

EMPLOYEE BENEFITS GUIDE

2019-2020



Contacts

Medical

SelectHealth
(801) 442-5038
selecthealth.org

Health Savings Account

HealthEquity
(866) 346-5800
healthequity.com

Dental

EMI Health
(800) 662-5851
emihealth.com

Vision

VSP through EMI Health
(800) 877-7195
vsp.com

Flexible Spending Account

APA Benefits
(801) 561-4980
apachoicepoint.net

Life & AD&D

LifeMap
(800) 286-1129
lifemapco.com

Short-Term Disability (STD)

Provo City School District
(801) 374-4879
provo.edu

Long-Term Disability (LTD)

LifeMap
(877) 254-0085
lifemapco.com

Employee Assistance Program (EAP)

Intermountain LiVe Well
(800) 832-7733
intermountainhealthcare.org/eap

Utah Retirement Systems (URS)

(801) 366-7770
(800) 695-4877
urs.org

Wellness

My Health
(800) 442-5502
selecthealth.org/myhealth
Virgin Pulse
(833) 235-6890
selecthealth.support@virginpulse.com

COBRA

Benaissance
(801) 561-4980
cobrapointbenaissance.com



PROVO CITY SCHOOL DISTRICT

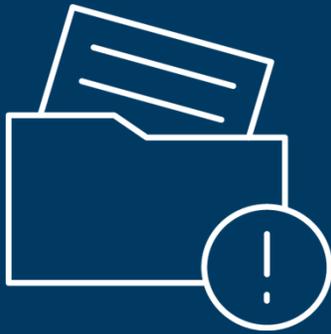
SEPTEMBER 1, 2019 - AUGUST 31, 2020

This guide is designed to highlight your benefit options so that you can make the best possible decisions for you and your family. Use this guide as your “go-to-resource” when you’re enrolling for benefits and throughout the plan year. The choices you make will remain in effect during the plan year, unless you have a qualifying major life event.

We are committed to providing our employees with quality benefit programs that are comprehensive, flexible and affordable. Giving our employees the best benefit plans is one way we can show you that as an employee, YOU are our most important asset. Eligible employees have many benefit plans to choose from, so we ask that you read this benefits guide carefully to help you make the benefit elections that are the best fit for you and your family.

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Important Information

Provo City School District

Benefits Overview

Making wise benefit decisions requires planning. By selecting benefits that provide the best care and coverage, you can optimize their value and minimize the impact to your budget. The best thing you can do is “shop” for benefits carefully, using the same type of decision-making process you use for other major purchases.

1. **Take advantage of the tools available to you.** Including this guide, access to plan information, provider directories, and enrollment materials.
2. **Be a smart shopper.** If you were buying a car or purchasing a home, you would do a lot of research beforehand. You should do the same for benefits because the wrong decision could be costly.
3. **Don't miss the deadline and keep record of your enrollment!** Pay attention to the enrollment deadline and be sure to provide Human Resources with your benefit elections in a timely manner. It is important to review your paycheck to ensure the accuracy of payroll deductions. Notify HR immediately if there are any discrepancies.

Who Is Eligible?

If you are a full-time employee working 30 or more hours per week, coverage will begin on the first day of the month following your date of hire.

You can also enroll your eligible dependents in the same plans you choose for yourself. Eligible dependents include:

- Your legal spouse
- Your natural, adopted or step-child(ren) to age 26

When Do I Enroll?

You can enroll for coverage within 30 days of your date of hire, or during the annual open enrollment period. Outside of the open enrollment period, the only time you can change your coverage is within 30 days after you experience a qualifying event.

Benefits Overview

Making Changes During The Year

The IRS provides strict regulations about the changes to pre-tax elections during the plan year. Once you enroll in benefits, you will not be able to make any changes to your elections until the next annual open enrollment period, unless you experience a qualified life event.

Qualified life events include, but are not limited to:

- Change in your legal marital status
- Birth of a child
- A dependent no longer meets the eligibility requirements
- You and/or your dependent becomes eligible or loses eligibility for Medicare, Medicaid or the Children’s Health Insurance Program (CHIP)
- Employee or dependents change in employment status resulting in loss or gain of eligibility for employer sponsored benefits
- A court or administrative order

It is your responsibility to notify Human Resources within **30** days after a qualified life event. Any benefit changes must be directly related to the qualified life event.

When Coverage Ends

For most benefits, coverage will end on the last day of the month if:

- Your employment with Provo City School District ends
- You are no longer eligible

Your dependent(s) coverage ends:

- When your coverage ends
- The dependent is no longer eligible (at age 26)





Important Information

GoodRx Comparison Tool

Stop paying too much for your prescriptions! With the GoodRx Comparison Tool, you can compare drug prices at over 70,000 pharmacies, and discover free coupons and savings tips.

Isn't health insurance all I need? Your health insurance provides valuable prescription and other health benefits. A smart consumer can save much more, especially for drugs that are not covered by health insurance (weight-loss medications, some antihistamines, etc.), have limited quantities, can be found for less than your copay, or lower priced generics.

How can I find these savings? The GoodRx Comparison Tool provides you with instant access to current prices on more than 6,000 drugs at virtually every pharmacy in America.

1. On the web: <https://www.goodrx.com/> Instantly look up current drug prices at CVS, Walgreens, Walmart, Costco, and other local pharmacies.

2. On your phone: Available in the App Store or Google Play. Or, simply visit m.goodrx.com from your phone.

Please Note:

- Prescription drug pricing displayed on the GoodRx Comparison Tool may be more or less than your insurance drug card.
- Please be sure to compare all discount pricing options before you purchase.
- Check your insurance carrier's pharmacy benefit before purchasing a 90 day supply.

Important Notices and Disclosures

Please be sure to read the "Important Notices and Disclosures," along with your "Important Notice About The Prescription Drug Coverage and Medicare," which are available on **Benefits Enrollment Portal**.

Important Information

Leave Policy

Certified Contracted Employees receive:

- 5 days Personal Leave (includes a \$10 per hour dock in pay)
- 5 days Paid Time Off (PTO*)
- 10 days Personal Illness

Classified Contracted Employees receive:

- 5 days Personal Leave (includes a 25% dock in pay)
- 5 days Paid Time Off (PTO*)
- 10 days Personal Illness (12 days for 242 day contracts)
- Vacation accrual for 242 day contracts

Administrators receive:

- 10 days Paid Time Off (PTO*)
- 12 days Personal Illness
- Vacation accrual

*PTO is limited to:

- Graduation of a family member
- Death or funeral
- Marriage
- Birth of an Employee's child (for Spouse)
- Illness of a family member
- Natural disaster
- Community service
- Departure or arrival of an extended leave of a family member
- Adoption of a child
- Other as approved by the Deputy Superintendent.

Retirement

Administered by Utah Retirement Systems

Member Services: 801-366-7770

Provo City School District participates in the Utah Public Employee's Retirement System. The District will make contributions to the URS on your behalf according to state requirements.

If you are hired prior to July 1, 2011 by a participating agency, you are in the Tier 1 retirement system.

If you are hired after July 1, 2011, and new to Utah Retirement Systems, you are in the Tier 2 retirement system. You have one year from your hire date to choose between the Tier 2 Hybrid Retirement System and Tier 2 Defined Contribution Plan.

Benefits Enrollment

Online Enrollment

Online benefits enrollment is **MANDATORY**. For Open Enrollment, you must enroll or decline benefits between July 29, 2019 and August 19, 2019.

For New Hires

1. To access the online enrollment, visit **www.provo.edu**
2. Click on “I am an EMPLOYEE”
3. On the far right, under “Employee Access”, click on **Benefits Enrollment Portal**
4. Click on “Register as a new user.”
5. Fill in the required fields. The company identifier is **Provo.edu**. Then, click “Next.”
6. Create a username and password. Check the “I agree with the Employee Launchpad terms of use” before you click “Finish.”
We prefer your user name be your District email address
7. You may now log in to the site. Click “Start Benefits” to begin.
8. Be sure you go through each step, clicking “Save” and “Continue.”

For Current Employees

If you are a current user, you can log in by entering your User Name and Password. As a general rule, your District email address is your username.

If you are a current user and have forgotten your password, please click “Reset Password.”



[Home](#) [Contact](#) [About](#) [Login](#)

[New User Registration](#)
[Reset Password](#)



Medical

SelectHealth

Medical Plan Information

Medical Insurance

Comprehensive and preventive health care coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention goes a long way - especially in health care. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost. Comprehensive health care also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Provo City School District.

Provo City School District offers you a choice of a traditional medical plan and a HealthSave medical plan. The HealthSave medical plan is a Qualified High Deductible Health Plan (QHDHP) that you can pair with a Health Savings Account (HSA). **With the HealthSave plan no one in the family is eligible for cost-sharing benefits until the full family deductible is met.**

The plans offered by Provo City School District use the **SelectHealth Share network**, which has 21 contracted hospitals and 6,450 contracted providers. **You must use a Share contracted provider or facility in order to access your medical plan benefits.** Go to www.selecthealth.org to find an in-network provider and/or facility. The District covers 80% of the premium; each employee is responsible for the remaining 20%.

SelectHealth Share Employee Commitments (Wellness Program)

Employees engage with SelectHealth Share by:

- Creating an online *My Health* account, which you will use to access your Healthy Living tools
- Designating a Primary Care Provider in the *My Health* dashboard
- Working with that provider to get the preventative services you need
- Engaging with SelectHealth Healthy Living to complete a health screening, health assessment, digital health coaching, and activity or fitness campaigns within the first 90 days of the plan year or when you become eligible
- Completing at least one online digital coaching program which can be accessed through the “Digital Coaching” link in the Healthy Living section of the *My Health* dashboard
- For members enrolled in the high deductible health plan option, contributing at least 25% of the plan deductible to a Health Savings Account (HSA)

Medical

SelectHealth

Customer Service: 801-442-5038
www.selecthealth.org

| Plan Features | Traditional Plan Share Network* | HealthSave Plan Share Network* |
|--|------------------------------------|--|
| Deductible | \$1,500/person \$4,500/family | \$2,500/enrolled as single \$5,000/enrolled as two-party or family |
| Out-of-Pocket Maximum | \$4,000/person \$8,000/family | \$4,000/enrolled as single \$6,850/enrolled as two-party or family |
| Coinsurance | 20% AD | 20% AD |
| Office Visits <i>Primary Care</i> <i>Specialist</i> <i>Urgent Care</i> <i>Kids Care</i> | \$25 \$40 \$40 \$25 | \$15 AD \$25 AD \$35 AD \$15 AD |
| Preventive Care <i>Primary Care Provider</i> <i>Secondary Care Provider</i> <i>Adult & Pediatric Immunizations</i> <i>Diagnostic Tests: Minor</i> <i>Other Preventive Services</i> | Covered in Full | Covered in Full |
| Hospital Services <i>Inpatient</i> <i>Outpatient</i> | \$350 then 20% AD 20% AD | 20% AD 20% AD |
| Emergency Room | \$250 AD | \$75 AD |

AD = After Deductible

*No out-of-network benefits with the exception of emergency room care. Your emergency care provider may bill you for the difference between the amount charged and the maximum allowed amount.

Medical

SelectHealth

| Plan Features | Traditional Plan Share Network* | HealthSave Plan Share Network* |
|---------------------------------|---|--|
| Mental Health Services | | |
| Office Visit | \$25 | \$15 AD |
| Inpatient | \$350 then 20% AD | 20% AD |
| Outpatient | 20% AD | 20% AD |
| Pharmacy | Deductible \$100 per person* | Deductible See Medical Deductible |
| Retail 30-day Supply | | |
| Tier 1 | \$15 | \$7 AD* |
| Tier 2 | \$30 AD* | \$21 AD* |
| Tier 3 | \$50 AD* | \$42 AD* |
| Tier 4 | \$100 AD* | \$100 AD* |
| Mail Order 90-day Supply | | |
| Tier 1 | \$15 | \$7 AD* |
| Tier 2 | \$60 AD* | \$42 AD |
| Tier 3 | \$150 AD* | \$126 AD* |

AD = After Deductible

*No out-of-network benefits with the exception of emergency room care. Your emergency care provider may bill you for the difference between the amount charged and the maximum allowed amount.

| | Traditional SelectHealth Share | HealthSave SelectHealth Share |
|-----------|--------------------------------------|-------------------------------------|
| | Monthly | Monthly |
| Employee | \$119.22 | \$99.75 |
| Two-Party | \$255.74 | \$226.28 |
| Family | \$366.72 | \$324.48 |

| Employer HSA Match Contributions | | |
|----------------------------------|---------|----------|
| | Yearly | Monthly |
| Employee | \$1,000 | \$83.33 |
| Two-Party | \$1,750 | \$145.83 |
| Family | \$2,000 | \$166.66 |

Provo City School District offers employees three quarterly premium differentials of \$100 per quarter for those who complete the Wellness Program requirements by the given deadline

SelectHealth Share (Wellness Program)

Welcome to SelectHealth Share, let's get started on your journey to better healthcare!

As part of SelectHealth Share, there are several, what we call, *engagements* that are required. You're going to hear this word a lot now that you're part of team Share. There are two different time frames in which you must complete your engagements. The first 90 days and the first nine months of your plan year.

Now, we don't expect you to remember everything you have to do. That's why you'll have a checklist on your MyHealth account. And you know what? As you complete each of these, you will be on your way to living your healthiest life possible. And that's the whole point! So, let's dig in. Read about each of the engagements, and remember to complete them on time!

SelectHealth Share Network Service Area

SelectHealth Share members have access to 6,450 participating providers, including many Intermountain Medical Group physicians and thousands more affiliated providers. Additionally, you can use 21 Intermountain Healthcare hospitals in Utah, including:

- Cedar City Hospital
- Heber Valley Hospital
- Logan Regional Hospital
- Park City Hospital
- Primary Children's Hospital
- Intermountain Medical Center
- The Orthopedic Specialty Hospital (TOSH)
- Utah Valley Hospital
- McKay-Dee Hospital
- Dixie Regional Medical Center
- Mountain West Medical Center

Don't see your hospital? Visit selecthealth.org/providers to see all the hospitals included on SelectHealth Share.

SelectHealth also includes:

- ❖ **Intermountain Health Answers** - a 24/7 nurse line that allows you to speak to a registered nurse who will listen to your concerns, answer your medical questions, and help you decide what course of action to take. All you need is your phone.
- ❖ **Intermountain Connect Care** - use your computer, tablet, or phone to video connect with a doctor or nurse practitioner anytime (24/7 access). Visit intermountainconnectcare.org or download the ConnectCare app. It's a great option for colds, sore throats, earaches, and more.
- ❖ **Intermountain InstaCare/KidsCare** - They're open late - and are a great choice for sore throats, broken bones, sprains, and other urgent medical conditions. With nearly 40 locations, there's a site near you. Use our app to reserve your spot in line!

SelectHealth Share (Wellness Program)

Your First Ninety Days

Create an online *My Health* account. This is key to accessing your Healthy Living tools and tracking your engagements. It's your health hub.

Pick your Primary Care Provider (PCP). Once you choose your doctor, make sure to tell us via *My Health* or by calling Member Services at 800-538-5038. Establishing a PCP is critical. From getting care quickly when you need it to referrals, your PCP is your #1.

Attend a work-site health screening event or obtain the screening from a physician. This is how we establish your health baseline and figure out the best plan for you.

Complete the annual online health assessment on the Healthy Living website (via your *My Health* account). Your assessment can identify health risks so you can address those risks sooner rather than later.

Establish and contribute to a Health Savings Account (HSA). This is for those of you who have a high-deductible health plan and contribute at least 25 percent of your annual deductible. Consider this your health bucks account - a real lifesaver if you need it.

Your First Nine Months

Complete at least one digital coaching program. Receive tips and resources on improving any health issues - and hey, we all have at least one. Go to *My Health*, then find "Digital Coaching" in the Healthy Living section of your dashboard.

Get moving with Virgin Pulse. This is a two-part engagement. First, create a Virgin Pulse account. This is where we track your activity. Then, complete at least two of the wellness/activity campaigns. Keep in mind, company team challenges, 7,000 steps in 20 days, or Healthy Habits Challenges all count as activity campaigns.

A Few Extras

For employees who have a condition, or are of a specific age and/or gender, there are a few special engagements that will help you feel your best. And because we care, these are also required.

Complete screenings.

- Women age 42 - 69 - one mammogram every two years
- Women age 24 - 64 - one pap test every three years
- Men & women age 51 - 80 - one colonoscopy every 10 years, or other colorectal cancer screening every 1 - 5 years

Complete prediabetes education.

If your health screening/assessment indicates you have prediabetes, you will need to complete prediabetes education and health coaching. Plus, we'll reward you for improving your health with Healthy Rewards Visa cash cards.

Participate in Disease Management

If you have asthma, diabetes, Chronic Obstructive Pulmonary Disease (COPD), or heart failure, you need to work with a SelectHealth care manager. Plus, we'll reward you for improving your health with Healthy Rewards Visa cash cards.

Information about your Medical Insurance or Claims

| | |
|--|---|
| <p>Medical Member Services 801-442-5038 800-538-5038</p> | <ul style="list-style-type: none"> • Help you understand your benefits and/or assist you with a claim • Request a new member ID card or email you a temporary ID card • To find a participating provider (you can also go to www.selecthealth.org, click the “Doctors & Facilities” tab, click “Find a Doctor,” and select the SelectHealth Share plan. |
| <p>Pharmacy Member Services 801-442-5038 (opt. 2) 800-538-5038 (opt. 2)</p> | <ul style="list-style-type: none"> • Help you understand your pharmacy benefits |
| <p>Member Advocates 801-442-4993 800-515-2220</p> | <ul style="list-style-type: none"> • Help you find your primary care physician and/or schedule an appointment • Give you information about a provider |
| <p>Preventive Care Services 801-442-6492 800-374-4949</p> | <ul style="list-style-type: none"> • Preventive care includes services that promote wellness and prevent disease |
| <p>Prenatal Care/Healthy Beginnings 801-442-5052 866-442-5052</p> | <ul style="list-style-type: none"> • Prenatal program that can help you have a healthy pregnancy and baby |
| <p>Behavioral Health Advocates 801-442-1989 800-876-1989</p> | <ul style="list-style-type: none"> • Answer questions about mental health and substance abuse • Help you find the most appropriate mental health provider for your needs |
| <p>SelectHealth Website www.selecthealth.org</p> | <ul style="list-style-type: none"> • Your online source for personalized health and plan information • Access tools designed to help you manage your plan, make informed decisions and improve your health |
| <p>Filing a medical claim</p> | <p>Participating providers will file claims for you. Call Member Services for instructions on filing a claim from a non-participating provider</p> <p>SelectHealth PO Box 30192 Salt Lake City, UT 84130-0192</p> |
| <p>Medical Appeals Department 801-442-4684</p> | <ul style="list-style-type: none"> • Help you appeal a decision about a claim |
| <p>Intermountain Health Answers Nurse Line 844-501-6600</p> | <ul style="list-style-type: none"> • Talk to a registered nurse. It’s free, open 24/7, and they can even get you in line at an InstaCare when necessary |
| <p>Connect Care 800-538-5038</p> | <ul style="list-style-type: none"> • Use your smartphone, tablet, or computer to get basic health care. Log in and speak face-to-face with an Intermountain caregiver through on-demand video • Most visits take less than ten minutes. Your clinician will review your history, answer questions, diagnose, treat, and even prescribe medication |
| <p>My Health www.selecthealth.com/myhealth</p> | <ul style="list-style-type: none"> • View coverage and claims • View pharmacy tools • Access ID cards • Access medical records • Access wellness dashboard |



Health Savings Account

HealthEquity

Health Savings Account

HealthEquity

Customer Service: 866-346-5800
www.healthequity.com

A Health Savings Account (HSA) paired with our qualified high deductible health plan helps you and your family plan, save and pay for qualified health care expenses. An HSA empowers you to build savings for health care expenses in a tax advantaged account.

About Health Savings Accounts

A Health Savings Account (HSA) is a tax advantaged savings account that you own and control. HSAs are similar to retirement accounts in that they rollover year-to-year, they are portable when you move jobs or retire, the balance can be invested in mutual funds, and there are survivor benefits.

Who Is Eligible?

You must be enrolled in our qualified high deductible health plan and meet the following requirements:

- Have no other health insurance coverage except what's permitted by the IRS
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return

What Is A Qualified Health Care Expense?

You can use money in your HSA to pay for any qualified health care expenses for you, your spouse and your tax dependents, even if they are not covered on your plan. Examples of qualified health care expenses include:

- Your insurance plan deductibles
- Copayments and coinsurance
- Doctor's office visits
- Prescriptions
- Dental treatments & x-rays
- Eyeglasses & vision exams

How Much Can I Contribute To An HSA?

Each year the IRS establishes the maximum contribution limit. For 2019, you can contribute the following amounts:

- Single - \$3,500
- Two-Party or Family - \$7,000

These limits are for the total funds contributed. **This includes the match you receive from Provo City School District.** Please keep in mind you can change your HSA allocation at any time during the plan year.

Health Savings Account

Qualified expenses include, but are not limited to:

- Acupuncture
- Alcoholism (rehab)
- Ambulance
- Amounts not covered under another health plan
- Annual physical examination
- Artificial limbs
- Birth control pills/prescription contraceptives
- Body scans
- Post-mastectomy breast reconstruction surgery
- Chiropractor
- Contact lenses
- Crutches
- Dental treatments
- Eyeglasses/eye surgery
- Hearing aids
- Long-term care expenses
- Medicines (prescribed)
- Nursing home medical care
- Nursing services
- Optometrist
- Lasik surgery
- Orthodontia
- Oxygen
- Stop-smoking programs
- Surgery, other than unnecessary cosmetic surgery
- Telephone equipment for the hearing-impaired
- Therapy
- Transplants
- Weight-loss program (prescribed)
- Wheelchairs
- Wigs (prescribed)

Non-qualified expenses include any expenses incurred before you establish your HSA.

Other non-qualified expenses include, but are not limited to:

- Concierge services
- Dancing lessons
- Diaper service
- Elective cosmetic surgery
- Electrolysis or hair removal
- Funeral Expenses
- Future medical care
- Hair transplants
- Health club dues
- Insurance premiums
- Medicines and drugs from other countries
- Non-prescription drugs (other than insulin)
- Teeth whitening

The following insurance premiums may be reimbursed from your HSA:

- COBRA premiums
- Health insurance premiums while receiving unemployment benefits
- Qualified long-term care premiums
- Medicare premiums (Parts A, B, C, etc.)

› Important

Any funds you withdraw for non-qualified expenses will be taxed at your income tax rate plus a 20% tax penalty if you're under age 65. After age 65, you pay taxes but no penalty.

Documentation is Key

An HSA can be used for a wide range of health care services within the limits established by law. Be sure you understand what expenses are HSA qualified, and be able to produce receipts for those items or services that you purchase with your HSA. You must keep records sufficient to show that:

- The distributions were exclusively to pay or reimburse qualified medical expenses,
- The qualified expenses had not been previously paid or reimbursed from another source, and
- The qualified expense had not been taken as an itemized deduction in any year.

Do not send these records with your tax return. Keep them with your tax records.



Dental

EMI Health

Dental

EMI Health

Customer Service: 800-662-5851
www.emihealth.com

Good oral care enhances overall physical health, appearance, and mental well-being. Problems with the teeth and gums are health problems that can be easily treated. Keep your teeth healthy and your smile bright with the Provo City School District dental benefit plan. Provo City School District offers two dental plans from which you can choose.

| Choice Plus PPO Plan | In-Network Advantage Plus Network | In-Network Premier Network | Out-of-network |
|---|--|---------------------------------------|------------------------------------|
| Deductible <i>waived for Type 1 & Orthodontic services</i> | No Deductible | \$25/person \$75/family max | \$50/person \$150/family max |
| Annual Maximum | \$2,000/person | \$1,200/person | \$1,200/person |
| Type I - Preventive Services <i>x-rays, cleanings, exams</i> | 100% | 100% | 90% MAC |
| Type II - Basic Services <i>fillings, extractions, root canals</i> | 80% | 80% AD | 70% MAC AD |
| Type III - Major Services <i>12 month waiting period dentures, crowns, bridges</i> | 50% | 50% AD | 40% MAC AD |
| Type IV - Orthodontics <i>12 month waiting period children to age 19 Adults Discount (all members)*</i> | 50% Not Covered 25% discount | 50% Not Covered 25% discount | 50% Not Covered 25% discount |
| Orthodontic Lifetime Maximum | | \$1,000 per child | |

AD = After Deductible

MAC = Maximum Allowable Charge. You pay any balance billing

*The discount shown is for participating orthodontists in Utah. Discounts may vary outside of Utah

Dental

EMI Health

| Advantage Plus Co-Pay Plan | In-Network | Out-of-network |
|---|--|---|
| Deductible | No Deductible | No Deductible |
| Annual Maximum | No Annual Maximum | No Annual Maximum |
| Type I - Preventive Services <i>x-rays, cleanings, exams</i> | 100% | 100% MAC |
| Type II - Basic Services <i>fillings, extractions, root canals</i> | See member schedule (found on Benefits Enrollment Portal) | Not Covered |
| Type III - Major Services <i>dentures, crowns, bridges</i> | See member schedule (found on Benefits Enrollment Portal) | Not Covered |
| Type IV - Orthodontics <i>Children to age 19</i> <i>Adults</i> <i>Discount (all members)*</i> | Not Covered Not Covered 25% discount | Not Covered Not Covered Not Covered |
| Orthodontic Lifetime Maximum | No Orthodontic Lifetime Maximum | |

MAC = Maximum Allowable Charge. You pay any balance billing

*The discount shown is for participating orthodontists in Utah. Discounts may vary outside of Utah

| | Choice PPO | Advantage Plus |
|-----------|------------|----------------|
| | Monthly | Monthly |
| Employee | \$40.80 | \$15.30 |
| Two-Party | \$84.20 | \$31.90 |
| Family | \$136.90 | \$48.60 |



Vision

VSP through EMI Health

Vision

VSP through EMI Health

VSP Customer Service: 800-877-7195
www.vsp.com (VSP Choice Plus Plan)

Good vision care enhances overall physical health, appearance and mental well-being. Problems with the eyes are health problems that can be easily treated. Keep your eyes healthy with the Provo City School District Voluntary Vision benefit plan.

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

| VSP Plus Plan 10-130 | In-Network You Pay | Out-of-Network Plan Reimburses You |
|---|---|--|
| Exam <i>once every 12 months</i> | \$10 | Up to \$65 |
| Frames <i>once every 12 months</i> | \$130 allowance at any VSP doctor \$70 at Costco, Sam's Club or Wal-Mart | Up to \$80 |
| Lenses <i>once every 12 months</i> | | |
| Single Vision | \$10 | Up to \$30 |
| Bifocal | \$10 | Up to \$50 |
| Trifocal | \$10 | Up to \$65 |
| Standard Progressive | \$55 | Up to \$50 |
| Premium Progressive | \$95 - \$105 | Up to \$50 |
| Contact Lenses <i>once every 12 months</i> <i>In lieu of frames & lenses</i> | | |
| Elective | \$130 allowance | Up to \$115 |
| Refractive Surgery <i>Lasik, PRK, IntraLase3</i> | 15% - 20% off retail pricing 5% off promotional pricing | No Benefit |

| Vision Rates | |
|---------------------|----------------|
| | Monthly |
| Employee | \$7.50 |
| Two-Party | \$15.40 |
| Family | \$25.10 |



Flexible Spending Account

APA Benefits

Flexible Spending Account

APA Benefits

Customer Service: 801-561-4980
www.apachoicepoint.net

You can save money on your health care and/or dependent daycare expenses with an FSA. An FSA allows you to put aside tax-free dollars to use for eligible medical, dental, and vision expenses. You can enroll in the FSA account if you enroll in the Traditional medical plan or even if you waive medical plan coverage through Provo City School District. **However, you cannot enroll in the FSA if you enroll in the HealthSave medical plan.**

Health Care Spending Limit = \$2,700
Dependent Care Spending Limit = \$5,000

The plan year begins on 9/1/2019. You must submit claims for reimbursement within 90 days after the end of the plan year. There may be an earlier date if you term employment with Provo City School District.

You are allowed to roll over \$500 from year to year, but any funds left at the end of the plan year above the \$500 roll over limit will be forfeited.



Flexible Spending Account

APA Benefits

The Dependent Care Account

With the Dependent Care Account, you can set aside tax-free income to pay for dependent care expenses, such as daycare, that you normally pay with after-tax dollars. If your spouse is unemployed or doing volunteer work, you cannot set up a reimbursement account. The account is designed for households where both parents work.

You can set up this account if:

- You & your spouse both work
- You are single head of household
- Your spouse is disabled or a full-time student

Each calendar year, the IRS allows you to contribute the following amounts, depending on your family status:

- If you are single, the lesser of your earned income or \$5,000
- If you are married, you can contribute the lowest of:
 - You (or your spouse's) earned income
 - \$5,000 if filing jointly or \$2,500 if filing separately

Here's How an FSA Works

1. You decide the annual amount (up to maximum for each account) you want to contribute to either or both FSAs based on your expected health care and/or dependent child care/elder care expenses.
2. Your contributions are deducted from each paycheck before Social Security and income taxes, and deposited into your FSA.
3. You can pay for eligible health care expenses with the Health Care FSA debit card. Debit cards are available for an annual fee of \$18. For dependent care, you pay for eligible expenses when incurred, and then submit a reimbursement claim form or file the claim online.



Life and AD&D

LifeMap

Life and AD&D

LifeMap

Customer Service: 800-286-1129
www.lifemapco.com

Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

Provo City School district provides all eligible employees with a basic group life insurance and accidental death and dismemberment coverage at no cost to you.

Voluntary Life Insurance and AD&D

You also have the option to purchase additional life insurance coverage for yourself, your spouse and your dependent children up to age 26. However, you may only elect coverage for your dependents if you elected additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis.

Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

| Plan Features | Basic Life And AD&D | Voluntary Life And AD&D |
|--|---|--|
| Life Benefit Amount | Certified Contract: \$24,420 Classified Contract: \$12,210 | Employee - increments of \$10,000 Spouse - increments of \$10,000 Dependent - increments of \$2,000 |
| AD&D Benefit Amount | Equal to life benefit | Employee - increments of \$10,000 Spouse - increments of \$10,000 Dependent - increments of \$2,000 |
| Maximum Life / AD&D Benefit | Certified Contract: \$24,420 Classified Contract: \$12,210 | Employee - \$500,000 Spouse - \$300,000 Dependent - \$10,000 |
| Voluntary Life Guaranteed Issue | | Employee - up to \$350,000 Spouse - up to \$50,000 Dependent - \$10,000 |

*Your life and AD&D insurance benefits are subject to age reductions, which typically begin around age 65. Such reductions and premium changes will be effective on September 1, 2019, after birthday milestone. Additional information about the benefits and features of Life and AD&D will be included in the summary of coverage and in the certificate booklet available on the **Benefits Enrollment Portal**.

Voluntary Life Worksheet

Term Life Coverage Rates

Employee/Spouse premiums are based on the respective applicant's date of birth and are paid through the employee's payroll deduction.

| Age Band | Per \$1,000 | Child Per \$2,000 |
|----------|-------------|-------------------|
| - 24 | \$.05 | |
| 25 - 29 | \$.05 | |
| 30 - 34 | \$.06 | |
| 35 - 39 | \$.07 | \$0.224 |
| 40 - 44 | \$.11 | |
| 45 - 49 | \$.20 | |
| 50 - 54 | \$.30 | |
| 55 - 59 | \$.51 | |
| 60 - 64 | \$.58 | |
| 65 - 69 | \$1.01 | |
| 70 + | \$1.51 | |

Note: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have

Amounts Available

- Employees may select in \$10,000 increments, from a minimum of \$10,000 to a maximum of \$500,000.
- Spouses may select from a minimum of \$10,000 to \$300,000 in \$10,000 increments.
- Dependent children are eligible from birth to age 26. Coverage may be elected from a minimum of \$2,000 to \$10,000 in \$2,000 increments.
- Employee must enroll in the Voluntary Life plan to elect spouse and/or dependent child coverage.

Accelerated Benefit

You may collect part of your Voluntary Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 12 months. You may apply for up to 80% of the Voluntary Life insurance in force, to a \$250,000 maximum. The remaining benefit you do not elect is payable to your beneficiary upon your death.

Total Disability

If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your Voluntary Life Insurance may be continued until you reach age 70 without further premium payment by either your employer or you.

Exclusions

Benefits are not payable for losses due to suicide or attempted suicide during the first two years of coverage.

Voluntary AD&D Worksheet

Amounts Available

- Employees may select in \$10,000 increments, from a minimum of \$10,000 to a maximum of \$500,000.
- Spouses may select from a minimum of \$10,000 to \$300,000 in \$10,000 increments.
- Dependent children are eligible from birth to age 26. Coverage may be elected from a minimum of \$2,000 to \$10,000 in \$2,000 increments.
- Employee must enroll in the Voluntary Life plan to elect spouse and/or dependent child coverage.

Underwriting & Effective Date

All amounts of coverage are guarantee issue and require no medical questions to be answered. Your effective date will be assigned by LifeMap.

| 100% of Basic AD&D | 75% of Basic AD&D | 50% of Basic AD&D | 25% of Basic AD&D |
|-------------------------------|-------------------|----------------------|-------------------|
| Life | Paraplegia | Thumb & index finger | One hand |
| Both Hands | Triplegia | Uniplegia | One foot |
| Both Feet | | | Sight of one eye |
| Sight of both eyes | | | Speech |
| One hand and one foot | | | Hemiplegia |
| One hand and sight of one eye | | | Hearing |
| One foot and sight of one eye | | | |
| Quadriplegia | | | |

Rates

Employee & Spouse monthly rate is \$.12 per \$10,000 increment

Child monthly rate is \$.02 per \$2,000 increment

See example calculation below:

| | # of increments | Rate | | Monthly Cost |
|------------|-----------------|-------|------|--------------|
| You | ex: 500,000 | x .12 | = \$ | 6.00 |
| Spouse | ex: 300,000 | x .12 | = \$ | 3.00 |
| Child(ren) | ex: 10,000 | x .02 | = \$ | .10 |



Disability

LifeMap

Disability

LifeMap

Disability insurance benefits replace a portion of your income if you are unable to work for a period of time due to a qualified off-the-job injury or illness.

Short-Term Disability

Administered by Provo City School District
Benefits: 801-374-4879

Short-Term Disability (STD) insurance provides income if you become disabled due to an injury, illness or accident. Contracted employees are eligible for Short-Term Disability after **1 year of service**. There is a 15-day elimination period, including weekends, in which you must use sick leave. The benefit pays 60% of your monthly earnings. You may use the remainder of your sick balance at a rate of 3.2 hours per contracted day to make pay whole. Provo City School District provides this benefit at no cost to you.

Contact the Benefits office for applicable forms.

*Basic monthly earnings does not include bonuses or overtime.

Long-Term Disability

Administered by LifeMap
Customer Service: 800-286-1129
www.lifemapco.com

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income, and possibly Social Security. Disability insurance provides protection for your most valuable asset - your ability to earn an income. Provo City School District provides Long-Term Disability (LTD) insurance coverage for you at no cost.

LTD coverage provides income when you have been disabled for 120 days (or 85 contract days). Your benefit is 60% of your basic monthly earnings* not to exceed the plan's maximum monthly benefit of \$5,000. Benefit payments can continue to age 65 or your Social Security Normal Retirement Age if you are under age 60 at the time of disability.

Note: Additional information about the benefits and features of Long-Term Disability will be included in the summary of coverage and in the certificate booklet available on the **Benefits Enrollment Portal**.

| Plan Features | Short-Term Disability | Long-Term Disability |
|-------------------------------|-------------------------|-----------------------------------|
| Benefit Amount | 60% of monthly earnings | 60% of monthly salary |
| Benefit Waiting Period | 15 days | 120 days (or 85 contract days) |



Employee Assistance Program

Intermountain LiVe Well

Employee Assistance Program

Intermountain LiVe Well

Customer Service: 800-832-7733
www.intermountainhealthcare.org/eap

The LiVe Well Employee Assistance Program is your partner in living a life filled with energy, strength, and vitality. Taking care of your mental health is as essential to your well-being as taking care of your physical health. Rewarding relationships at home and work, effective stress management skills, and learning to thrive with life changes all improve your ability to LiVe Well.

EAP Services

Counseling: Free, brief counseling for life problems such as conflict at work, with a family member, depression, anxiety, and life stress. Services are available to employees, spouses or partners, and dependent children under 26 years old.

Help for Caregivers: Information, resources, and coaching for employees who are providing assistance to a spouse or relative who is ill, disabled, or needs help with basic activities of daily living. Caregiver services can help identify medical, legal and financial resources, as well as provide support for the emotional issues of caregiving.

Crisis Services: 24/7 telephone crisis services with a licensed mental health professional.

Website: Valuable resources for employees and family members including Quick Tips on common life problems, resources such as “Our Favorite Books,” and a sign-up for bi-monthly LiVe Well E-Tips. You will also find details about our office locations and staff biographies.





Premiums

Premiums

September 1, 2019 - August 31, 2020

Medical

SelectHealth

| Traditional SelectHealth Share | | | |
|--------------------------------|-------------------------|---------------------------------|-------------------------|
| Status | Total Premium Per Month | Employer Contribution Per Month | Employee Cost Per Month |
| Employee | \$596.10 | \$476.88 | \$119.22 |
| Two-Party | \$1,278.70 | \$1,022.96 | \$255.74 |
| Family | \$1,833.60 | \$1,466.88 | \$366.72 |

| HealthSave SelectHealth Share | | | |
|-------------------------------|-------------------------|---------------------------------|-------------------------|
| Status | Total Premium Per Month | Employer Contribution Per Month | Employee Cost Per Month |
| Employee | \$527.50 | \$427.75 | \$99.75 |
| Two-Party | \$1,131.40 | \$905.12 | \$226.28 |
| Family | \$1,622.40 | \$1,297.92 | \$324.48 |

Provo City School District offers employees three quarterly premium differentials of \$100 per quarter for those who complete the Wellness Program requirements by the given deadline

Health Savings Account

HealthEquity

| HSA Employer Match | | |
|--------------------|----------|---------|
| Status | Monthly | Yearly |
| Employee | \$83.33 | \$1,000 |
| Two-Party | \$145.83 | \$1,750 |
| Family | \$166.66 | \$2,000 |

Premiums

September 1, 2019 - August 31, 2020

Dental

EMI Health

| Choice Plus PPO | | | |
|-----------------|-------------------------|---------------------------------|-------------------------|
| Status | Total Premium Per Month | Employer Contribution Per Month | Employee Cost Per Month |
| Employee | \$40.80 | \$0.00 | \$40.80 |
| Two-Party | \$84.20 | \$0.00 | \$84.20 |
| Family | \$136.90 | \$0.00 | \$136.90 |

| Advantage Plus PPO | | | |
|--------------------|-------------------------|---------------------------------|-------------------------|
| Status | Total Premium Per Month | Employer Contribution Per Month | Employee Cost Per Month |
| Employee | \$15.30 | \$0.00 | \$15.30 |
| Two-Party | \$31.90 | \$0.00 | \$31.90 |
| Family | \$48.60 | \$0.00 | \$48.60 |

Vision

VSP through EMI Health

| VSP Plus | | | |
|-------------------|-------------------------|---------------------------------|-------------------------|
| Status | Total Premium Per Month | Employer Contribution Per Month | Employee Cost Per Month |
| Employee | \$7.50 | \$0.00 | \$7.50 |
| Employee & Spouse | \$15.40 | \$0.00 | \$15.40 |
| Family | \$25.10 | \$0.00 | \$25.10 |

Save the date!

Provo City School
District's Benefits
Fair will be held on
Monday, August 5th
2019 from
9 am - 5 pm!



This guide provides highlights of our benefits program. A complete description of your benefit plans can be found in the plan documents, Summary Plan Descriptions (SPD) and contracts. While every effort has been made to provide an accurate summary of the plans, the information contained in this guide does not replace or change the meaning of our employer-sponsored benefit(s) plan documents; SPDs and contracts; the plan documents and contracts are controlling in the event of any discrepancy. We reserve the right to terminate or amend these employer-sponsored plans at any time, in whole or in part, for any reason. Any such amendment or termination may apply to current and future participants, covered spouses, beneficiaries, and dependents.