



Sahuarita

Unified School District

Employee Benefit Guide



Sahuarita Unified School District is pleased to provide you with this guide containing a condensed version of benefits offered to Sahuarita employees. The actual benefits available to you and the descriptions of these benefits are governed in all cases by the Section 125 relevant plan descriptions and insurance contracts. Sahuarita Unified School District reserves the right to modify, change, revise, amend or terminate these benefits plans at any time. For more detailed information, please refer to your plan descriptions.

[https://
susd30.us/
employment/](https://susd30.us/employment/)

520.625.3502

Employee Benefit Programs

All active employees regularly scheduled to work 30 hours or more per week (except those listed below as ineligible) and their qualified dependents may participate in the Benefits Programs.

1. Eligible Employees means an individual who is hired by Sahuarita Unified School District and is regularly scheduled to work at least 30 hours per week.
2. Ineligible Employee means:
 - A seasonal Employee, unless they are determined to be paid for an average of at least 30 hours per week using a 12 month measurement period.
 - A Variable Hour Employee, unless they are determined to have been paid for an average of at least 30 hours per week using a 12 month measurement period.

Eligible Dependents

The following dependents may be added to your plans:

1. Your legal spouse as defined by the Arizona Statute.
2. Your child defined as:
 - Your natural child (ren) under 26 years old, including adopted child, step-child, foster child, or child for whom you have a court-ordered guardianship.
 - Your child who is disabled and continues to be disabled before the age of 26.

If you have a qualified dependent that is not currently enrolled in the Sahuarita Benefits Plan, he or she may be added during an Open Enrollment period. Dependents not enrolled during Open Enrollment cannot be added until the next Open Enrollment unless there is a qualify Life Event (QLE). You have 31 days from the date of the QLE to change your enrollment through Sahuarita District Office. The change must be consistent with the event.

Changes to Plan

You may only change your benefit elections when you experience a Qualified Life Event (QLE). If you have not experienced a QLE, you must wait until the next open enrollment period to make benefit changes. Events that may be considered include but are not limited to:

- Changes in your marital status: marriage, divorce, legal separation, annulment, the death of a spouse.
- Changes in dependent status: birth, adoption, placement for adoption, guardianship, death, or dependent eligibility due to age.
- Changes in employment status or work schedule that affect benefits eligibility for you, your spouse, and/or dependents.

Effective Date of the Change

The effective date for benefit changes resulting from birth, adoption, or placement for adoption is the date of the event. The effective date for benefit changes based on all other QLEs is the first day of the next calendar month.

Open Enrollment

Open Enrollment is your annual opportunity to enroll in, cancel, or change your benefit elections for the medical, dental, vision and all voluntary insurance plans.

Each year the District schedules a specific time frame at the end of March and beginning of April to make these changes. All plan changes will become effective July 1, the first day of the plan year and will continue through the following June 30.

Sahuarita Benefits Options:

- Medical (ASBAIT administered by Meritain)
- Teladoc – 24/7 telephonic and video consultations with a Board-Certified physician
- Dental (Delta and Employee Dental Service)
- Vision (ASBAIT)
- Life (Standard) – The District will also provide you with a \$ 20,000 term life insurance/AD&D at no cost to you
- Supplemental Life (American Fidelity)
- Premium Pre Tax Plan (American Fidelity)
- Flexible Spending Accounts (American Fidelity)
- Short-Term Disability (American Fidelity)
- Accident Coverage (American Fidelity)
- Cancer Protection (American Fidelity)

Employee Assistance Program

Alliance Work Partners (AWP) is your EAP provider, offering you and your family valuable, confidential services at no cost to you. Designated to help you manage daily responsibilities, life events, work stresses or issues affecting your quality of life, AWP is available to take your call 24 hours a day, 7 days a week.

The 24- hour EAP/Nurse line is available at 800.343.3822.

Rate Charts for Medical, Dental and Vision 2017-2018

Coverage Type	Total Monthly Rate	Total Monthly (District Contribution)	Total Monthly Employee Rate	Employee Cost Per Pay Period (20 deductions)
Co Pay Gold				
Employee Only	\$404.00	\$308.33	\$95.67	\$57.40
Employee + Spouse	\$809.00	\$308.33	\$500.67	\$300.40
Employee + Child(ren)	\$739.00	\$308.33	\$430.67	\$258.40
Employee + Family	\$1,059.00	\$308.33	\$750.67	\$450.40
Classic Gold				
Employee Only	\$368.00	\$308.33	\$59.67	\$35.80
Employee + Spouse	\$736.00	\$308.33	\$427.67	\$256.60
Employee + Child(ren)	\$673.00	\$308.33	\$364.67	\$218.80
Employee + Family	\$963.00	\$308.33	\$654.67	\$392.80
Classic Silver				
Employee Only	\$352.00	\$308.33	\$43.67	\$26.20
Employee + Spouse	\$704.00	\$308.33	\$359.67	\$215.80
Employee + Child(ren)	\$643.00	\$308.33	\$334.67	\$200.80
Employee + Family	\$921.00	\$308.33	\$612.67	\$367.60
Employers Dental Services (EDS)				
Employee Only	\$9.95	\$9.95	-	-
Employee + Spouse	\$18.40	\$9.95	\$8.45	\$5.07
Employee + Child(ren)	\$23.04	\$9.95	\$13.09	\$7.85
Employee + Family	\$24.81	\$9.95	\$14.86	\$8.92
Delta Dental PPO				
Employee Only	\$35.70	\$9.95	\$25.75	\$15.45
Employee + Spouse	\$70.06	\$9.95	\$60.11	\$36.07
Employee + Child(ren)	\$84.46	\$9.95	\$74.51	\$44.71
Employee + Family	\$131.00	\$9.95	\$121.05	\$72.63
ASBAIT/Vision				
Employee Only	\$6.00	-	\$6.00	\$3.60
Employee + Spouse	\$12.00	-	\$12.00	\$7.20
Employee + Child(ren)	\$12.00	-	\$12.00	\$7.20
Employee + Family	\$17.00	-	\$17.00	\$10.20

Retirement

Arizona State Retirement System (ASRS)

All Sahuarita Unified School District employees (with the exception of FICA-exempt employees) who are employed at least 20 weeks (.50 FTE) for at least 20 weeks in a fiscal year are required to participate in a retirement program. All District employees have the option to contribute to voluntary supplemental retirement plans in order to increase their retirement savings.

Plan Features

ASRS is a defined benefit plan. Key features of the ASRS defined benefit plan are:

- The benefit to be received is clearly defined.
- The contributions invested are directed by the plan administrator, not individual participants.
- The benefit is a pension based on a formula of credited years of service, times a multiplier factor, times average monthly salary. The multiplier increases with years of service after 20 credited service years.
- The benefit is based on the preceding formula, not your actual contributions to the plan.
- Sahuarita Unified School District matches employee contributions.
- The plan allows employees to purchase previous qualified employment service time.

Supplemental Retirement Plans

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 Nationwide, Security Benefit, AIG, and VOYA.

Long Term Disability

Broadspire is administered through ASRS. Your LTD benefit will pay up to 66-2/3% of your income earnings during your disability as determined by Broadspire and based on supporting medical documentation. Your benefits may be subject to an offset based on Social Security payments, retirement benefits, and other disability benefits. LTD benefits can be paid until age 65 or until you are able to return to work after your disability as determined by Broadspire. Medical documentation of your disability is required to continue your payment of benefits.

Termination of Coverage

All employees who complete their 2017-2018 scheduled period of work will retain their benefits through June 30. For academic-year employees, this applies to employees who complete a contract that ends on or after the last day of the 2017-2018 school year. For fiscal-year employees, this applies to employees who work through June 30 (the end of the fiscal year). Benefits of those employees who terminate employment prior to the completion of their contract will end on the last day of the month of termination.

Electing Your COBRA Benefits

Upon termination from the District, qualified beneficiaries will be notified in writing of their COBRA rights and the deadline for returning their enrollment form(s). Qualified beneficiaries have the opportunity to continue coverage after a qualifying life event which results in the loss of coverage. Qualified beneficiaries must inform Meritain in writing no later than 60 days after the qualifying life event. If notification is not received within the 60 days of the qualified life event, the qualified beneficiary will not be entitled to choose COBRA coverage. COBRA coverage may be elected for some qualified beneficiaries but not others, as long as qualified beneficiaries were covered by the Plan on the date of the event (e.g., termination of employment, death, divorce) that led to the loss of regular coverage. A parent may elect or reject COBRA coverage on behalf of dependent children living with him or her.