

### **Qualification for Benefits Eligibility**

- Full time employees working 30 hours per week or greater.
- You may enroll your legally married spouse and/or dependent children up to the age of 26.

### **Terms of Coverage**

- Coverage begins the first of the month, following one month + one day from your hire date and continues through June 30 of the following year or end of the month upon termination.
- Coverage continues through the summer and into the new school year if you make your elections through the open enrollment process held annually in May.
- Mid-year changes available if you have a qualifying life event (Birth, Death, Marriage, Divorce, etc.).

### **Medical Plan provided by Northwest Arizona Employee Benefit Trust (NAEBT)**

- AmeriBen is the medical claims administrator.
- Blue Cross Blue Shield Nationwide is the network.
- The monthly premium is paid 100% by the district for employee coverage.
- Dependent premiums are deducted pre-tax through the payroll process, saving you all the associated payroll taxes.
- Includes BlueCare Anywhere – Physician consultations available 24/7/365 via phone or computer. See details in New Hire Benefit packet.

### **Dental Plan provided by NAEBT**

- Ameritas is the dental network and claims administrator.
- The monthly premium is paid 100% by the district for employee coverage.
- Dependent premiums are deducted pre-tax through the payroll process, saving you all the associated payroll taxes.

### **Vision Plan provided by NAEBT**

- VSP is the vision network and Ameritas is the claims administrator.
- The monthly premium is paid 100% by the district for employee coverage.
- Dependent premiums are deducted pre-tax through the payroll process, saving you all the associated payroll taxes.

### **Flexible Spending & Health Savings Accounts**

- Flexible spending accounts are a tax advantaged way to pay for qualified out-of-pocket medical/dental/vision expenses for employees and dependents and work-related day care expenses. A Health Savings Account is offered with our HSP medical plan with a district contribution.
- Elections are deducted pre-tax through the payroll process, saving you all the associated payroll taxes.

### **Basic Term Life/Accidental Death and Dismemberment Insurance provided by The Standard**

- Paid 100% by the district.
- Benefit amount = \$50,000

### **Voluntary Term Life Insurance provided by The Standard**

- Additional term life insurance you may purchase through payroll deduction at group rates for yourself and your dependents.
- Portable upon termination of employment.

### **Voluntary Short-Term Disability provided by Guardian**

- Disability insurance you may purchase through payroll deduction.
- Short-Term Disability benefits (60% of pay) are payable, when approved by Provider, on the 8th day of the disability up to 25 weeks.

### **Long-Term Disability provided by Arizona State Retirement System (ASRS)**

- Available only to employees who are enrolled in ASRS.
- Long-Term Disability benefits (66⅔% of pay) are payable, when approved by Provider, on the 181st day of the disability.

### **Tax Sheltered Annuities (403b, 403b Roth & 457b) provided by Teacher's Pension Exchange, Voya, Mass Mutual, Security Benefit and MetLife**

- 403b & 457b plans are pre-tax retirement savings plans available for public education organizations. 403b Roth plans are after tax savings plans.
- Enrollment is optional and contributions are subject to current regulations, including restricted access to funds on deposit. These products are designed to help you save for your retirement.
- Elections are deducted through the payroll process, saving you the associated Federal and State withholding taxes.

### **Defined Benefit Pension Plan provided by ASRS**

- Participation when you meet eligibility requirements (work 20 or more hours per week for 20 or more weeks per year).
- District matches 100% of employee contribution.

### **AFLAC**

- Voluntary cancer, accident & STD plans.
- Elections are deducted through the payroll process.

### **Virgin Pulse**

- A wellness program for employees enrolled in medical.
- Earn points for completing program activities which convert to Pulse Cash.