

Kyrene Employee Benefit Trust (KEBT)

Employee Benefits Enrollment Instructions

Dear Kyrene Employee,

We are pleased to offer you a comprehensive and valuable employee benefit package.

Benefits Eligibility

- New hire employees working 30 or more hours per week
- Current Kyrene employees who have an increase in work hours to 30 hours or more per week

Requirement to Enroll and Deadline to Enroll Notice

- **Enrollment Completion is REQUIRED when you are eligible and each year thereafter during the annual enrollment period in the spring.** If you are eligible to enroll, you must complete the process in the Employee Access Portal on the Kyrene website even if you are choosing to decline our offer of benefits.
- **Strict IRS Deadline – 31 days** from your first day of work in the 30 hour per week position(s).
- **Failure to enroll** within the 31-day window will result in a waiver of our offer of coverage. Your next opportunity to enroll will be during the next annual open enrollment period the following spring, unless you experience a mid-year IRS qualifying life event. Benefits elected during the annual spring open enrollment become effective July 1.
- **Mid-year IRS qualifying life events** must be verified by supporting documentation that is reviewed by the Benefits team. There is a 31-day IRS deadline to request an enrollment change for most qualifying life events.

Waiting Period for Benefits to Start If you elect employee benefits within the 31 days, your benefits will begin the 1st of the month following 60 days of employment. For example, if your hire date is July 15, your elected benefits will start October 1.

Benefits FAQ's

What health insurance plans are available?

You will find detailed information regarding the KEBT benefit plans available to you and all required health plan notices posted online at www.kyrene.org, Departments, Talent Management, Employee Benefits Information.

Kyrene offers the following plan types to employees:

Medical Plans

- PPO (in-network only)
- HDHP HSA Medical Plan – with health savings account
 - The district contributes money into the health savings account for employees who choose this plan, the amount of the district contribution for each school year is posted on the benefits webpage.

Dental Plan

- DPPO
- DHMO

Vision Plan

Critical Illness/Accident Insurance

Short-term Disability Insurance

Employer Paid Life Insurance \$50,000 policy

Additional Life Insurance Option

Flexible Spending Accounts – Medical FSA, Dependent Care and Limited Purpose FSA

403b / 457b and Roth Optional Savings Plans

Wellness Incentive Program – employees can earn \$250 each year

Workforce Mental Health Program (EAP)

Arizona State Retirement System – pension, automatic enrollment for those who work 20 or more hours per week

Arizona State Retirement System (ASRS) Pension and Long-term Disability Insurance – employees are automatically enrolled with ASRS upon hire for any position or combination of positions working 20 hours or more per week. Upon retirement from Kyrene School District, employees may have earned a lifetime pension benefit with ASRS.

Is there a monetary medical allowance paid by Kyrene to purchase my medical plan?

Yes. As part of your total compensation package, Kyrene pays an annual **medical plan allowance** for employees who elect a Kyrene medical plan. This allowance fully covers the monthly premium cost of your employee only medical plan if you choose the lowest cost medical plan. Employees may choose to buy-up to a higher cost medical plan for themselves and any eligible dependents by paying premiums for the plans by paycheck deduction.

If I don't elect a Kyrene medical plan, do I get the allowance back in my paycheck?

No. A waiver of the medical plans is also a waiver of the medical allowance. The allowance is a medical plan allowance and is to be used specifically to purchase a medical plan with Kyrene. All other health plan elections an employee makes are considered voluntary and the employee pays the full cost of the premium for those elections. The medical allowance cannot be used to pay for these voluntary elections.

Do I have to submit my social security number for benefits enrollment?

Yes. Disclosure of your Social Security number is permitted under Section 7 of the Federal Privacy Act of 1974. For health insurance and other employee benefit plans; our vendors indicate that SSN's are mandatory to identify individuals enrolling for coverage. Further, the Mandatory Insurer Reporting law, Section 111 of Public Law 110-173, requires group health plan insurers to report SSN's in order for Medicare to coordinate payments with other insurance benefits. The SSN's for you and those of your family will be required during enrollment for these purposes. If you have questions about when or why a particular plan requires your social security number, please contact the vendor directly.

We are happy to assist you with your benefit plan questions and again, welcome to Kyrene!

Kyrene Employee Benefits Team
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Note - In some cases employees may be asked to complete a hardcopy enrollment form rather than enroll online. If this applies in your situation you will be directly notified by the Benefits department.