



2023 Employee Benefits Guide

September 1, 2023 – August 31, 2024

MEDICARE PART D

If you have Medicare or will become eligible for Medicare in the next 12 months, it is important to understand your rights and penalties about your prescription drug coverage before electing an employer plan. Please see Human Resource for more information



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Welcome



At Provo City School District we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit

package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

You can also review more information on our benefit plans by accessing our website, www.provo.edu on the benefit page under Human Resources.



Important Contacts

	CARRIER	PHONE NUMBER	WEBSITE/Email
Medical	UMR	(800) 826-9781	UMR.com
Dental	EMI Health	(800) 662-5851	EMIHealth.com
Vision	VSP through EMI Health	(800) 877-7195	VSP.com
Health Savings Account	Health Equity	(866) 346-5800	HealthEquity.com
Life and AD&D	USABLE Life (formerly LifeMap)	(800) 370-5856	USABLELife.com custserv@USABLELife.com
Extended Medical Leave	Provo City School District	(801) 374-4879	ErikaHa@provo.edu
Long-Term Disability (LTD)	USABLE Life (formerly LifeMap)	(800) 370-5856	USABLELife.com custserv@USABLELife.com
Employee Assistance Program	New Direction through USABLE	(800) 624-5544	eap.ndbh.com
Spending Accounts	APA Benefits	(801) 561-4980	APACHoicePoint.net
Wellness	Catherine Miner	((801) 370-4655	CatherineM@provo.edu
Retirement	Utah Retirement Services	(801) 366-7770	URS.org

This brochure summarizes the benefit plans that are available to Provo City School District eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.

Eligibility



Eligible Employees:

You may enroll in the Provo City School District Employee Benefits Program if you are a Full-Time employee working at least 30 hours per week. *All contracted employees must go through the enrollment process, regardless of hours worked.*

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your legal married spouse (same or opposite gender) and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, stepchildren and children obtained through court-appointed legal guardianship.

When Coverage Begins:

The effective date for your benefits as newly hired employees and dependents will be the 1st of the month following the date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a life event as defined by the IRS.

Elections made during open enrollment will begin on the first day of the plan year, September 1st.

When Coverage Ends:

- Benefits will remain until August 31st of the subsequent year for employees who complete their contract.
- Benefits will end on the last day of the month for those who end their contract early.
- Dependents turning 26 will terminate benefits at the end of their birth month.

Making Changes During the Year:

A change in benefits during the plan year is only permitted if you experience an IRS qualified life event, such as:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a life event occurs, you must make the changes to your benefits **within 30 days** of the event date. Documentation is required to verify your life event and can be turned into the Benefits office. Failure to request a change in benefits within 30 days of the event may result in your having to wait until the next open enrollment period to make your change.

Please make changes on your benefits portal or contact Benefits to help make the change.

Benefit Overview

Benefits Offered by Provo City School District (PCSD)

Medical	PCSD pays 80% of the medical premium, plans administered by UMR
Health Savings Account (HSA)	PCSD matches employee HSA contributions and pays the monthly HSA administration fee offered through HealthEquity
Wellness Program	Sponsored by PCSD
Dental	Employee pays the monthly premium offered through EMI Health
Vision	Employee pays the monthly premium offered through VSP Vision by EMI Health
Spending Accounts (FSA/DCFSA)	Employee funds account with pre-tax dollars deducted through payroll offered through APA Benefits. District pays administration account fees
Basic Life and AD&D	PCSD provides contracted employees with a \$25,000 life and accidental death and dismemberment policy at no cost to you
Voluntary Life Insurance	PCSD offers employees the opportunity to purchase additional life insurance through USABLE Life (Formerly known as LifeMap)
Voluntary AD&D Insurance	PCSD offers employees the opportunity to purchase additional AD&D insurance through USABLE Life (Formerly known as LifeMap)
Short-Term Medical Leave	PCSD provides contracted employees, after 1 year of contracted employment, 60% of their income, once 10 days of available leave has been used
Long-Term Disability	PCSD provides contracted employees <i>insurance</i> that covers 60% of their income if unable to work after 120 days of injury or illness
Employee Assistance Program (EAP)	PCSD provides assistance to all employees, spouses and eligible dependents at no cost through Lucet Health
Worker's Compensation Coverage	PCSD provides workers compensation coverage to employees at no cost
Paid Leave	PCSD offers a generous leave program to employees, see Leaves & Retirement Benefit section for more information
401(k) Contributions	PCSD provides 401(k) contributions to employee accounts
Pension	PCSD provides contributions into your pension account (if applicable)





Leave & Retirement Benefit

Leave Policy

Effective 7-1-22, **contracted** employees, who are less than full-time, will receive a prorated leave balance. Proration is based on hours worked per week, in a ratio of a standard 40 hour work week.

Certified Full-Time Contracted Employees receive:

- 64 hours of Paid Time Off (PTO)*
- 80 hours of Sick Leave, unused days carry over each year (Employee Only) *

Classified Full-Time Contracted Employees receive:

- 64 hours of Paid Time Off (PTO)*
- 80 hours of Sick Leave (96 hours for 242-day contracts) (Employee Only) *
- Vacation accrual for 242-day contracts

Administrators receive:

- 80 hours of Paid Time Off (PTO)*
- 96 hours of Sick Leave (Employee Only) *
- Vacation accrual

PTO can be used for any reason *with* supervisors' approval.

- If requesting leave on a High Impact Day, you will need approval from Supervisor and a HR Director.
- Sick Leave is to be used for employee's own illness.
- If out sick for 3+ consecutive days a return to work note from doctor is required prior to returning.
- Anything not addressed in policy must be approved by an HR Director, including conversion of leaves or if leaves are depleted.

**PTO resets every year; unused Sick Leave days carry over each year.*

Retirement Policy

Administered by Utah Retirement Systems
Member Services (801) 366-7770

Provo City School District participates in the Utah Retirement System (URS). PCSD will make contributions to the URS on your behalf according to state requirements. If you were hired prior to July 1, 2011, by a participating agency, you are in Tier I retirement system. If you are hired on or after July 1, 2011 or are new to URS, you are in Tier II retirement system. You have one year from your eligibility date to elect Tier II Hybrid Plan or Tier II Defined Contribution Plan. After one year, the choice you make is irrevocable.

SEE URS BOOKLET FOR MORE INFORMATION

Online Benefits Enrollment

Online Enrollment

Online benefits enrollment is **MANDATORY**. For Open Enrollment, you must enroll or decline benefits between July 17, 2023 and August 11, 2023.

For New Hires

New Hire insurance begins September 1st or if hired after, the first of the month following date of hire.

1. To access the online enrollment visit www.provo.edu
2. Click on "**Employee Essentials**"
3. Click on tab "**Benefits Navigator**"
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 Navigator terms of use**" before you click "**Finish**"

--We prefer your username 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**"
9. Make sure to click on tab to sign electronically to complete enrollment

For Current Employees

If you are a current user, you can log in by entering your username and password. As a general rule, your District email address is your username. If you have forgotten your password, click "**Reset Password**".

Once Open Enrollment closes, you will not be able to change your enrollment until you experience a life event, such as: birth of a child, marriage, divorce, loss of coverage, etc. Report life events by logging into portal and clicking on "**Life Events**" within 30 days of life event. Contact Benefits for assistance (801) 374-4879

Please check your deductions on your paystubs and contact Benefits or Payroll immediately with any concerns.



Username

Password

Login

[Forgot Username?](#) [Forgot Password?](#)

[Register as a new user](#)

PCSD Wellness University



Provo City School District
Wellness University.

Provo City School District values the wellbeing of our employees and consider our Wellness Program to be a vital part of our overall benefits program.

The goal of PCSD Wellness Program is to improve employee health and wellbeing through health education and lifestyle skills. Wellness is about achieving balance in all areas of our lives; physical, mental, social, financial and environmental.

Provo City School Districts Wellness University is a yearlong program beginning September 1, 2023 and ends August 31 2024. Requirements will remain the same as previous years:

Health Screening – on site or with primary physician

Health Assessment

Online Learning Courses

Challenges – physical, mental etc.

New requirements will also be added to enhance our Wellness University.

The incentives offered to employees who participate will remain the same:

Gift cards for completing specific requirements

Insurance premium credits for Insured employees

Additional incentives to employees who for complete the full Wellness University Program

Insured employees are strongly encouraged to participate and will have the opportunity to receive additional savings the following year for completion of the full Wellness University Program.

PCSD Wellness University auto enrolls all full-time contracted employees.

Medical

NEW September 1, 2023 Provo City School District will offer medical coverage administered by UMR. New ID cards will be mailed out prior to September 1st and will be accessible via the UMR online portal and mobile app.

The plans options have not changed, however there is now a larger network of providers and facilities to select from and out-of-network coverage. In-network care remains to be the most cost-effective way to access benefits. It is recommended to confirm provider and facility network status prior to making an appointment. The District will be using the United Healthcare Choice Plus Network. See page 12 for instructions on how to search [UMR.com](https://www.UMR.com) for in-network care.

There remains a choice between two plans. A Traditional medical plan and a HealthSave medical plan that is a Qualified High Deductible Health Plan (QHDHP). On the Traditional Plan your office visits are covered under a copay. With the HealthSave plan, you pay the cost of care until the full family deductible is met or the individual deductible if you are enrolled in employee only coverage. A QHDHP can be paired with a Health Savings Account (HSA) provided through HealthEquity (See page 16 for more information).

The District covers 80% of the premium; each employee is responsible for the remaining 20%, which is taken from your monthly paycheck before taxes.

You are eligible for the Traditional Dual Plan if you and your spouse are both benefit eligible. The employee taking the coverage will enroll in the medical plan, and the spouse will waive, but pay the single premium. Please contact Benefits if you meet the definition of a Dual employee and are interested in enrolling in the Traditional Dual Plan.

Employee Contributions (Monthly)

Traditional Plan		HealthSave Plan (QHDHP)	
Employee	\$126.22	Employee	\$111.66
Two-Party	\$270.72	Two-Party	\$239.52
Family	\$388.20	Family	\$343.48

On the HealthSave plan, you pay the cost of care until the full family deductible is met or the individual deductible if you are enrolled in employee only coverage. To help off-set this cost, the HealthSave Plan (QHDHP) can be paired with a Health Savings Account (HSA) provided through HealthEquity. The District will match your contributions into your HSA. To find out more about the District's HSA match and how an HSA works see page 16.

Provo City School District HSA Contribution Match

	Yearly*	Monthly
Employee	Approx. match of \$1,000	Up to \$83.33
Two-Party	Approx. match of \$1,750	Up to \$145.83
Family	Approx. match of \$2,000	Up to \$166.66

*Yearly District contributions are an approximate based on a full year employment

Traditional Medical Plan



The chart below is a brief outline of what is offered on the Traditional Medical Plan administered by UMR. This plan allows for enrollment in an optional Flexible Spending Plan, see page 17 for more details.

It is recommended to confirm provider and facility network status prior to making an appointment. The District will be using the **United Healthcare Choice Plus Network**. See page 12 for instructions on how to search [UMR.com](https://www.UMR.com) for in-network care.

	Traditional Plan FSA Qualified			
	IN-NETWORK	OUT-OF-NETWORK		
Medical Deductible (September 1, 2022 – August 31, 2023)				
Individual	\$1,500	\$3,000		
Two-Party or Family	\$4,500	\$9,000		
Coinsurance	You pay 20% / Plan pays 80%	You pay 50% / Plan pays 50%		
Maximum Out-of-Pocket (Medical deductible and pharmacy included in maximum) *				
Individual	\$4,000	\$8,000		
Two-Party or Family	\$8,000	\$16,000		
Physician Office Visit				
Primary Care	\$25 copay	50% after medical deductible		
Telemedicine w/ PCP	Covered at 100%	No Coverage		
Specialty Care	\$40 copay	50% after medical deductible		
Teladoc	Covered at 100%	N/A		
Preventive Care	Covered at 100%	50% after medical deductible		
Urgent Care Facility	\$40 copay	50% after medical deductible		
Hospital				
Emergency Room	\$250 copay after medical deductible	\$250 copay after medical deductible		
Inpatient & Outpatient	\$350 per admin then 20% after medical deductible	\$350 per admin then 50% after medical deductible		
Mental Health & Substance Abuse				
Inpatient	\$350 copay, then subject to deductible/coinsurance	50% after medical deductible		
Outpatient	\$25 office visit copay, other outpatient services subject to medical deductible/coinsurance	50% after medical deductible		
Pharmacy	Retail (30-day)	Mail-Order (90)	Retail (30-day)	Mail-Order (90)
Pharmacy Deductible **	\$100	\$100	N/A	N/A
Generic (Tier 1)	\$15	\$15	No Coverage	Not Available
Preferred (Tier 2)	\$30 after Rx deductible	\$60 after Rx deductible	No Coverage	Not Available
Non-Preferred (Tier 3)	\$50 after Rx deductible	\$150 after Rx deductible	No Coverage	Not Available
Preferred Specialty (Tier 4)	\$100 after Rx deductible	Not Available	No Coverage	Not Available

*Out of Network cost are separate from in-network cost and accumulate separately.

**Rx deductible is applied to pharmacy claims. Certain prescriptions drugs are not subject to deductible.

HealthSave Medical Plan



The chart below is a brief outline of what is offered on the HealthSave Medical Plan administered by UMR. This plan allows for enrollment in an optional Health Savings Account, see page 16 for more details.

It is recommended to confirm provider and facility network status prior to making an appointment. The District will be using the **United Healthcare Choice Plus Network**. See page 12 for instructions on how to search [UMR.com](https://www.UMR.com) for in-network care.

	HealthSave Plan (QHDHP) HSA Qualified			
	IN-NETWORK		OUT-OF-NETWORK	
Medical Deductible (September 1, 2022 – August 31, 2023)				
Individual	\$2,500		\$5,000	
Two-Party or Family	\$5,000		\$10,000	
Coinsurance	You pay 20% / Plan pays 80%		You pay 40% / Plan pays 60%	
Maximum Out-of-Pocket (Medical deductible included in maximum) *				
Individual	\$4,000		\$8,000	
Two-Party or Family	\$6,850		\$13,700	
Physician Office Visit				
Primary Care	\$15 after deductible		40% after deductible	
Telemedicine w/ PCP	Covered at 100% after deductible		No Coverage	
Specialty Care	\$25 after deductible		40% after deductible	
Teladoc	Covered at 100% after deductible (\$49 cost prior to deductible)			
Preventive Care	Covered at 100%		40% after deductible	
Urgent Care Facility	\$40 after deductible		40% after deductible	
Hospital				
Emergency Room	\$75 copay after deductible		\$75 copay after deductible	
Inpatient & Outpatient	20% after deductible		40% after deductible	
Mental Health & Substance Abuse				
Inpatient	20% after deductible		40% after deductible	
Outpatient	\$15 office visit copay, other outpatient services subject to deductible/coinsurance		40% after deductible	
Pharmacy **	Retail (30-day)	Mail-Order (90)	Retail (30-day)	Mail-Order (90)
Generic (Tier 1)	\$7 after medical deductible	\$7 after medical deductible	No Coverage	Not Available
Preferred (Tier 2)	\$21 after medical deductible	\$42 after medical deductible	No Coverage	Not Available
Non-Preferred (Tier 3)	\$42 after medical deductible	\$126 after medical deductible	No Coverage	Not Available
Preferred Specialty (Tier 4)	\$100 after medical deductible	Not Available	No Coverage	Not Available

*Out of Network cost are separate from in-network cost and accumulate separately.

**Medical deductible is applied to pharmacy claims. Certain prescriptions drugs are not subject to deductible.

Provider Search



Provo City School District is moving medical plans to be administered by UMR beginning September 1, 2023, using the United Healthcare Choice Plus network of providers and facilities.

Using In-network providers and facilities is the most cost-effective way to access your benefits.

It is recommended to register on the UMR portal to access your plan documents, EOBs and ID cards on or after September 1, 2023.

When access the UMR portal under your personal login your network will be automatically assigned as well as your home search location.

Follow the following steps to check your provider's network status *prior* to making an appointment *without* having to login into your personal UMR portal.

1. Visit UMR.com
2. Click on "Find a Provider" at the bottom of the page.
3. Click on "United Healthcare Choice Plus" from the list of networks or type the network name into the "Provider network" search box.
4. Click on "View Providers" at the bottom of the page.
5. Enter the provider name you are looking for or the area where you want to search. You may need to change your location before searching.

Note: Providers and facilities may have a group name they are contracted under. For assistance contact UMR directly at (800) 826-9781.

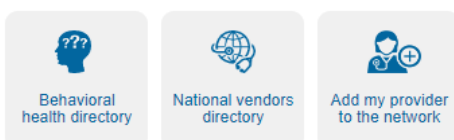
The screenshot shows the UMR website interface. At the top, there are navigation links for Home, Contact us, and Log in/register. Below this is a 'Hello' section with buttons for Member, Employer, Provider, Producer, Partner, and en Español. A central banner for 'HEALTHY YOU' is followed by COVID-19 resources. The 'PROVIDER NETWORK SEARCH' section includes a dropdown to 'Select a network for search' with 'Medical' and 'Dental' options. Below this is a 'Provider network' search box with a 'Search' button. A red arrow points from the 'Find a provider' button in the top navigation to the search box. Another red arrow points from the search box to the 'UnitedHealthcare Choice Plus Network' option in the 'FIND A PROVIDER' list. A red circle highlights this option. At the bottom, a red arrow points from the 'View Providers' button to the 'UnitedHealthcare Choice Plus Network' option.

Click on the **View providers** button below to search for health care professionals in your network.

Helpful Cost Estimates

This provider search tool also shows information about the cost of care. Look for providers labeled "Premium Care Physician", which indicates the provider meets the criteria for providing quality and cost-efficient care. Click on a specific provider to view average cost estimates for office visits and treatments for illnesses and conditions within your area. **Important:** Please verify the provider is still in the network prior to your next visit and before receiving any services.

Additional Resources



View Providers

Teladoc

Teladoc provides access to care through your health benefits from anywhere you are at **NO COST TO YOU!** (after deductible on the HealthSave plan). Talk to a provider by phone, video, web or app. They are there for you when you need them. Set up or log in to your account to see what services are covered under the plan.

Free on the Traditional plan and free *after* deductible on the HealthSave plan



+7,000

U.S.-licensed, board-certified doctors



24/7

access to doctors by phone, video, web or app from home



+450

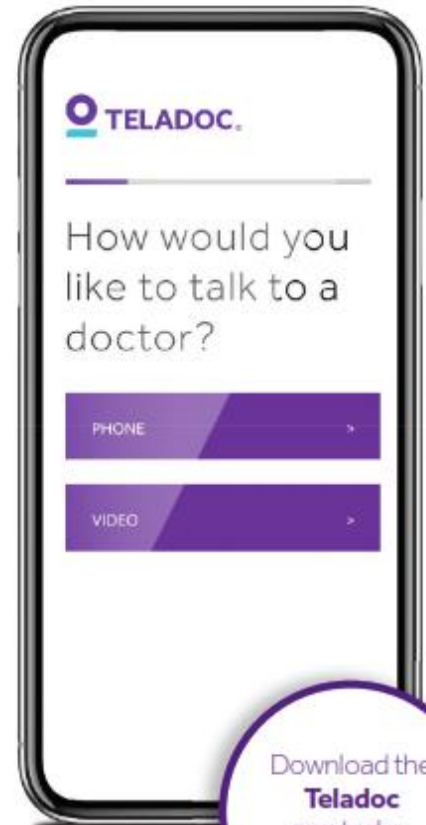
Our experts cover over 450 medical specialties

Talk to a provider for non-emergency conditions 24/7 from anywhere you are. They treat:

- Bronchitis
- Rash and other dermatology needs
- Sinus infections
- Sore throats
- Mental health can be treated through Teladoc.

How it works:

1. Download the app, go online or call them to set up your account or log in
2. Complete or update a brief medical history
3. Request a visit and talk to a provider within minutes



Download the app / Visit [Teladoc.com](https://www.teladoc.com) / Call 1-800-TELADOC (835-2362)

Dental



Provo City School District offers two dental programs to choose from.

Please Note: It is recommended that when a course of treatment is expected to cost \$300 or more, and is of a non-emergency nature, your dentist should submit a treatment plan before he/she begins. This enables you to see what your out-of-pocket expenses will be so you are not surprised and can budget accordingly. There is also a possibility that suggested procedures may be denied, and alternative procedures approved based upon X-rays and supporting documentation.

Please refer to the summary plan description for complete plan details.

	EMI Health Advantage Plus Copay Plan		EMI Health Choice PPO Plan		
	In-Network Benefits	Out-of-Network Benefits	Level 1	Level 2	Level 3
Annual Deductible					
Individual	No deductible	No deductible	None	\$25	\$50
Family	No deductible	No deductible	None	\$75	\$150
Annual Maximum					
Per Person / Family	No annual maximum	No annual maximum	\$2,000 per person	\$1,200 per person	\$1,200 per person
Preventive	Covered at 100% See Member Schedule*	Covered at 100% of MAC See Member Schedule*	100%	100%	10% of MAC
Basic	See Member Schedule*	See Member Schedule*	20%	20% after deductible	30% of MAC after deductible
Major	See Member Schedule*	See Member Schedule*	50%	50% after deductible	60% of MAC after deductible
Orthodontia					
Benefit Percentage	25% discount only	No coverage	\$1,000 children to age 19		
Adults	25% discount only	No coverage	25% discount only	25% discount only	No discount
Dependent Child(ren)	25% discount only	No coverage	50% children to age 19		
Lifetime Maximum	25% discount only	No coverage	Discount only		
Benefit Waiting Periods	None	None	12 months for Major Care and Orthodontic		

MAC = Maximum Allowed Charge (Subject to balance billing)

*Member Schedule found on the Benefit Portal or at the following link [AdvantagePlusPPO_Sch Member Fees](#) or scan QR code below.



Employee Contributions (Monthly)			
Advantage Plus		Choice PPO Plan	
Employee	\$15.30	Employee	\$40.80
Two-Party	\$31.90	Two-Party	\$84.20
Family	\$48.60	Family	\$136.90

Vision



Sight, it's a beautiful thing and not to be taken for granted. Whether you want to be incognito and wear contact lenses or stand out in the crowd with the latest stylish frames, this vision plan has you covered. Go anywhere in the network for an exam, but we suggest you use a major retail chain when getting your frames and lenses.

To access a listing of providers visit www.vsp.com.

EMI Health VSP Choice Plus Plan		
	In-Network You Pay	Out-of-Network Plan Reimburses You
Routine Exam once every 12 months	\$10 copay	Up to \$65
Lenses once every 12 months		
Single	\$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
Frames once every 12 months	\$130 allowance at any VSP doctor \$70 allowance at Costco, Sam's Club or Wal-Mart	Up to \$80
Contacts once every 12 months covered in lieu of frames	\$130 allowance for <i>Elective</i> contacts <i>Medically necessary</i> contacts may be covered at a higher benefit level	Up to \$115
Refractive Surgery Lasik, PRK, IntraLase3	15-20% off retail price 5% of promotional price	No Benefit

Employee Contributions (Monthly)

Employee	\$7.50
Two-Party	\$15.40
Family	\$25.10

A diet rich in fruits, vegetables and fish high in omega-3 fatty acids can benefit eye health.



Health Savings Account (HSA)



What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. **The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.**

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes.
- Interest in your account grows tax free.
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates so your unused funds grow over time.

Are you eligible to contribute to a Health Savings Account (HSA)?

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP) which, for PCSD, is the **HealthSave Plan**.
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare, TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA.

2023-2024 HSA Contributions

You can contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS maximums. (Over contributions will be taxed.) Contributions changes can be made monthly through the Benefits portal. (Click on the “Life Events” tab.)

Maximum HSA contributions		
Tax Year	2023	2024
Individual	\$3,850	\$4,150
Family (2 or more)	\$7,750	\$8,300
Age 55+ catch-up	Additional \$1,000	
Maximum includes the contribution match you receive from PCSD		

What is an eligible expense?

You can use money in your HSA to pay for qualified health care expenses for you, your spouse and your tax dependents, even if they are not covered on your plan. **Expenses such as deductibles, coinsurance, copays, prescriptions, eyeglasses and dental treatments.**

Keep your receipts! You must be able to prove that distribution from your account was for an eligible expense if you are audited. If you use your HSA funds for non-eligible expenses, you will be charged a penalty tax (if under age 65) as well as federal income taxes.

Provo City School District will match your personal contribution into your HSA. Monthly administrative fees are paid by PCSD during your employment. You are responsible for these fees at the time of termination.

District HSA contribution match up to	
	Monthly
Employee	Up to \$83.33
Two-Party	Up to \$145.83
Family	Up to \$166.66

You can manage your HSA through www.healthequity.com 24 hours a day, seven days a week. For additional guidance, please go online or call Health Equity at (866) 346-5800.

Spending Accounts (FSA/DCFSA)



Flexible Spending Account (FSA) with APA Benefits allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars, such as, deductibles, copays, coinsurance, dental and vision expenses. You pay no federal or state income taxes on the money you place in an FSA.

Dependent Care Flexible Spending Accounts (DCFSA) with APA Benefits allows you to set aside pre-tax dollars to cover dependent care expenses for dependents under age 13 or disabled adults in your care. Daycare, before & after-school programs, summer camps (excludes lodging and food expenses) and adult care for disabled adults. DCFSA funds become available to you as they are deducted from your paycheck.

Enrollment requirements for a DCFSA:

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

How an FSA/DCFSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, during the year*.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

- Plan your FSA/DCFSA contributions carefully, as any funds not used by the end of the year will be forfeited.
- **There is no rollover of funds**, however, PCSD does provide Grace Period of 2 ½ additional months in which to incur claims after the plan year ends. All claims must be submitted for reimbursement within 90 days of the end of the plan year.
- 2 Debit Cards are issued in the policy holders name after initial enrollment that are good for 3 years. Additional cards or replacement cards will be a \$5 fee.

Re-enrollment is required each year through the Benefits portal.

Important rules to keep in mind:

- The IRS has a strict "use it or lose it" rule. If you do not use the full amount in your FSA or DCFSA, you will lose any remaining funds.
- Once you enroll in the FSA or DCFSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.
- If leaving PCSD, all services need to be incurred during employment and submit for reimbursement within 30 days of last day of contract.
- You cannot contribute to a Health Savings Account.

*2023 Maximum Annual Election

Health Care FSA	\$3,050
Dependent Care FSA	\$5,000

At the end of the plan year, you have **90 days** to submit receipts for reimbursement. At the end of employment, you have **30 days** to submit receipts for reimbursement.

Life and AD&D

Provo City School District provides Basic Life and AD&D benefits to eligible employees at **no cost to you!** The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. Once you are no longer employed with the District, contact USAbLe at (800) 648-0271, for conversion options.

USAbLe Life Basic Life and AD&D	
Life	\$25,000
Accidental Death and Dismemberment (AD&D)	\$25,000

The above benefits will begin to decrease at age 65.

Voluntary Life and/or AD&D Insurance



In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance and/or voluntary AD&D to cover any gaps in your existing coverage. Your election, however, may be subject to medical questions and evidence of insurability (EOI).

Your premium will depend on your age and the amount of coverage you elect and can be found on the Benefit portal.

Once you are no longer employed with the District, contact USAbLe at (800) 648-0271, for conversion options. The below benefits will begin to decrease at age 65.

USAbLe Voluntary Life and/or AD&D Insurance			
	Employee	Spouse	Child(ren)
Maximum Benefit	\$500,000	Not to exceed 100% of employee election to the maximum of \$300,000	\$10,000
Guarantee Issue (GI)	\$350,000	\$50,000	\$10,000
Purchase increments	\$10,000	\$10,000	\$2,000
Evidence of Insurability (Medical Questionnaire)	Required for amounts over GI or for amounts over allowed \$20,000 increase*	Required for amounts over GI or for amounts over allowed \$20,000 increase*	Not required

Employees may elect up to the GI without EOI during the 2023 open enrollment.

***Subsequent open enrollments will limit coverage increases to \$20,000 annually without EOI.**

Short-Term Medical Leave (STML)

Short-term medical leave is offered to contracted employees who have completed one year of employment with the District prior to requesting the leave. Employees who qualify for short-term medical leave will begin this leave after the 15 day waiting period (10 contracted days). The employee must complete a Short-Term Medical Leave Application and return it to the Human Resource Department to be considered for short-term leave. If qualified, short-term medical leave compensates employees at a rate of 60% of their monthly base salary. One may use their available leave bank to make up the remaining 40% of the employee's full salary. The leave will continue until the employee can provide the needed release to work form from a doctor OR up to 85 contracted days.



Provo City School District Short-Term Medical Leave

Plan Features

Benefit Amount	60% of monthly base salary
Benefit Elimination Period (waiting period)	15 days (10 contracted days)
Benefit Duration	Up to 85 contracted days

Long-Term Disability Insurance (LTD)



Provo City School District provides long-term income protection through USAbLe Life in the event you become unable to work due to a non-work-related illness or injury at **no cost to you!** This benefit covers 60% of monthly salary of your monthly base salary up to \$5,000. Benefit payments begin after 120 days of disability (*requires USAbLe approval*). Please see the summary plan description for complete plan details.

USAbLe Long-Term Disability

Plan Features

Long-Term Disability

Benefit Amount	60% of monthly base salary, up to \$5,000
Benefit Elimination Period	120 calendar days
Benefit Duration	Until Social Security Retirement Age or return to employment

[USAbLe Life 2023 Benefit Summary](#)

Employee Assistance Plan (EAP)



EMPLOYEE ASSISTANCE PROGRAM - EAP

When life's a little much, reach out and get in touch.

Let's be real: life can be tough. When your responsibilities start to feel overwhelming and showing up each day with a smile on your face seems difficult, it's important to reach out for help. You can lean on your free and confidential Employee Assistance Program (EAP) for support.

We've got your back.

A free benefit from your workplace, the EAP can help you or anyone in your household:

- Be more present and productive at work
- Receive support when you don't feel like yourself
- Get help with responsibilities that are distracting or stressful
- Grow personal and career skills
- Be a caring, loving friend or family member
- Receive care after a traumatic event or diagnosis
- Make healthy lifestyle choices
- Improve and inspire daily life

We're here for you, always.

Life happens, regardless of the day or time. That's why we make ourselves available 24/7, even on holidays. So whenever you need to reach out, we're here for you.

SERVICES

- ☒ Counseling
- ☒ Consultation on
 - Finances
 - Legal needs
 - Managing employees
 - Life
- ☒ Crisis support
- ☒ Coaching
- ☒ Adult and child care resources
- ☒ Personal and professional training
- ☒ Digital behavioral health tools



Support Line
Call anytime
800-624-5544



Mobile app
Search for New
Directions EAP



Web
Visit ndbh.com
for resources

ndbh.com
800-624-5544

Services are free and your employer will not know you reached out.
Flip this sheet over to see some common reasons people use EAP.



Work/Life Services Part of your EAP

Too much on your plate? We can help you delegate.

Secure a sitter. Rent an affordable place. Schedule a plumber. Find grandma a caregiver. Join a gym. Relocate for that new job. Life's to-do lists can be endless. Wouldn't it be nice to have a personal assistant to help?

New Directions Work/Life services offers just that – a team of specialists to support you and your family members with nearly anything that impacts daily life. With one phone call, you can locate a provider, get referrals and resources for almost any need. All vetted, organized and customized to help you stress less, focus at work and be more present at home.

Work/Life services can help you with things like:

CHILD/ELDER CARE

- Parenting skills
- Child care/development
- Camps/rehabilitation assistance
- Tutoring
- Housing options
- Elder care
- Senior housing/nursing homes
- Meal programs
- Companion services
- Disability resources
- Understanding Medicare/Medicaid

DAILY LIVING

- Household maintenance
- Pet care
- Dining and entertainment
- Gifts and shopping
- Moving and relocation
- Meals and groceries

CAREER AND WORK

- Resume writing and editing services
- Job placement resources
- Career counseling
- Community resources

FAMILY RESOURCES

- Adoption assistance
- Special needs assistance
- Education assistance
- Household maintenance and repair
- Relocation
- Transportation needs
- Housing options
- College coaching
- Fitness assistance

FINANCIAL RESOURCES

- Prescription assistance
- Rental assistance
- Food pantries
- Utility assistance
- Low-cost housing

EMERGENCY RESOURCES

- Domestic violence services
- Emergency shelters
- Natural disaster preparation
- Natural disaster recovery
- Response to employer requests

Start today – no cost, no limits!

1. Call 800-624-5544
2. Tell us your needs and any preferences
3. Receive at least three referrals per request within two days
4. Connect with referrals
5. Get it done ✓

Work/Life services include

- ☑ Practical support for everyday life issues
- ☑ Help to manage your work, family and personal needs
- ☑ Personalized consultations with trained Work/Life specialists
- ☑ Referrals to local providers and national services
- ☑ 24/7 support for you and your household members
- ☑ Tip sheets, checklists and other helpful tools

**Use the personal assistant you didn't
know you had, today!**

**ndbh.com
800-624-5544**

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Premiums

MEDICAL

Traditional Medical Plan

Tier	Total Monthly Premium	District Monthly Contribution	Employee Monthly Cost
Employee	\$631.10	\$504.88	\$126.22
Two-Party	\$1,353.60	\$1,082.88	\$270.72
Family	\$1,941.00	\$1,552.80	\$388.20

HealthSave (QHDHP) Medical Plan

Tier	Total Monthly Premium	District Monthly Contribution	Employee Monthly Cost
Employee	\$558.30	\$446.64	\$111.66
Two-Party	\$1,197.60	\$958.08	\$239.52
Family	\$1,717.40	\$1,373.92	\$343.48

Provo City School District HSA Contribution Match

Tier	Yearly*	Monthly
Employee	Approx. match of \$1,000	Up to \$83.33
Two-Party	Approx. match of \$1,750	Up to \$145.83
Family	Approx. match of \$2,000	Up to \$166.66

*Yearly District contributions are an approximate based on a full year employment

DENTAL

Advantage Plus

Tier	Employee Monthly Cost
Employee	\$15.30
Two-Party	\$31.90
Family	\$48.60

Choice PPO Plan

Tier	Employee Monthly Cost
Employee	\$40.80
Two-Party	\$84.20
Family	\$136.90

VISION

Tier	Employee Monthly Cost
Employee	\$7.50
Two-Party	\$15.40
Family	\$25.10

OPEN ENROLLMENT IS July 17th - August 11th

- Benefit Fair - August 7th from 9 am until 4 pm in the GLC stage area. *UMR (New Medical Plan Administrator) will be at the Benefit Fair to help answer any questions.*
- Labs - August 10th from 9 am until 4:30 pm in the District Office Boardroom (limited seating available).
- Labs - August 11th from 9 am until 4:30 pm in the District Office Boardroom (limited seating available).

Chromebooks will be available, but you may bring your own laptop.
Open enrollment must be completed by end of the day on August 11th.
We encourage all employees to enroll independently prior to the
last day of open enrollment.

*Those who complete open enrollment by the end of the day on August 7th will
be entered into a drawing for a prize.*

