

A fresh start

INTO YOUR 2018 BENEFITS



2018 OPEN ENROLLMENT WILL BE ONLINE!

To make your annual Benefit Elections, please logon to the Employee Navigator Self-Service Center.



www.employeenavigator.com/benefits/login.aspx

1. Click "Register as a new user"
2. Complete the New User Registration Information
3. The Company Identifier (case sensitive) is: **PUEBLO**
4. Follow the on screen instructions to create a unique User Name and Password.
5. You must agree to the "Terms of Use" to register.
6. You're in! Don't forget your Username and Password.

Open Enrollment Benefit Elections must be made from November 13 - November 26, 2017. The new benefits will begin January 1, 2018.



ELIGIBILITY

All contracted employees who work 30 hours or more per week are eligible for all benefits outlined in this summary. For Medical, Dental, and Vision, eligible employees may elect to cover a spouse/ domestic partner and/or children through the end of the year in which they turn 26. Medical, Dental, Vision, and Life Insurance benefits are effective the 1st day of the month following or coinciding with your date of hire.

CHANGE IN FAMILY STATUS

All benefit selections are binding except in the event you have a change in family status. If one of these situations occurs, you have 30 days to notify the group administrator and complete the appropriate paperwork. If you do not make the change within the 30 days following the event, your next opportunity to make a change will occur during the plan's open enrollment period. Examples of status changes include:

- Marriage or Divorce
- Birth or Death of dependent
- Adoption
- Loss of Eligibility for insurance
- Loss of Eligibility for Medicaid/CHIPRA (60 days notification)
- Spouse's employment or termination of employment
- Unpaid leave of absence of employee or spouse

MEDICAL

Pueblo City Schools' medical plans utilize Kaiser Permanente's HMO network of doctors and hospitals who have agreed to provide services at discounted rates. While you may use any contracted primary care physician or specialist, you may also choose to use one of the Kaiser Medical Offices to seek your medical care, whether in Pueblo, Colorado Springs, Denver, Boulder Fort Collins, Greeley or Loveland.

When using the HMO network, you will receive the highest level of benefits offered by the plan at the lowest cost to you. You may go online to www.kp.org to view Kaiser's HMO providers. Be sure to select the Southern Colorado directory to find providers located in this area.

Please refer to the Directory on page 12 for contact information.

MONTHLY PREMIUMS FOR MEDICAL, DENTAL AND VISION

Premium Effective Date: 1/1/2018-12/31/2018

	HSA 3500 Embedded Deductible	DHMO 3500 20%	DHMO 2500 30% Plus	DHMO 2000 20% Plus	Dental	Vision Exam Only	Vision Buy-Up
Employee Only:	\$466.04	\$489.91	\$554.45	\$612.69	\$29.78	\$1.24	\$5.76
Employee + Spouse:	\$950.73	\$999.41	\$1,131.07	\$1,249.90	\$59.56	\$2.07	\$10.93
Employee + Children:	\$862.18	\$906.33	\$1,025.73	\$1,133.48	\$47.65	\$2.08	\$11.51
Employee + Family:	\$1,337.54	\$1,406.03	\$1,591.27	\$1,758.43	\$80.44	\$3.38	\$16.92

Pueblo City Schools contributes up to \$470 per month per employee towards the purchase of an employee's enrollment in the medical, dental and vision plans. Employees may elect any medical plan for them and their eligible dependents for 2018. They may also make a separate election for themselves and their eligible dependents for dental and vision, either the exam only plan or the buy-up plan. Please remember your vision election is dependent on your dental election. The employee's premium is the amount in excess of \$470, if any. Use the worksheet below to enter the premium for the medical plan you have selected based on who you are covering as well as the dental and vision plans based on who you are covering. Any unused amount is forfeited back to Pueblo City Schools.

$$\begin{array}{ccccccc}
 \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & - & \$470 & = & \underline{\hspace{2cm}} \\
 \text{Medical} & & \text{Dental \& Vision} & & \text{Pueblo City Schools'} & & \text{Your Monthly Cost} \\
 \text{Monthly Premium} & & \text{Monthly Premium} & & \text{Contribution} & & \text{(If balance is greater than 0)}
 \end{array}$$

SECTION 125 PLAN

Section 125 of Internal Revenue Service (IRS) allows participants in the Pueblo City Schools' Section 125 Plan to save taxes by electing to pay their share of premiums for certain health coverage on a pre-tax basis. Your election will remain in effect throughout the plan year, unless you have a qualified Change of Status Event.

Employees who are considering retirement within three to five years may want to elect to have their premiums deducted after taxes are withheld from their earnings, in order to maximize their retirement benefit. Please consult your personal tax advisor or PERA for more information on your retirement benefits.



SUMMARY OF BENEFITS	Kaiser	Kaiser	Kaiser	Kaiser
	HSA 3500 Embedded Deductible	DHMO 3500 20%	DHMO 2500 30% Plus	DHMO 2000 20% Plus
Network:	HMO In-Network Only	HMO In-Network Only	HMO In-Network Only	HMO In-Network Only
Calendar Year Deductible:	\$3,500 Individual \$7,000 Family	\$3,500 Individual \$10,500 Family	\$2,500 Individual \$5,000 Family	\$2,000 Individual \$4,000 Family
Coinsurance:	Kaiser Pays 70% You Pay 30%	Kaiser Pays 80% You Pay 20%	Kaiser Pays 70% You Pay 30%	Kaiser Pays 80% You Pay 20%
Maximum Out-of-Pocket: (Includes Deductible, All Copays and Coinsurance You Pay)	\$5,000 Individual \$10,000 Family	\$5,000 Individual \$12,700 Family	\$6,350 Individual \$12,700 Family	\$5,500 Individual \$11,000 Family
Preventative Services:	No Charge	No Charge	No Charge	No Charge
Office Visit/Specialist Copay:	Deductible then 30%	\$15 PCP \$30 Specialist	\$15 KP Medical Office Building \$35 PCP \$50 Specialist	\$15 KP Medical Office Building \$35 PCP \$50 Specialist
Retail Prescriptions: (30 day supply)	Deductible then 30%	Generic: \$15 Copay Brand: \$40 Copay Non-Preferred: \$60 Specialty: 20% to max of \$250	Generic: \$15 Copay Brand: \$40 Copay Non-Preferred: \$60 Specialty: 20% to max of \$250	Generic: \$15 Copay Brand: \$40 Copay Non-Preferred: \$60 Specialty: 20% to max of \$250
Mail Order Prescriptions: (90 day supply)	Deductible then 30%	You pay 2 copays for up to a 90 day supply	You pay 2 copays for up to a 90 day supply	You pay 2 copays for up to a 90 day supply
Drug Coverage and Medicare:	Creditable	Creditable	Creditable	Creditable
Diagnostic Lab:	Deductible then 30%	Free Standing Facility: No Charge Hospital: Deductible then 20%	Free Standing Facility: No Charge Hospital: Deductible then 30%	Free Standing Facility: No Charge Hospital: Deductible then 20%
Diagnostic X-Ray:	Deductible then 30%	Free Standing Facility: \$30 Copay Hospital: Deductible then 20%	No Charge	No Charge
Diagnostic MRI/CT/PET:	Deductible then 30%	Free Standing Facility: \$150 Copay Hospital: Deductible then 20%	Deductible then 30%	Deductible then 20%
Inpatient Hospital:	Deductible then 30%	Deductible then 20%	Deductible then 30%	Deductible then 20%
Outpatient Surgery:	Deductible then 30%	Free Standing Facility: \$250 Copay Hospital: Deductible then 20%	Deductible then 30%	Deductible then 20%
Emergency Room: (In-Network or Out-of-Network)	Deductible then 30%	\$500 Copay	\$400 Copay	\$400 Copay
Urgent Care:	Deductible then 30%	\$30 Copay	\$50 Copay	\$50 Copay
Chiropractic Care:	Deductible then 30% (Limited 20 visits per year)	\$25 Copay (Limited 20 visits per year)	Not Covered	Not Covered
Acupuncture/Massage Therapy:	Deductible then 30% (Limited to 20 visits each per year)	\$25 Copay (Limited to 20 visits each per year)	Not Covered	Not Covered

The above HSA option includes an embedded deductible. Which means that no one person enrolled with family coverage would have to satisfy more than the individual deductible.

VOLUNTARY BENEFITS

Pueblo City Schools offers a variety of voluntary benefits you can purchase through payroll deduction that will help offset costs you may incur when you or a covered family member seek medical care, suffer from an accident or disability, or the death of you or a covered spouse or dependent. **Be sure to take advantage of these benefits as you are guaranteed to qualify for these plans during the 2018 annual open enrollment only.**

Group Accident insurance - pays a benefit directly to you to offset the expenses that medical insurance does not cover, such as lost wages, transportation costs, co-pays and deductibles.

Group Critical Illness insurance - Even with excellent medical insurance, just one critical illness can be a tremendous financial burden. Being diagnosed with a critical illness can generate costs that may or may not be covered by traditional health plans. Non-medical-related expenses and out-of-pocket costs such as copays, deductibles, loss of income and experimental drug treatments are frequently not covered by health insurance. A critical illness insurance policy can help you cover these costs, leaving your family savings intact.

Hospital Indemnity coverage pays benefits for services such as admission, confinement and intensive care — and since all payments are made directly to you, they can be used as you see fit.

A Personal Universal Life Insurance policy can help provide for your family's needs after your death, such as:

- Covering final expenses
- Maintaining way of life
- Supplementing college or retirement savings

Additionally, this product features a cash value component that credits interest on a tax-favored basis. Accumulated funds can be accessed through loans and/or withdrawals.

Disability Insurance —Your ability to earn a living is your most valuable asset. If you lost the ability to work because of an illness or injury — even for a short period of time — what options would you have? Disability insurance can assist with paying your bills by replacing a portion of your income, helping you through a difficult time.

Life insurance offers protection from life's unforeseen events — giving you and your family assets to help ensure that immediate expenses, as well as long-term obligations, can still be met. With term life insurance, you can enjoy greater peace of mind knowing you're taking an important step today to help protect your family tomorrow.

Please refer to the product brochures for additional information on the above benefits.



DENTAL

Staying healthy includes obtaining quality dental care for you and your family. Pueblo City Schools' dental plan allows you to use an extensive network of providers and offers flexibility based upon where you choose to access care. You are covered at the highest level if you select dental care through this network, but have the option to obtain care outside the network at a higher cost to you. Once enrolled, you may use the carrier website to inquire about additional information, see Directory on the back page for contact information.

DELTA DENTAL OF COLORADO

Policy Effective Date: 1/1/2018– 12/31/2018

	DELTA DENTAL PPO PLUS PREMIER		
Complete Network	Delta Dental PPO	Delta Dental Premier	Non-Participating
Calendar Year Deductible:	None	None	None
Calendar Year Maximum Benefit:	\$1,000 per covered person		
Preventive Care:	90% covered, does not apply to annual maximum	80% covered, does not apply to annual maximum	80% covered
Basic Services: (Endodontics, Periodontics)	80% covered	80% covered	80% covered
Major Services:	50% covered	50% covered	50% covered
Orthodontic Treatment:	50% covered (Adult and Child)	50% covered (Adult and Child)	50% covered (Adult and Child)
Orthodontic Lifetime Maximum:	Combined with Annual Maximum		
Waiting Periods:	None	None	None

VISION

Pueblo City Schools offers two vision coverage options in order to help you pay for your routine vision services and supplies for you and your family. You can enroll in either the Exam Only Plan or the Buy-Up Plan that will cover your prescriptions glasses and contacts with a lower eye exam copay. You can see any vision provider you choose, but you will enjoy significant savings when you use our vision providers. You may use the website in the Directory on page 12 to find out more information.

EYEMED

Policy Effective Date: 1/1/2018 – 12/31/2018

	EXAM ONLY	BUY-UP PLAN
Insight Vision Network	In Network	In Network
Eye Exam (once every 12 months):	\$25 Copay	\$10 Copay
Prescription Glasses Single Vision Lenses: Bifocal Lenses: Trifocal Lenses: Progressive Lenses:	Discounted costs when purchased as part of a complete pair of eyeglasses: \$50 Copay \$70 Copay \$105 Copay \$135 Copay	\$25 Copay \$25 Copay \$25 Copay \$80-\$125 Copay (see benefit summary for complete details)
Frames (once every 24 months):	35% Discount Off Retail Price	\$0 Copay, \$130 Allowance, 20% off balance over \$130
Contact Lenses (once every 12 months): (In lieu of glasses)	15% Discount Off Retail Price	\$0 Copay, \$130 allowance, 15% off balance over \$130

HSA (and HDHP) “in a nutshell”

HSAs are actually a 2 component arrangement of:

- A) A qualified High Deductible Health insurance Plan (HDHP) and
- B) A Health Savings Account.

One can have ‘A’ without ‘B’ but not ‘B’ without ‘A’. HDHP’s differ from existing PPO plans in the following ways:

- HDHP has no first dollar copays (office visit or prescription drugs).
- All covered services go toward the deductible including office visits and Rx drugs.
- Office visits and Rx drugs will be charged at carrier negotiated discounted retail prices with paid amounts going toward the deductible.

HSA:

- Contributions can be made to the maximum of \$3,450 for an individual or \$6,900 for a family in 2018
- For an expense to be eligible for reimbursement, the HSA must be opened prior to the expense occurring.
- You may contribute the annual maximum in a calendar year, regardless of when your coverage begins, as long as you are covered for the next 12 months.
- HSAs can be used for any tax dependent, regardless of if they are enrolled on the medical plan.
- Interest earned on contributions is tax deferred.
- Distributions from an HSA for qualified medical expenses are not taxable.
- There are no time limits for reimbursements.
- Over-the Counter- (OTC) drugs, medicines and biological will no longer be reimbursable through your HSA plan without a prescription.
- Vision and dental services are qualified medical expenses.
- Unused funds roll over each year.
- Distributions made for other than qualified medical expenses are subject to income tax on that amount and a 20% penalty.
- Anyone covered under Medicare cannot contribute.
- Anyone covered under FSA/MERP/HRA’s, a non-HDHP policy or through the Military-cannot contribute.
- Catch-up Contribution (55+ years old) \$1,000

Administration:

- HSAs are owned by the employee regardless of where funding comes from.
- Appropriate distribution of funds is the sole responsibility of the employee.
- Contributions can be employee money, employer money or any combination.
- Contributions can be a lump sum or made monthly, funded up front or in arrears.

An HSA is an individual savings account

The unused funds in an HSA roll over from year to year and the account remains with the employee, even if the employee changes employers or retires. An HSA enables employees to save on taxes in several ways:

- + The money contributed is tax deductible, up to a legal limit.
- + The savings grow tax free.
- + Any money used to pay for qualified medical expenses is income tax free.

Contributions:

While the IRS sets a limit on how much you can contribute into an HSA in a calendar year, they do not make you spend the money. Your HSA dollars are not subject to “Use it or lose it”. A balance of HSA dollars will roll over from year to year.

Use the money when you are ready. Make sure you keep all receipts for qualified expenses.



FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts allows you:

- A) To use pre-tax dollars for health and/or child/dependent care expenses
- B) Contribute a portion of your paycheck to a FSA and save 25% to 40% in taxes

FSA's:

- FSA is an interest free, tax free loan for your employer.
- The amount of funds your employer provides are determined by you.
- The funds are available day one.
- The amount you elect will be paid back to your employer in equal parts of the annual election deducted from each paycheck pre-tax (before Federal, State and FICA taxes are deducted).

Before enrolling in an FSA, decide how much to contribute to each account for the entire plan year.

- 2018 Contributions can be made to the maximum of **\$2,650** for the Full Health Flexible Spending Account.
- Elections are irrevocable during the plan year (Unless a change in status occurs as defined by the IRS).
- Only Eligible expenses can be reimbursed.
- Expenses must be incurred by participants or eligible dependents during the current plan year and while participating Medical expenses are incurred when care is received and not when paid.
- Interest earned on contributions is tax deferred.
- Expenses reimbursed under the health FSA may not be used to claim any federal income tax deduction or credit.
- Only "out-of-pocket" expenses are eligible for reimbursement. Expenses covered by insurance or any other plan or program are not eligible for reimbursement.
- Expenses for general well being such as cosmetic surgery are not eligible for reimbursement.
- It is recommended that participants retain a copy of all receipts for their own records.
- Appropriate distribution of funds is the sole responsibility of the employee.
- Be sure to use it or you lose it.

Tax Savings Examples:

Dave, a single taxpayer, earns \$27,000 per year, and has eligible medical expenses of \$1,200 per year. **Dave's annual savings realized by participating in the FSA is \$327.**

Michael and Sharon, working parents, earn a total of \$48,000 per year. They have \$5,000 in child care expenses and \$1,000 per year in eligible medical expenses. **Their annual savings realized by participating in the FSA is \$1,637**

DEPENDENT CARE FSA

- The maximum you can elect in a plan year is equal to the lesser of the following:
 - \$5,000—Married, filing federal taxes jointly or a single parent
 - \$2,500—Married, filing separate federal tax return
- Dependent receiving care must be a child under the age of 13, or a tax dependent unable to provide for their own care who resides with you.
- The care must be necessary for you or your spouse to be gainfully employed or go to school.
- Care may be provided by anyone other than your spouse or your children under the age of 19.
- Expenses for schooling, kindergarten, overnight care, and nursing homes are not reimbursable.
- Dependent Care FSA balances do not roll over into the next plan year.
- The amount contributed year-to-date, is available for reimbursement.

Administration: Infinisource is the Third Party Administrator for the Flexible Spending Accounts and the Health Savings Account.

Flexible Spending Account (FSA)

Make Your 2018 FSA Elections
by logging on to
www.employeenavigator.com/benefits/login.aspx

Your 2017 FSA Election will NOT rollover to 2018!

1/1/2018-12/31/2018
\$2,650

Dependent Care FSA

Make Your 2018 Dependent Care FSA Elections
by logging on to
www.employeenavigator.com/benefits/login.aspx

Your 2017 Dependent Care FSA Election will NOT rollover to 2018!

1/1/2018-12/31/2018
\$5,000—Married and filing federal taxes jointly or a single parent
\$2,500—Married and filing separate federal tax return

TELEHEALTH

TELADOC: Pueblo City Schools will continue to offer you Teladoc, an added medical benefit that allows you to resolve many of your medical issues—anytime day or night—through the convenience of phone and online video consultations all for a \$0 consult fee.

HEALTH ADVOCATE: A Personal Health Advocate is available to you and your covered dependents at no cost. Your Personal Health Advocate is a trained professional, typically a Registered Nurse, who understands the ins and outs of the health care system and how to navigate through it. The Personal Health Advocate helps you and your covered dependents coordinate care among doctors and medical institutions in various ways.

YOUR PERSONAL HEALTH ADVOCATE CAN HELP YOU: Translate benefits information, clarify medical conditions and treatment options, resolve claims and billing issues, negotiate payments, provide cost estimates, locate qualified providers, secure second opinions, schedule appointments, arrange for specialized treatments, research elder care and more.

Health Advocate is a confidential service available 24 hours a day, 7 days a week and is available to your immediate family (including parents and in-laws).

EDOCAMERICA: Doctors Online provides 24/7 access to web-based answers to medical questions from an expert team of board-certified physicians, psychologists, pharmacists, dentists, dietitians, and fitness trainers. (Other services include physician-written weekly Health Tips, two Health Risk Assessments, a 3D Video Library with access to 250+ medical topics.)

BASIC LIFE AND AD&D

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Pueblo City Schools provides full-time benefit eligible employees with group life and accidental death and dismemberment (AD&D) insurance in the amount of two times your annual salary, up to a maximum benefit of \$500,000. The benefit also include life insurance of \$1,000 for your spouse and your eligible children. This coverage is paid for by Pueblo City Schools.

VOLUNTARY LIFE

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Pueblo City Schools offers a Voluntary Life benefit to provide you with the option to purchase additional life insurance on yourself and your dependents. This coverage is 100% paid by you the employee.

Evidence of Insurability (EOI - carrier application with medical questions) will not be required during the 2018 Open Enrollment Period for coverage beginning January 1, 2018. For new hires, EOI will not be required upon initial eligibility but will be required if you decline the coverage then want coverage at a future open enrollment; or if you are applying for Optional Life in excess of the Guaranteed Amount.

VOLUNTARY LIFE			
	EMPLOYEE	SPOUSE	CHILD
Amount:	Choice of \$10,000 increments, up to 5X your annual salary not to exceed \$300,000	Choice of \$5,000 increments, up to \$150,000, not to exceed 50% of the employee election amount	\$10,000
Minimum Amount:	\$10,000	\$5,000	\$10,000
Maximum Amount:	\$300,000	\$150,000	\$10,000
Guarantee Amount: Only Available during your initial eligibility period	\$100,000	\$20,000	\$10,000
Benefit Reduction:	None	Benefits terminate when employee benefits terminate	At age 19 or to age 26 if full-time student
Portability and/or Conversion:	Included	Included	Not Included

EMPLOYEE ASSISTANCE PROGRAM

Pueblo City Schools' Employee Assistance Program is part of a comprehensive effort to provide you and your immediate family members with the assistance you may need to deal with the many problems which face each of us as we work, raise a family, socialize, and play in today's fast paced world. We know that people don't always leave personal, family, marital, and financial conflicts at home when they come to work. Those problems can affect your work, health and attitude.

Benefits of EAP are:

- Direct Access
- Quick Response, the crisis is addressed immediately
- Professional
- Confidentiality: Pueblo City Schools never knows who uses the services or why
- Direct Treatment: Referrals are made only when you require specialty care or long term care

Employees and their household members may use the EAP to help manage issues in their personal lives. EAP counselors typically provide assessment, support, and referrals to additional resources such as counselors for a limited number of program counseling. The issues for which EAPs provide support vary, but examples include:

- Substance abuse
- Occupational stress
- Emotional distress
- Major life events, including births, accidents and deaths
- Health care concerns
- Financial or non-work related legal concerns
- Family/personal relationship issues
- Work relationship issues
- Concerns about aging parents
- Plus more

Please take advantage of this service by contacting the Employee Assistance Program, Parkview Total Health, at 719-584-4770.





DIRECTORY

FOR QUESTIONS ABOUT...	CONTACT	PHONE #	WEB/E-MAIL
Medical	Kaiser Permanente	719-867-2170	www.kp.org
Dental	Delta Dental	800-610-0201	www.deltadentalco.com customer_service@ddpco.com
Vision	EyeMed	866-800-5457	www.eyemed.com
Employee Assistance Program	Parkview Employee Assistance Program	719-584-4770	56 Club Drive, Suite 102 Pueblo, CO
Life and AD&D	Corrine Arriaga Human Resources	719-549-7132	corrine.arriaga@pueblocitieschools.us
Flexible Spending Accounts	Infinisource	800-300-3838	FSA@infinisource.com www.infinisource.com
Health Savings Account	Infinisource	800-300-3838	www.infinisource.com
Voluntary Benefits	Cheri Brown HUB International	720-207-2347	cheri.brown@hubinternational.com
Telehealth	New Benefits Teledoc	855-647-6767 855-847-3627	www.hubtelehealth.com
All the Above	Tori Cordova HUB International	719-546-6822	tori.cordova@hubinternational.com
Payroll	Valerie Rodriguez Payroll Supervisor	719-549-7125	valerie.rodriguez@pueblocitieschools.us
Human Resources	Corrine Arriaga	719-549-7132	corrine.arriaga@pueblocitieschools.us

Your Employee Benefits...at a Glance was created by:

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About This Brochure

This is a custom brochure that provides only a highlight of the plans offered to you by your employer and in no way serves as the actual plan description or plan document for the plans. The plan documents will always govern the offered benefits that your employer provides for you. We reserve the right to modify any or all of these plans at any time.