

Sahuarita Unified School District 2014 - 2015 Insurance Benefits

Eligibility: Employees who work at least 7 hours per day/35 hours per week, (.875 FTE) are eligible for enrollment in select group insurance programs. Part-time employees are eligible for a minimal level of coverage (please contact Human Resources for details).

Mandatory coverage: Employees, regardless if other coverage is waived, must enroll in the mandatory \$20,000 Basic Life/AD&D insurance policy. Premiums are paid by the District. 6hrs+

Changes to plans: Changes to insurance plans may take place only during *open enrollment* or when a *qualifying status change event occurs* (i.e., spouse loses coverage due to change in employment status, birth, divorce, death of a dependent, etc.) Open Enrollment is held each year, and changes to plans become effective on July 1st, the District's renewal date.

If you elect to **WAIVE COVERAGE** for any of the District's insurance plans, please complete the "Waiver of Benefits" form and return it to the Human Resources Department as soon as possible.

Insurance enrollment forms for **NEW** employees must be submitted to Human Resources immediately after hire. **Coverage begins on the first day of the month following the date of hire.**

If you have any questions, please contact:

Christina Carrillo, Human Resources Specialist, 625-3502 x1033

FAX: (520) 625-4609

E-mail: ccarrillo@sahuarita.net

The following options are available to eligible employees:

Medical

- ASBAIT – Choice of HIGH PPO, LOW PPO or C Plan 7hr+
- ASBAIT – HDHP for PART-TIME employees only 4hr+
Customer Service – 1-800-762-2234 www.mymeritain.com

Vision

- ASBAIT – Full coverage through **Nationwide Vision Network**
(Employees are eligible for coverage if they enroll in a medical plan through ASBAIT)

Dental

- Employers Dental Services (EDS) – HMO style Co-pay Plan
Customer Service – 1-800-722-9772 www.mydentalplan.net
- Principal Financial Group – PPO style Plan
Customer Service – 1-800-843-1371 www.principal.com

Basic Life/AD&D Insurance

- \$20,000 of coverage (no cost to employee)
- Standard Life

Voluntary Insurance Benefits

- American Fidelity – **Doug Ewing, 602-740-3414**
- **E-mail: doug.ewing@af-group.com**
- Premium Pre-Tax Plan (***no cost to employee***)
- Flexible Spending Accounts
- Short-term Disability
- Accident Coverage
- Cancer Protection
- Supplemental Life Insurance

Premium Pre-Tax Plan (125health/dental/vision)

This benefit is advantageous in that it allows an employee to pay the employee portion of **monthly premiums for employee benefits** with **pre-tax dollars**, instead of after-tax dollars. If an employee elects to participate in or continues to participate in this plan each plan year, an enrollment form must be completed during the eligibility period for benefits (i.e. initial hire, or life status change, or during open enrollment) to accept or decline this benefit. This portion of the plan remains in effect unless otherwise designated. Administered through American Fidelity.

Flexible Spending Accounts Plan

This benefit allows employees to pay for unreimbursed medical and dental expenses and dependent daycare assistance with pre-tax dollars – another great savings! Note: Any pre-tax elections cannot be claimed on income taxes. If an employee elects to participate, or continues to participate in either the Dependent Care Assistance plan or the Medical/Dental Reimbursement plan each plan year, an election form must be completed each year to elect/continue/change or terminate deductions.

403(b)

A 403(b) plan, also known as a tax sheltered annuity (TSA), is a retirement savings plan for employees of public schools. All SUSD employees are eligible to participate. Participation in a 403(b) is voluntary, and you may enroll at any time during the school year. Approved vendors are AIG, Hartford, ING, Met Life and Security Benefit.

Long Term Disability Insurance (LTD) (ret=10.9% + ltd+2.4%= 11.14%)

LTD Insurance is provided through the **Arizona State Retirement System**. Employees pay premiums through mandatory contributions to the Arizona State Retirement System (ASRS). All employees who work twenty (20) or more hours per week, twenty (20) or more weeks per year, must contribute to the ASRS LTD plan. Contribution percentages usually change with each new fiscal year and are payroll-deducted. This plan provides benefits after 180 days of continuous disability, and the benefits payable are approximately 60% of the employee's regular wage. Enrollment forms for this plan should be completed upon hire or date of eligibility.

Please review all plans carefully. If you have questions regarding any of these options, you may also contact the Member Services Department of the individual carriers.

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