

## Qualification for Benefits Eligibility

- Professional employees working .5 FTE or greater
- Support 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 is from the first of the month, following your hire month and continues through June 30 of the following year or end of the month upon termination. If your hire date is the first of a month, your coverage begins on your hire date.
- 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.
- Coverage changes available if you have a qualifying life event (Birth, Death, Marriage, Divorce, Loss of Spouse Coverage, Availability of Spouse Coverage, and Court Ordered Coverage).

## Medical Plan provided by Blue Cross Blue Shield of Arizona

- 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.

## Dental Plan provided by Delta Dental of Arizona

- 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.

## Voluntary Vision Plan provided by Delta Vision (EyeMed)

- Low monthly premium.
- Discount program for exam, frames, contacts.
- Premiums are deducted pre-tax through the payroll process, saving you all the associated payroll taxes

## Flexible Spending Accounts provided by BASIC

- 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.
- Elections are deducted pre-tax through the payroll process, saving you all the associated payroll taxes, and loaded onto a Master Card for convenience.

## Basic Term Life/Accidental Death and Dismemberment Insurance provided by Symetra

- Paid 100% by the district.
- Benefit amount = 1x annual contract salary.

## Voluntary Term Life Insurance provided by Symetra

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

## Short-Term Disability provided by Symetra

- Paid 100% by the district.
- Short-Term Disability benefits (66⅔% of pay) are payable, when approved by Provider, on the 61<sup>st</sup> day of the disability up to 4 months.

## Long-Term Disability provided by Arizona State Retirement System

- Participation when an employee meets eligibility requirements (works 20 or more hours per week for 20 or more weeks per year).
- District matches 100% of employee contribution.
- Long-Term Disability benefits (66⅔% of pay) are payable, when approved by Provider, on the 181<sup>st</sup> day of the disability.

## Tax Sheltered Annuities (403 and 457 Plans, pre-tax) provided by Voya, Security Benefit and MetLife

- 403/ 457 plans are pre-tax retirement savings plans available for public education organizations.
- 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 pre-tax through the payroll process, saving you the associated Federal and State withholding taxes.

## Pension Plan provided by Arizona State Retirement System

- Participation when an employee meets eligibility requirements (works 20 or more hours per week for 20 or more weeks per year).
- District matches 100% of employee contribution.
- Defined Benefit Pension Plan.