

**Additional Voluntary Benefits  
for  
Plan year July, 1 2021 through June 30, 2022**

**Dependent Health Insurance**

The employee pays \$656.37 per month to provide medical, vision, life and dental benefits for dependents...spouse and/or dependent children **up to the age of 26**. Premiums are withheld via payroll deduction and may be paid either pre or post tax.

There is a \$300 deductible per person, per plan year for in-network doctors up to a maximum of \$900 per year per family; plan pays 80% for all allowable services once deductible has been met. Plan pays 100% after \$10,000 total expenses incurred per person (plus deductible). **Dependent Prescription coverage** has a \$50 deductible per person per plan year up to a maximum of \$150 per family resulting in a total maximum annual out-of-pocket cost for the employee of \$2,300.

Deductible increases to \$350 per year if out-of-network providers used; employee pays for all services not allowable by the plan and the employee will pay a significantly higher portion of cost when out of network doctors are used. In addition, a higher annual out of pocket could be incurred. See plan document for additional information.

A \$100.00 *additional* fee is charged for each use of emergency room without being admitted.

**Dependent Dental Insurance**

An employee on the district's health insurance plan *may add dependents to the dental insurance only*. Employee pays \$29.66 per month for dependent dental coverage....spouse and/or dependent children **up to age 26**.

\$50 deductible with maximum of \$1,000 coverage each plan year per person. Plan covers two routine cleanings per year with no deductible. Once deductible has been met, plan pays 80% for basic and routine services; 50% for major services. See plan contract for details.

**Flexible Spending Account (FSA)**

Allows district employees the opportunity to designate funds via pre-tax (Federal, state and Social Security) payroll deductions for out-of-pocket dependent day care expenses and medical costs not covered by insurance. Examples of covered items are insurance deductibles, co-pays and ***certain over-the-counter medications if accompanied by a prescription***. ***Taking advantage of this plan may result in substantial tax savings***. A convenient pre-paid "Benny" card is used for most transactions. A reimbursement form is also available on the District's website.

**Voluntary Life/AD&D Insurance**

Additional life/AD&D insurance may be purchased up to a maximum of the *lesser of 5 times your salary or \$750,000*; spouse coverage may be purchased up to \$250,000; and children may be covered up to \$15,000. **New** employees may purchase up to a guaranteed maximum of \$250,000; spouse guaranteed maximum of \$30,000 without evidence of insurability *if purchased within 31 days of eligibility*.

**Arizona State Retirement System (ASRS)**

District and employee each contribute a percentage of salary as a means of saving for retirement and to cover the costs for long-term disability insurance. Additional information is available on the ASRS website: [www.azasrs.gov](http://www.azasrs.gov)

**AFLAC**

Employees may purchase a supplemental policy to provide assistance with costs associated with personal accidents, sickness, cancer, and/or specified health events/intensive care. For more information, contact the District's AFLAC representative Julie Kicker at 602-799-8022.

**Tax Sheltered Annuities – 403 (b) and 457 (b)**

Located on the District's web site. Site provides a brief explanation of the provisions, policies and rules that govern the 403(b) and 457 (b) Plans. Site also provides names, phone numbers and email addresses of district approved vendors, downloadable forms, links; and answers frequently-asked questions about these tax-deferred savings plans.