



**DCSD BENEFITS
& STAFF WELLNESS**



Employee **Benefits**

Benefit plans effective July 1, 2023–June 30, 2024

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At Douglas County School District (DCSD), we are invested in you. That's why we've designed a benefits package that helps to support your total wellbeing—physically, emotionally, and financially.

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2023–2024 plan year (July 1, 2023–June 30, 2024). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefits options.

ELIGIBILITY

If you are a full-time employee scheduled to work at least 30 hours per week or a part-time employee scheduled to work at least 20 hours per week for at least 9 months (at least 169 days per school year), you are eligible for:

- Medical, dental, and vision benefits as well as funding a health savings account and/or flexible spending accounts on the first day of the month following your date of hire.
- Life insurance benefits following 90 days from your date of hire.
- Short- and long-term disability benefits following 60 days from your date of hire.

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- **Your spouse or partner:** This includes your legal spouse, civil union partner, or domestic partner.
- **Your child(ren):** This includes your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian) as well as children of any age who are physically or mentally unable to care for themselves.

Benefits end on the last day of the month of your termination date. Upon termination of coverage, you and your dependents may be eligible to continue your coverage through the provisions of COBRA.



Health benefits become effective on the first day of the month following your date of hire.

Health benefits become effective on September 1 for teachers hired at the start of the school year (July 1).

ENROLLMENT

You can only sign up for benefits or change your benefits at the following times.

- Within 30 days of joining DCSD as a new employee.
- During the annual open enrollment period.
- Within 30 days of a qualifying life event.

The choices you make at this time will remain in place through June 30, 2024, unless you experience a qualifying life event as described on page 5. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

HOW TO ENROLL

To make your benefit elections, log into workday.dcsdk12.org.

- During open enrollment, go to your Workday Inbox and complete the Open Enrollment Task.
- To update your benefits due to a qualifying event, go to your homepage in Workday, click on the Benefits Worklet and select Change Benefits.



PAYING FOR YOUR BENEFITS

PRE-TAX VERSUS POST-TAX ELECTIONS

You may elect to have your medical, dental, and vision premiums deducted from your paycheck on either a pre-tax or post-tax basis. Upon retirement, your monthly PERA Pension Benefit is determined by your Highest Average Salary (HAS). If your current compensation will be included in PERA's Highest Average Salary (HAS), you may wish to have your health insurance premiums taken out on a post-tax basis to ensure this does not reduce your reportable salary for pension purposes. PERA's definition of pensionable (PERA-includable) salary is based on compensation for services rendered.

Please contact your tax advisor for help in determining whether to have your premiums deducted on a pre-tax or post-tax basis.

PREMIUM DEDUCTIONS

Premiums withheld are based on the effective date of benefits. If for any reason full premiums are not withheld, any uncollected premiums will be invoiced or withheld on your next paycheck. **If you do not pay your premiums within 60 days, your coverage will terminate the first of the following month.**

CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for the 2023–2024 plan year, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Birth or adoption.
- Change in Medicare/Medicaid eligibility.
- Child dependent status change.
- Death of a child or spouse.
- Loss or gain of coverage.
- Marital status change.

To request a benefits change, log into Workday, click on Benefits, then Change Benefits, and choose the qualifying event type. You have 30 days to make changes due to a qualifying event. Change requests submitted after 30 days cannot be accepted.

KEY TERMS TO KNOW

Take the first step to understanding your benefits by learning these four common terms.



copay

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



deductible

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



out-of-pocket maximum

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.

MEDICAL BENEFITS

DCSD offers five medical plan options through Kaiser Permanente (Kaiser) and UnitedHealthcare (UHC).

Before you enroll in medical coverage, take some time to fully understand how each plan works. See pages 7 and 8 for an overview of the plan benefits. Learn more about [Kaiser Permanente](#) and [UnitedHealthcare](#).

ASK YOURSELF THESE QUESTIONS:



Can you set aside money from your paycheck to save for out-of-pocket health care costs?

Consider the Kaiser HDHP or UHC Choice Plus HDHP. You will have the option to fund a health savings account (HSA) that can save you money on your health care costs. See page 16 for more information.



Do you prefer to pay less when you visit the doctor's office?

Consider the Kaiser DHMO, UHC Colorado Doctor's Plan, or UHC Choice Plus PPO. Under these plans, you will only be responsible for a flat copay (or no copay) when you seek care with your PCP, specialist, or urgent care center.



Do you or your covered family members take any prescription medications on a regular basis?

Consider the Kaiser DHMO, UHC Colorado Doctor's Plan, or UHC Choice Plus PPO. With these plans, you'll consistently pay a smaller copay or cost share when you pick up your medication(s) than you would with the HDHP.

MEDICAL COSTS

Listed below are the monthly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Kaiser HDHP			Kaiser DHMO		
	FT Employees	PT Employees	COBRA	FT Employees	PT Employees	COBRA
Employee Only	\$8.73	\$170.16	\$508.71	\$12.25	\$270.03	\$749.70
Employee + Spouse	\$192.90	\$438.71	\$1,042.87	\$535.10	\$817.75	\$1,536.90
Employee + Child(ren)	\$172.46	\$419.83	\$1,017.43	\$513.70	\$793.48	\$1,499.41
Employee + Family	\$350.34	\$658.86	\$1,470.19	\$796.38	\$1,174.12	\$2,166.64

Level of Coverage	UHC Choice Plus HDHP			UHC Choice Plus PPO			UHC Colorado Doctor's Plan		
	FT Employees	PT Employees	COBRA	FT Employees	PT Employees	COBRA	FT Employees	PT Employees	COBRA
Employee Only	\$41.49	\$239.94	\$696.17	\$71.66	\$321.48	\$754.45	\$31.12	\$179.96	\$649.36
Employee + Spouse	\$304.56	\$608.98	\$1,391.35	\$648.90	\$926.82	\$1,508.91	\$228.42	\$456.74	\$1,298.75
Employee + Child(ren)	\$287.99	\$589.24	\$1,351.35	\$631.82	\$903.54	\$1,465.50	\$215.99	\$441.93	\$1,261.37
Employee + Family	\$518.02	\$905.81	\$2,173.92	\$970.37	\$1,336.24	\$2,358.21	\$388.52	\$679.36	\$2,029.75

MEDICAL BENEFITS

The Kaiser plans offer in-network benefits. Coverage also applies at the nearest emergency room during a medical or psychiatric emergency.

New for 2023! Both Kaiser plans offer enhanced infertility benefits.

Locate a Kaiser network provider at kp.org.

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage, pharmacy list, and exclusions. There will be no new infertility coverage added for the 2023–2024 plan year.

Summary of Covered Benefits	Kaiser HDHP In Network Only	Kaiser DHMO In Network Only
Plan Year Deductible Individual/Family	\$3,000/\$6,000	\$250/\$500
The amount that DCSD contributes to your HSA to help you pay for out-of-pocket expenses	Full-Time Employees: \$100/month Part-Time Employees: \$50/month	N/A
Out-of-Pocket Maximum Individual/Family	Includes deductible, copays, and coinsurance	
	\$5,000/\$10,000	\$2,000/\$4,500
Preventive Care	Plan pays 100%	Plan pays 100%
Physician Services		
Primary Care Physician	20% after ded.	\$30 copay
Specialist	20% after ded.	\$60 copay
Virtual Care	0% after ded.	\$0 copay
Urgent Care	20% after ded.	\$75 copay ¹
Lab/X-Ray		
Diagnostic Lab/X-Ray	20% after ded.	\$0 copay/20% after ded.
High-Tech Services (MRI, CT, PET)	20% after ded.	\$250 copay ²
Hospital Services		
Inpatient	20% after ded.	20% after ded.
Outpatient	20% after ded.	\$500 copay
Emergency Room	20% after ded.	\$500 copay per visit
Behavioral Health		
Inpatient	20% after ded.	20% after ded.
Outpatient	20% after ded.	\$30 copay
Physical, Occupational, and Speech Therapies (Up to 20 visits per plan year)	20% after ded.	\$30 copay
Chiropractic Care (Up to 30 visits per plan year)	Not covered	\$30 copay
Prescription Drugs		
Generic	Ded. then: \$15 copay	\$20 copay
Preferred Brand	\$30 copay	\$40 copay
Non-Preferred Brand	50%	\$60 copay
Specialty	20% after ded.	20% after ded.
Mail Order (Up to a 90-day supply)	2x retail copay	2x retail copay

(1) Non-Kaiser Facility Emergency Claims Limited to Reasonable and Customary Charges. (2) Per scan (waived if hospitalized).

MEDICAL BENEFITS

The UHC Choice Plus HDHP and PPO plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. The UHC Colorado Doctor's Plan offers in-network benefits only.

You will pay less out of your pocket when you choose a UHC provider. Locate a UHC network provider at myuhc.com.

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage, pharmacy list, and exclusions. There will be no new infertility coverage added for the 2023–2024 plan year.

Summary of Covered Benefits	UHC Choice Plus HDHP		UHC Choice Plus PPO		UHC Colorado Doctor's Plan
	In Network	Out of Network	In Network	Out of Network	In Network Only
Plan Year Deductible					
Individual/Family	\$3,000/\$6,000	\$6,000/\$12,000	\$1,500/\$3,000	\$3,000/\$6,000	\$1,000/\$2,000
The amount that DCSD contributes to your HSA to help you pay for out-of-pocket expenses	Full-Time Employees: \$100/month Part-Time Employees: \$50/month		N/A		N/A
Out-of-Pocket Maximum	Includes deductible, copays, and coinsurance				
Individual/Family	\$5,000/\$10,000	\$20,000/\$40,000	\$4,000/\$8,000	\$16,000/\$32,000	\$4,500/\$9,000
Preventive Care	Plan pays 100%	40% after ded.	Plan pays 100%	40% after ded.	Plan pays 100%
Physician Services					
Primary Care Physician	20% after ded.	40% after ded.	\$30 copay	40% after ded.	\$0 copay
Specialist	20% after ded.	40% after ded.	\$60 copay	40% after ded.	\$75 copay
Virtual Care	20% after ded.	Not covered	\$15 copay	Not covered	\$0 copay
Urgent Care	20% after ded.	40% after ded.	\$50 copay	40% after ded.	\$0 copay
Lab/X-Ray					
Diagnostic Lab/X-Ray	20% after ded.	40% after ded.	20% after ded.	40% after ded.	\$25 copay
High-Tech Services (MRI, CT, PET)	20% after ded.	40% after ded.	20% after ded.	40% after ded.	\$250 copay per service
Hospital Services					
Inpatient	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.
Outpatient	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.
Emergency Room¹	20% after ded.		\$250 copay		20% after ded.
Behavioral Health					
Inpatient	20% after ded.	40% after ded.	20% after ded.	40% after ded.	20% after ded.
Outpatient	20% after ded.	40% after ded.	20% after ded.	40% after ded.	\$0 copay
Physical, Occupational, and Speech Therapies (Up to 60 visits per plan year combined)	20% after ded.	40% after ded.	20% after ded.	40% after ded.	\$75 copay
Chiropractic Care (Up to 60 visits per plan year)	20% after ded.	40% after ded.	\$60 copay	40% after ded.	\$75 copay
Moving to UHC's Essential Pharmacy Drug List (PDL) for 2023–2024					
Prescription Drugs²					
Tier 1	20% after ded.		15%/\$75 copay max		\$10 copay
Tier 2	20% after ded.		15%/\$125 copay max		\$35 copay
Tier 3	20% after ded.	Not covered	15%/\$175 copay max	Not covered	\$100 copay
Tier 4	20% after ded.		20%/\$250 copay max		\$300 copay
Mail Order (Up to a 90-day supply)	20% after ded.		2.5x retail copay		2.5x retail copay

(1) Out-of-network care is provided at the in-network level if the condition meets the definition of an emergency. (2) Prior authorizations may be required for certain medications.

MEDICAL BENEFITS

PREVENTIVE CARE

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.



Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



Preventive care keeps your health up to date.

Yearly check-ins with your doctor keeps your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.

Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

Learn more about preventive care at healthy.kaiserpermanente.org/colorado/health-wellness or myuhc.com.



MEDICAL BENEFITS

VIRTUAL CARE

If you are enrolled in any of the medical plans, you have access to virtual care through Kaiser or UHC. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care.



Get care for non-emergency conditions.

Virtual care can connect you to a doctor, without an appointment, from your phone, computer, or tablet. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more.



Receive mental health support and counseling.

Licensed counselors and psychiatrists can help diagnose, treat, and even prescribe medication when needed for depression and anxiety, substance abuse and panic disorders, PTSD, men and women's issues, grief and loss, and more.



Kaiser Permanente members have virtual access to care anytime, anywhere.

With 24/7 virtual care options, you can visit with a licensed clinician by phone or video without an appointment. Members can also visit with mental health professionals virtually, including scheduling video visits with an Amwell therapist. Learn more at kp.org/getcare or through the Kaiser mobile app.



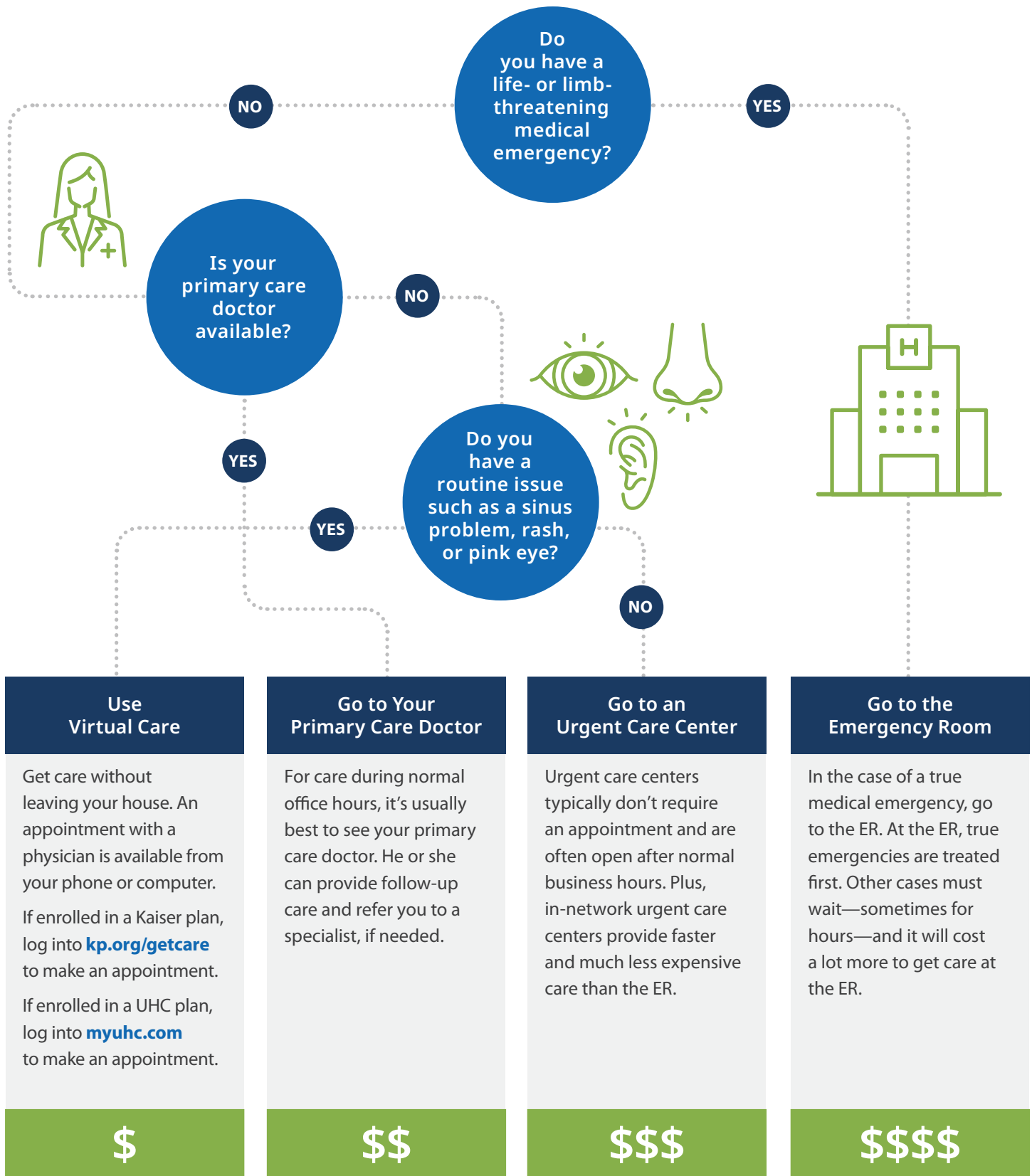
Talk with a doctor by phone or video, 24/7 through UHC.

Use virtual care to prioritize your health by getting the care you need when you need it. If you are enrolled one of the UHC medical plans, you have access to Teladoc, Doctor on Demand, and Amwell. You can access any of these virtual care options through myuhc.com or the UnitedHealthcare app.

Medical Benefits

Know where to go for care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.





STAFF WELLNESS PROGRAM

DCSD's Staff Wellness program reinforces our commitment to your health and wellbeing. This program is central to the DCSD's belief that healthy employees translate to a more positive and productive workplace.

The following Staff Wellness program activities are offered to all DCSD employees:

- **Group Exercise Classes:** Free weekly exercise and yoga classes are offered for employees. Check the monthly exercise class calendar for class times and details.
- **Wellness Challenges:** The DCSD Staff Wellness Program hosts a variety of wellness challenges throughout the year. Challenges focus on tracking physical activity, nutrition, stress management, and healthy lifestyle behaviors. Join individually or with a team of coworkers to earn incentives and prizes!
- **Wellness Classes:** Regular 30–60 minute classes on a variety of wellbeing topics are offered throughout the year.
- **Financial Wellness Support:** Free classes and activities to support your financial wellbeing. Also, check our employee discounts page for savings opportunities.
- **Staff Wellness Champions:** Messengers and motivators that assist in the implementation and coordination of wellness initiatives and create excitement around leading a healthy lifestyle with all of our DCSD employees.
- **DCSD Staff Wellness E-Newsletter:** The monthly Staff Wellness Emails keep you informed about upcoming events, health programs, classes, and offers support through community resources.

For more information, visit dcsdk12.org/staffwellness.

DENTAL BENEFITS

DCSD offers two dental insurance plan options through Delta Dental of Colorado.

The Delta Dental Basic and Premier plans offer in-network benefits only. Locate a Delta Dental of Colorado network provider at deltadentalco.com.

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Delta Dental Basic Dental Plan In Network Only	Delta Dental Premier Dental Plan In Network Only
Plan Year Deductible Individual/Family	\$0 Individual/\$0 Family	\$50 Individual/\$150 Family
Plan Year Benefit Maximum	\$300 per person per year	\$2,000 per person per year
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%
Basic Services Basic restorative (Fillings)	Not covered	20%
Major Services (Oral surgery, endodontics, periodontics, prosthodontics [dentures/bridges], crowns, implants, onlays)	Not covered	50%
Orthodontia Services	Not covered	50%
Orthodontia Lifetime Maximum	N/A	\$1,250

DENTAL COSTS

Listed below are the monthly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Delta Dental Basic Dental Plan		
	FT Employees	PT Employees	COBRA
Employee Only	\$0.00	\$6.89	\$14.57
Employee + Spouse	\$14.28	\$20.67	\$29.13
Employee + Child(ren)	\$17.22	\$24.11	\$32.77
Employee + Family	\$35.13	\$42.02	\$51.70

Level of Coverage	Delta Dental Premier Dental Plan		
	FT Employees	PT Employees	COBRA
Employee Only	\$25.59	\$32.47	\$42.31
Employee + Spouse	\$64.97	\$71.83	\$84.62
Employee + Child(ren)	\$74.82	\$81.67	\$95.21
Employee + Family	\$126.00	\$132.83	\$150.20



VISION BENEFITS

DCSD offers a vision insurance plan through VSP.

Locate a VSP network provider at vsp.com.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	VSP Vision Plan In Network
Eye Exam (Once every plan year)	\$10 copay
Standard Plastic Lenses (Once every plan year) Single/Bifocal/Trifocal	\$10 copay
Frames (Once every plan year)	\$180 frame allowance
Contact Lenses (Once every plan year) Elective Lens Fitting and Evaluation	\$150 allowance Up to a \$60 copay

(1) \$160 allowance for featured frame brands; \$75 allowance for Costco frames.

VISION COSTS

Listed below are the monthly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	VSP Vision Plan		
	FT Employees	PT Employees	COBRA
Employee Only	\$7.90	\$7.90	\$8.06
Employee + Spouse	\$17.81	\$17.81	\$18.17
Employee + Child(ren)	\$19.27	\$19.27	\$19.66
Employee + Family	\$30.80	\$30.80	\$31.42

BUDGETING FOR YOUR CARE

DCSD offers two types of pre-tax accounts: a health savings account (HSA) and flexible spending accounts (FSAs).

When you put money into a pre-tax account, you can save up to 20%* on your care and increase your take home pay. This is because you don't pay tax on your contributions.



*Percentage varies based on your tax bracket.

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



spend

Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.



save

Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.



invest

Invest and grow HSA funds tax free—including interest and investment earnings. After age 65, spend HSA dollars on any expense penalty free.



HEALTH SAVINGS ACCOUNT

If you enroll in the Kaiser HDHP or UHC Choice Plus HDHP, you may be eligible to open and fund a health savings account (HSA) through HSA Bank.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Employee HSA monthly contributions are administered through **HSA Bank**.

DCSD CONTRIBUTION

If you enroll in the Kaiser HDHP or UHC Choice Plus HDHP, DCSD will help you save by contributing to your account.

- **Full-time employee:** \$100 per month
- **Part-time employee:** \$50 per month

2023 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the DCSD contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$3,850
- **All other coverage levels:** \$7,750

If you are age 55+ by December 31, 2023, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible for an HSA if:

- You are enrolled in the Kaiser HDHP or UHC Choice Plus HDHP.

You are NOT eligible for an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to **IRS Publication 969** for additional eligibility details. If you are over age 65, please contact Human Resources.



FLEXIBLE SPENDING ACCOUNTS

DCSD offers three flexible spending account (FSA) options through HSA Bank.

Log into your account at hsabank.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. Learn more at hsabank.com.

The health care FSA maximum contribution is \$3,050 for the 2023–2024 plan year.

LIMITED PURPOSE HEALTH CARE FSA (IF YOU FUND AN HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses. Learn more at hsabank.com.

The limited purpose health care FSA maximum contribution is \$3,050 for the 2023–2024 plan year.

DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, or elderly parent who is physically or mentally unable to care for him or herself. Learn more at hsabank.com.

You may contribute up to \$5,000 to the dependent care FSA for the 2023 calendar 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 2023–2024 plan year.

HOW TO USE AN FSA

1

contribute

Decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2

pay

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at hsabank.com. Keep all receipts in case HSA Bank requires you to verify the eligibility of a purchase.

3

use it or lose it

Use your FSA funds before the end of the plan year (June 30, 2024).

LIFE AND AD&D BENEFITS

DCSD's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

BASIC LIFE AND AD&D INSURANCE

DCSD automatically provides basic life and AD&D insurance through The Standard to all benefits-eligible employees **AT NO COST**. **You are eligible for basic life and AD&D insurance on the first day of the calendar month following 90 consecutive days as an DCSD employee!**

If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase voluntary coverage.

Use the calculator at **standard.com** to find the right amount for you.



VOLUNTARY LIFE AND AD&D INSURANCE

DCSD provides you the option to purchase voluntary life and AD&D insurance for yourself, your spouse, and your dependent children through The Standard.

Voluntary life rates are age-banded. Your coverage amount reduces to 50% at age 70.

- **Employee:** \$10,000 increments up to a maximum of \$500,000—Guarantee issue: \$150,000
- **Spouse:** \$5,000 increments up to a maximum of \$250,000—Guarantee issue: \$50,000
- **Dependent children:** \$2,000 increments up to a maximum of \$10,000—Guarantee issue: \$10,000

New Hires

If you were recently hired, you may enroll within 31 days of your date of hire. If you elect coverage up to the guarantee issue (GI) amount or below, you are automatically approved for your selected coverage. Should you request higher than the GI amount for yourself and/or spouse, you will be required to fill out an EOI with The Standard. You have 60 days to complete your EOI with The Standard for additional coverage over the GI amount. After 60 days, your request for voluntary group term life (VGTL) will revert to the GI amount.

All Other Employees

You may enroll during our DCSD annual open enrollment period or within 31 days of your change in family status. You will need to complete an EOI with The Standard for any amount over \$10,000 for an employee or \$5,000 for spouse. You have 60 days to complete your EOI with Standard. After 60 days, your request for voluntary group term life (VGTL) will be cancelled. You will be able to resubmit a new request during the next open enrollment period.

Before enrolling, review the benefits summary for additional details about the coverage, including costs, exclusions, limitations, and other restrictions.

DISABILITY BENEFITS

Disability insurance keeps you and your family financially protected if you become unable to work due to an illness or injury.

SHORT-TERM DISABILITY INSURANCE

DCSD automatically provides short-term disability (STD) insurance through The Standard to all benefits-eligible employees **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

You become eligible for STD benefits on the first of the month following 60 consecutive days of employment.

- **Benefit:** 70% of the first \$3,571 of your predisability earnings reduced by deductible income
- **Elimination period:** 14 days
- **Benefit duration:** Up to 90 days

LONG-TERM DISABILITY INSURANCE

DCSD automatically provides long-term disability (LTD) insurance to all benefits-eligible employees **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

LTD insurance is paid at 60% of pre-disability earnings. LTD can start to pay once you have exhausted your STD benefit. Employees will be contacted by their respective LTD carrier when the case has been moved over from STD. The LTD carrier depends on how long you have been with the District. The Standard is the carrier for employees who have been with the district for less than five years. Unum is the carrier for employees who have been with the district for five years or more. DCSD Leave Coordinators provide this information to the insurance carrier.

You become eligible for LTD benefits on the first of the month following 60 consecutive days of employment.

- **Benefit:** 60% of the first \$16,667 of your predisability earnings reduced by deductible income
- **Elimination period:** 90 days
- **Benefit duration:** Determined by your age when disability begins





ACCIDENT INSURANCE

Accidents can happen. Your income shouldn't take the fall.

DCSD provides you the option to purchase accident insurance through Voya. Accident insurance helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to specific injuries and events resulting from a covered accident. Claims payments are made in flat amounts based on services incurred during an accident.

Additional details available on [Voya's Accident Summary](#).

CRITICAL ILLNESS INSURANCE

Prepare for the unexpected. A severe illness can cause extra expenses that can quickly add up.

DCSD provides you the option to purchase critical illness insurance through Voya. Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness or condition (on or after your coverage effective date). These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.

Additional details available on [Voya's Critical Illness Summary](#).



To file a claim, select the [Voya Claims Process](#) link or contact Voya at 888-238-4840.

RETIREMENT

Reaching your retirement objective requires careful planning to build your retirement financial resources. DCSD provides you with several options to accommodate different lifestyles.

COLORADO PUBLIC EMPLOYEES' RETIREMENT ASSOCIATION (PERA) PENSION

The following is from Colorado PERA "Your PERA Benefits" booklet. Please review the booklet for complete details surrounding your PERA pension plan.

For most members, PERA serves as a substitute for Social Security. PERA provides benefits to you when you retire, are disabled, or to your survivors upon your death. To review your PERA information, visit the PERA website at copera.org or contact PERA customer service at 800-759-7372.

METLIFE RETIREMENT PLANS

You have several options to defer a portion of your salary on a pre-tax or post-tax basis to DCSD's Retirement Plans. The current plan options with the 457 and 403(b) allow you to reach the contribution limit for a 403(b) and still contribute the entire contribution limit to a 457 or vice versa. To view a comparison of plans, please select [Retirement Plan Comparison](#).

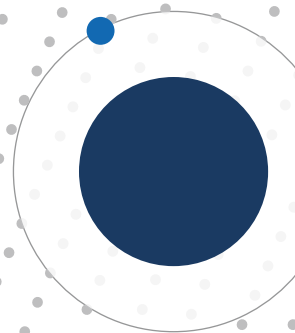
To review your investment options, log into [MetLife](#) or call 800-543-2520.

To start participating, log into Workday, select the Benefits Worklet, and click on Retirement Savings. If initiation is between the second and the end of the month, the effective date will be the first of the following month.

PERA 401(k) PLAN

This plan is offered through Colorado PERA and is administered by Empower Retirement. This plan offers you the opportunity to plan for your financial future. The 401(k) and Roth 401(k) offer tax benefits by allowing participants to automatically save a portion of their salary and invest in a choice of 15 core investment funds or six asset allocation funds. Visit the Empower website at coperaplus.org or contact Empower customer service at 833-426-7372.

To review additional fund selections, log into your PERA account. To start participating, log into Workday, select the Benefits Worklet, and click on Retirement Savings. Elect a percentage to defer towards your retirement.



EMPLOYEE ASSISTANCE PROGRAM



tools and resources

Browse tools and resources to help you make life's big decisions with budget trackers, wellness self-assessments, and more.



care options

Find child and elder care to support you and your family's day-to-day needs.



legal and financial guidance

Receive guidance for buying a home, planning for retirement, budgeting, and more.



support all year

Connect with a mental health professional about addiction, family, and individual counseling.

Assistance is always available for you. The employee assistance program (EAP) services are provided AT NO COST to you and your household through Aetna.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **six free face-to-face** visits per person, per issue, per year with a licensed counselor.

When is the best time to use your EAP?

- When you feel burnt out or stretched thin, call to connect with a counselor to find relief.
- When you need help finding care for your child or loved one, call to find care solutions.
- When you need someone to talk to with 24/7 support, you can connect when it's convenient.
- When you're not sure of the next step to take, reach out for legal and financial planning.

Don't hesitate to reach out whenever you need it. No personal information is ever shared with DCSD and access to the EAP is completely confidential.



Access your EAP by calling 866-486-4334 or visiting resourcesforliving.com and use the following login credentials:

- **Username:** douglas county sd
- **Password:** eap

CONTACTS

If you have any questions regarding your benefits or the material contained in this guide, please contact our Benefits Specialists:

Connie Buechler, Pat Yamada, or Chris Nash

720-433-0140, option 2

benefits@dcsdk12.org

Provider/Plan	Contact Number	Website
Medical—		
Kaiser Permanente	303-338-3800	kp.org
UnitedHealthcare	833-410-2785	myuhc.com
Dental— Delta Dental of Colorado	800-610-0201	deltadentalco.com
Vision— VSP	800-877-7195	vsp.com
Health Savings Account— HSA Bank	800-357-6246	hsabank.com
Flexible Spending Accounts— HSA Bank	800-357-6246	hsabank.com
Life and Disability Insurance— The Standard	800-378-2395	standard.com
Accident Insurance— Voya	888-238-4840	voya.com
Critical Illness Insurance— Voya	888-238-4840	voya.com
Retirement Savings Plan—		
Colorado PERA Pension	800-759-7372	copera.org
Empower 401(k)	833-426-7372	coperaplus.org
MetLife 403(b) and 457	800-543-2520	metlife.com
Employee Assistance Program— Aetna	866-486-4334	resourcesforliving.com (username: douglas county sd; password: eap)

This summary of benefits is not intended to be a complete description of the terms and DCSD insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although DCSD maintains its benefit plans on an ongoing basis, DCSD reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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