Events:** Marriage, divorce, birth/adoption, loss of coverage, Medicare eligibility (employee or spouse). Notify HR within 30 days.

**ID Cards:** Mailed ~2 weeks after completing online enrollment.

**ASRS Enrollment:** Automatically enrolled if working 20+ hours/week. Register at:

<https://secure.azasrs.gov/web/Login.do>

Employer Code: **65Y00046**