



Employee Benefits Guide 2020-2021

PUSD offers you and your eligible family members a comprehensive and valuable benefit program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

Open Enrollment 2020-2021

- Open enrollment starts May 4th and ends May 22nd for a July 1st effective date.
- This year's open enrollment is **PASSIVE**. The **PUSD EMPLOYEE BENEFITS ENROLLMENT FORM** only needs to be filled out if you want to make changes or newly enroll. Otherwise forms are not required, and your current benefit elections will roll over to the new plan year. If you need to make changes or newly enroll, the **PUSD EMPLOYEE BENEFITS ENROLLMENT FORM** needs to be filled out and turned into Preston Holiday in HR no later than **Friday, May 22nd**. You can email (pholiday@pageud.org) the form to Preston or drop off at the district office.
- There will not be any face-to-face meetings this year. Brad Fendley at Fendley Benefits will welcome all calls and emails during the open enrollment period for the "CORE" benefits (health, dental, vision, and Lincoln life insurance). Please reach out to Brad with any questions you may have regarding open enrollment, plan options, etc.
- If you currently have "VOLUNTARY" products with **First Financial**, your benefits will roll over to the new plan year as well. If you are currently enrolled in an FSA (Flexible Spending Account) and want to continue with an FSA, you will have to re-enroll for the new plan year. Please review the First Financial open enrollment flyer for further details.
- If you don't enroll, make changes, etc. during this time you **must wait for the following year's open enrollment to do so**, unless you have a **qualifying event**. Qualifying event changes must be made within **30-days** of event date. Contact Preston Holiday in HR if changes need to be made.

New Hires

- All fulltime employees working 30 or more hours per week are eligible for benefits.
- Coverage begins first of the month following 30-days of employment.
- Forms need to be returned to Preston Holiday in HR no later than 15-days before your coverage effective date. If you do not want coverage you must sign a "waiver." **Forms will not be accepted after the 1st of your effective date month. PUSD will consider that you have elected to "waive" coverage.**
- If you don't enroll at this time, then you must wait until the next open enrollment period to do so. Unless you have a **qualifying event**. **Qualifying event changes must be made within 30-days of event date.**

Contact Information

Fendley Benefits is PUSD's employee benefits advisor. They will be your primary benefits service contact. Please contact them when you have benefits questions, claims issues, coverage questions, etc.

Preston Holiday - Your primary benefits contact at PUSD. He is headquartered in the district office.

Phone: (928) 608-4114

Fax: (928) 645-2805

E-mail: pholiday@pageud.org



Employee Benefits Advisor for PUSD

940 N. Switzer Canyon Dr. #202

Flagstaff, AZ 86001

Phone: 1-866-779-4107

<u>Name</u>	<u>Title</u>	<u>Email Address</u>	<u>Extension</u>
Bobby Fendley:	Advisor / Account Manager	bobby@fendleybenefits.com	113
Brad Fendley:	Primary Service Representative	brad@fendleybenefits.com	112
Lynne Cornwell:	Service Representative	lynne@fendleybenefits.com	111

Insurance Companies & Vendors

<u>Product</u>	<u>Company</u>	<u>Website</u>	<u>Phone Number</u>
ASBAIT Medical Insurance:	Meritain Health	www.meritain.com	1-800-762-2234
Medical Insurance Provider Network:	Aetna	www.aetna.com/docfind/custom/mymeritain/ Aetna Choice POS II (Open Access)	
Telemedicine:	Teladoc	www.teladoc.com	1-800-835-2362
Dental Insurance:	Delta Dental	www.deltadentalaz.com	1-800-352-6132
Vision Insurance:	VSP	www.vsp.com	1-800-877-7195
Life Insurance:	Lincoln	www.lfg.com	1-800-487-1485
ASBAIT Employee Assistants Program (EAP):	Alliance	www.awpnow.com	1-800-343-3822
Health Savings Account:	Health Equity	www.healthequity.com	1-866-346-5800
Voluntary Benefits:	First Financial Group	www.ffga.com	1-800-523-8422

Medical Insurance

ASBAIT - Meritain Health

We offer three plans through ASBAIT-Meritain Health. For the best coverage utilize the AETNA POS II network of providers both in-state and out-of-state. Below is a brief outline of **in-network** benefits **ONLY**. Please refer to the ASBAIT plan summary and certificate for specific coverage details.

	<u>Classic Silver Base Plan</u>	<u>Copay Gold Buy up Plan</u>	<u>HDHP \$1,500 Buy Down Plan</u>
Calendar Year Deductible:	\$500 per member \$1,000 max per family	N/A per member N/A max per family	\$1,500 single *\$3,000 family
Coinsurance:	80% after deductible	N/A	80% after deductible
Calendar Year Max out of Pocket:	\$4,500 per member \$9,000 max per family	\$6,350 per member \$12,700 max per family	\$6,000 single \$12,000 family <small>*If you elect family coverage, full family deductible must be met first.</small>
In-Patient Hospitalization:	\$250 copay per admission, deductible waived	100% after \$250 copay, per admission	\$250 copay per admission then 80% after deductible
Out-Patient Hospitalization:	80% after deductible	100% after \$75 copay	80% after deductible
X-Ray & Lab (outpatient):	80% after deductible	100% after \$30 copay (<500)	80% after deductible
Free Standing Lab:	100% after \$30 copay	100% after \$30 copay	80% after deductible
Emergency Room:	80% after deductible	100% after \$150 copay	80% after deductible
Surgery (Inpatient):	\$250 copay per admission, Then 80%, deductible waived	100% after \$25 copay, per admission	\$250 copay per admission then 80% after deductible
Air Ambulance:	\$200 copay then 80% after deductible	100% after \$200 copay	\$200 copay then 80% after deductible
Surgery (outpatient):	80% after deductible	100% after \$75 copay	80% after deductible
Primary Office Visit:	\$30 copay	\$30 copay	80% after deductible
Specialist Office Visit:	\$40 copay	\$40 copay	80% after deductible
Urgent Care:	\$50 copay, then 80% after deductible waived	\$50 copay	\$50 copay, then 80% after deductible
Telemedicine (Teladoc)	\$0 copay	\$0 copay	\$40 copay
Prescription Drugs			
*Generic:	\$15 copay	\$15 copay	80% after deductible
Preferred:	20% copay (\$25 min, \$80 max)	20% copay (\$25 min, \$80 max)	80% after deductible
Non-Preferred:	40% copay (\$40 min, \$110 max)	40% copay (\$40 min, \$110 max)	80% after deductible
Specialty:	20% copay (\$100 min, \$150 max)	20% copay (\$100 min, \$150 max)	80% after deductible
*Mandatory generic program for all plans.			
Preventive Care:	100%, deductible waived	100%, deductible waived	100%, deductible waived

Rates...

Please review the attached PUSD Benefits Rate Sheet. Please note that any employee contributions will be taken out pre-tax.

Health Savings Account

Health Equity

- If you elect the **HDHP \$1,500** health insurance plan through ASBAIT – Meritain Health, an HSA will be set-up for you.
- PUSD will put **\$83.50 per month** into your Health Savings account.
- You have the option to contribute additional “pre-tax” dollars into the HSA from your paycheck. This can help lower your taxable income.
- You can pay qualified medical expenses with your HSA money “tax-free.”
- You can also use the money for other expenses like dental and vision services.
- The money is yours. If you don’t use the money, then the money will grow tax-deferred and roll-over from year-to-year. If you leave PUSD the money and account go with you.
- The maximum you can contribute into your HSA in 2020 is \$3,550 per year (single coverage) and \$7,100 (family coverage). If over the age of 55 you can contribute an additional \$1,000 per year.
- You cannot open up an HSA if you:
 - Are covered by another non-HDHP, including Medicare
 - Are claimed as a dependent on another individual’s tax return

If you go to a Doctor, Hospital, Lab...

- 1) Show ASBAIT- Meritain ID card at provider’s office
- 2) The provider sends the claim(s) to Meritain
- 3) Meritain reviews claim(s) and applies discount
- 4) Explanation of Benefits (EOB) is sent to member and the provider from Meritain
- 5) Provider sends bill to member, member pays bill with HSA debit card
- 6) Meritain applies amount to your deductible

If you go to a Pharmacy...

- 1) Show ASBAIT – Meritain ID card
- 2) Pharmacist will give discounted price right then and there
- 3) Member pays with HSA debit card
- 4) Meritain applies amount to your deductible

Dental Insurance

Delta Dental of Arizona

Below is a brief outline of coverage. Please refer to the DDAZ plan summary and certificate for specific coverage details. You want to go to a contracted PPO dentist for the best coverage.

Calendar Year Deductible:	\$50 single / \$150 family (This is a combined deductible that you must pay before Basic and Major services are paid at their respective levels.)
Preventive Services:	100% coverage, no charge to member, deductible waived
Basic Services:	80% coverage, 20% charge to member, after deductible
Major Services:	50% coverage, 50% charge to member, after deductible
Calendar Year Max Benefit:	\$1,500 per year, per member
Orthodontia (Child Only):	50% coverage, 50% charge to member, \$1,500 lifetime benefit per child

Rates...

Please review PUSD Benefits Rate Sheet. Please note that any employee contributions will be taken out pre-tax.

Vision Insurance

VSP

Below is a brief outline of in-network coverage. Please refer to the VSP plan summary and certificate for specific coverage details. You want to go to provider's in-network with VSP for the best coverage.

	<u>Base Plan</u>	<u>Buy-Up Plan</u>
Exams:	\$10 copay (every 12 months)	\$10 copay (every 12 months)
Prescription Glasses:	\$25 copay (every 24 months)	\$25 copay (every 12 months)
Frame Allowance:	\$130-\$150 allowance	\$180-\$200 allowance
<u>Lenses</u>	(Every 24 months)	(Every 12 months)
Single vision, lined bifocal, lined trifocal:	covered in full	covered in full
Standard progressive lenses:	\$55 member responsibility	\$0 member responsibility
Premium progressive Lenses:	\$95-\$105 member responsibility	\$95-\$105 member responsibility
Custom progressive lenses	\$150-\$175 member responsibility	\$150-\$175 member responsibility
Contacts:	(Every 24 months)	(Every 12 months)
Contact Allowance	\$130 for contacts, no copay	\$130 for contacts, no copay
Contact lens fitting and evaluation	Up to \$60 copay	Up to \$60 copay

Rates...

Please review PUSD Benefits Rate Sheet. Please note that any employee contributions will be taken out pre-tax.

Life & AD&D Insurance

Lincoln Financial

Below is a brief outline of coverage. Please refer to the Lincoln Financial plan summary and certificate for specific coverage details.

Administrators

Life Insurance Face Amount:	\$100,000
Accidental Death & Dismemberment:	\$100,000
Spouse (optional):	\$15,000
Child (optional):	\$1,000 (14 days to 6 months) \$5,000 (6 months to age 19, 23 if fulltime student)

Full-Time Employees

Life Insurance Face Amount:	\$50,000
Accidental Death & Dismemberment:	\$50,000
Spouse (optional)	\$15,000
Child (optional):	\$1,000 (14 days to 6 months) \$5,000 (6 months to age 19, 23 if fulltime student)

Rates...

Please review PUSD Benefits Rate Sheet.

Voluntary Life Insurance

Lincoln Financial

Below is a brief outline of coverage. Please refer to the Lincoln Financial plan summary and certificate for specific coverage details.

Employee:	choice of \$10,000 increments, not to exceed five times your annual salary
Spouse:	choice of \$5,000 increments, <u>employee must elect</u> coverage, can't exceed 50% of employee amount
Dependent:	\$250 Child: 14 days to six months, \$10,000 Child: six months to age 19, 25 if fulltime student

Minimum Amount:	\$10,000 employee, \$5,000 spouse, \$10,000 child
Maximum Amount	\$300,000 employee, \$150,000 spouse, \$10,000 child
Guaranteed Issue:	\$150,000 under age 70 (\$20,000 ages 70-74, no guarantee issue over 75) for employee \$50,000 if spouse is under age 60, no guarantee issue over 60 for spouse \$10,000 for child

Rates...

Please review **Lincoln Financial Voluntary Life Plan Summary** for rates.

Voluntary Benefits

First Financial Group of America
FFGA offers a host of voluntary benefits and policies...

- Flexible Spending Account
- Accident
- Cancer
- Critical Illness
- Disability
- Gap plans
- Heart & Stroke

Employee Assistance Plan

ASBAIT-Alliance Work Partners

Helps you manage daily responsibilities, major events, work stresses, or any issue affecting your quality of life

- LawAccess
- HelpNet
- Worklife
- Nurse Support
- SafeRide
- 1 to 5 Counseling Sessions

ASBAIT Programs

ASBAIT offers several additional programs...

Working-Well:	Employee Wellness Program. Programs to help you improve your health.
Scrip World/OptumRx:	Step care, diabetes management (<i>Diabetes Sense</i>), medical monitoring and specialty pharmacy. <i>Diabetes Sense</i> 1-877-852-3512.
ChooseHealth.com:	Discounts offered to you for acupuncture, fitness clubs, massage therapy and more. <i>Chose Health</i> 1-877-335-2746.
Nurse Health Coaching:	Help control chronic conditions, Asthma, COPD, Chronic pain, CHF, CAD, Diabetes, Hyperlipidemia, and Hypertension.
Maternity Management:	Nurse provides you answers to questions and concerns.

Online Employee Benefit Center

All forms, detailed plan summaries, network links, provider links and NOTICES can be found online.

www.page.benefitseasy.com

Username: *page* Password: *benefits*

Questions & Answers

What forms must be completed to enroll, waive or make changes?

- PUSD EMPLOYEE BENEFITS ENROLLMENT FORM 2020-2021
- Work directly with First Financial Group of America representative to enroll in Voluntary Benefits

Where do I find this form?

- In your employee benefits packet or online at the Employee Benefit Center. You may also contact Preston Holiday in HR at PUSD or Fendley Benefits.

Who do I contact with questions?

- **Preston Holiday in HR or Fendley Benefits**...Brad Fendley, 866-779-4107 ext. 112, brad@fendleybenefits.com or Lynne Cornwell, 866-779-4107 ext. 111, lynne@fendleybenefits.com.

The information in this employee benefit guide is presented for illustrative purposes and is based on information provided by the employer and insurance carriers. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and the actual plan documents the actual plan document will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your guide, contact HR Department.