Employee Benefits Guide

2023 - 2024

Let's focus on you!

MARICOPA COUNTY
REGIONAL SCHOOL DISTRICT

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INTRODUCTION

Whether you are a new employee enrolling into your benefits for the first time, or considering your benefits during open enrollment, this guide is designed to help you through the process.

Maricopa County Regional School District is proud to offer you a broad range of benefit options. You can choose from a number of plans including medical, dental, vision and voluntary supplemental programs.

Please take the time to read this information and ask questions so you can make the best benefits decisions for yourself and your family.

If you should have any questions:

1. Contact the carrier directly. Phone number and website information is on page 15.
2. Contact **Bonnie Romo**, HR/Financial Coordinator, by phone at 602.422.9034 or by email at bonnie.romo@mcrsd.org.

This booklet highlights important features of Maricopa County Regional School District's benefits for its benefit eligible employees. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans.

Enrollment Information

OPEN ENROLLMENT

Open Enrollment is from May 30 - June 16, 2023. This is your one time per year to make changes.

This will be an **Active** enrollment, which means you are required to complete an online enrollment to make your benefit choices for the upcoming year even if you are not making any changes to your benefit elections .

NEW EMPLOYEES

New Employees have 31 days from your hire date to complete enrollment in the group insurance program. If you have moved from a non-benefits-eligible status to a benefits eligible status, you will have 31 days from the new benefits eligible status date to complete your enrollment. All insurance coverage starts at the first of the month.

Remember, if elections are not made within the 31-day initial period of eligibility, you will be required to wait until **Annual Open Enrollment** or until a **Qualifying Life Event** takes place.

PRE-TAX VS POST-TAX DEDUCTIONS

Pre-Tax Dollars: Your insurance premiums are paid with money deducted from your gross wages prior to any tax calculations. This reduces your tax liability and is a more efficient way to pay for premiums. You may elect to opt-out of this method of paying.

Post-Tax Dollars: Some insurance premiums may be paid after taxes are deducted from your gross pay. Please contact Bonnie Romo for more information related to the specific premiums that are deducted post-tax.

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Qualifying Life Event

The elections that you make during Open Enrollment or at initial benefits eligibility will remain in effect for the plan year (July 1, 2023 – June 30, 2024). During that time, if your life or family status changes as per the recognized events listed below, you are permitted to revise your benefits coverage to accommodate your new status. You may make benefits changes by contacting the Benefits Department and providing the proper documentation.

IRS regulations govern which circumstances allow you to may make changes to your benefits, which benefits you can change and what kinds of changes are permitted.

- All changes must be consistent with the qualifying life event.
- In most cases, you cannot change your benefit plan, but may modify the level of your coverage (in other words, you can add or delete dependents, enroll or dis-enroll yourself or dependents, but not switch insurance carriers or plans).

Any changes in benefit levels must be completed within 31 days of the qualifying life event.

QUALIFYING LIFE EVENTS LIST

Marital Status Changes

- Marriage
- Death of spouse
- Divorce
- Spouse gains or loses coverage from another source
- Spouse employer's Open Enrollment

Covered Dependent Changes

- Birth or adoption of a child
- Death of dependent child
- Dependent becomes ineligible for coverage

COBRA

In most cases, if your employment ends, benefits will terminate on the last day of the month in which you stopped working. Benefits will end on the day of termination in cases of employee fraud.

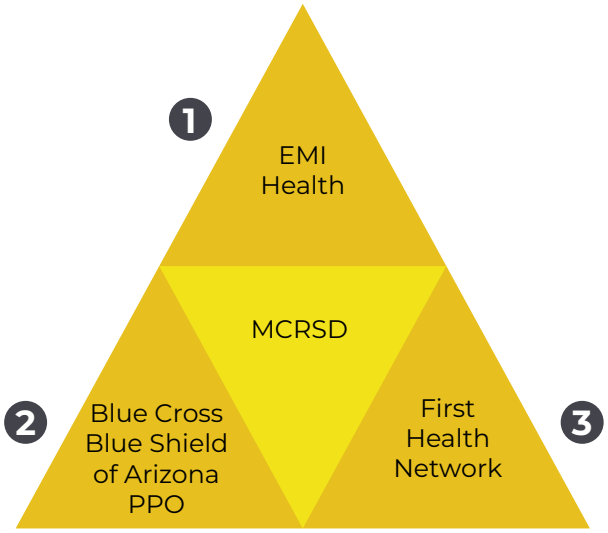
Through federal legislation known as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you may choose to continue coverage by paying the full monthly premium cost plus an administrative charge of 2%.

Each individual who is covered by a Maricopa County Regional School District benefit plan immediately preceding the employee's COBRA event has the right to continue his or her medical, dental or vision plan.

The right to continuation of coverage ends at the earliest of the date:

- you, your spouse or dependents become covered under another group health plan; or,
- you become entitled to Medicare; or,
- you fail to pay the cost of coverage; or
- your COBRA Continuation Period expires.

Medical Plan Information



1. The company that will provide medical insurance and process claims for Maricopa County Regional School District.
2. The network Maricopa County Regional School District will use for hospitals and physicians within Arizona.
3. The network that will process Maricopa County Regional School District will use for hospitals and physicians while outside of Arizona.

SUMMARY

Medical benefits provide you and your family access to quality health care. Maricopa County Regional School District offers three medical plans with different coverage levels from which to choose. All plans are provided through EMI Health. EMI Health contracts with Blue Cross Blue Shield of Arizona to use their PPO Network in Arizona and with First Health Network when outside of Arizona, with claims processing and customer service being provided by EMI Health.

To search for an Blue Cross Blue Shield of Arizona PPO provider please go to emihealth.com. "Provider Search" tab within the "Members" tab.

To contact EMI Health, please go to emihealth.com or contact them at 800.662.5851.

EMI HEALTH

emihealth.com

MARICOPA COUNTY
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Medical Plans

	PPO 500 In Network	PPO 1000 In Network	HDHP 1500 w/HSA In Network
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Calendar Year	Unlimited	Unlimited	Unlimited
Calendar Year Deductibles			
Individual	$500	$1,000	$1,500
Family	$1,000	$2,000	$3,000*
Coinsurance	20%	20%	20%
Out-of-Pocket Maximum			
Individual	$3,000	$3,500	$3,000
Family	$6,000	$7,000	$6,000*
Hospital Services			
Inpatient Hospital	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Outpatient Hospital	Deductible, then 20%	Deductible, then 20%	Deductible, then 20%
Emergency Room	$250 Copay	$250 Copay	Deductible, then 20%
Urgent Care	$50	$50 Copay	Deductible, then 20%
Routine Services			
Office Visit	$20 Copay	$25 Copay	Deductible, then 20%
Specialist Visit	$35 Copay	$40 Copay	Deductible, then 20%
Preventive Care	Covered in Full	Covered in Full	Covered in Full
Lab & X-Ray (Minor Diagnostic)	Covered in Full (Office)	Covered in Full (Office)	Deductible, then 20%
Chiropractic (20 visits per Year)	$20 Copay	$25 Copay	Deductible, then 20%
Rehabilitation (Office/Outpatient)	$20 Copay	$25 Copay	Deductible, then 20%
Prescription Drugs			
Tier 1	$10 Copay	$10 Copay	Deductible, then $10 Copay
Tier 2	$30 Copay	$30 Copay	Deductible, then $30 Copay
Tier 3	$60 Copay	$60 Copay	Deductible, then $60 Copay
Mail-Order/90-Day	2.5x Retail	2.5x Retail	Deductible, then 2.5x Copay
Tier 4 Specialty	25% ($250 Max)	25% ($250 Max)	Deductible, then 25% ($250 Max)

* If you have Family coverage under the HDHP plan, the Family Deductible and Out-of-Pocket Maximum amounts must be met, either individually or accumulatively as a family.

Health Savings Account (H.S.A.)

If you choose to enroll in the High Deductible Health Plan (HDHP), you will have the option of opening an H.S.A. provided by HealthEquity. An H.S.A. is a tax-advantaged savings and spending account that can be used to pay for qualified health care expenses.

THERE ARE TWO COMPONENTS TO AN H.S.A.-BASED COVERAGE PLAN:

1. A qualified health plan (HDHP 1500) is the insurance component that provides medical coverage for you and your family.
2. An H.S.A. with HealthEquity is the banking component which can be funded by pre-tax payroll contributions from you, the district, or both.

The district contributes $100 monthly to an employee's H.S.A. bank account when enrolled in the HDHP 1500.

HOW AN H.S.A. WORKS:

1. Enroll in the HDHP 1500 offered by the district
2. Contribute to your H.S.A. by payroll deductions:

   Up to $3,850 for an individual
   or **$7,750 for a family in 2023.**
   An additional $1,000 if you are age 55 or older.

The money contributed to the account is yours to keep and will roll over year after year – no 'use it or lose it' rule!

3. With your HSA debit card, use those funds to pay for qualified expenses such as:
   - copays
   - deductibles
   - chiropractor
   - dental treatment
   - hearing aids
   - glasses/ contacts
   - prescriptions
   - over the counter drugs and medications

H.S.A. ELIGIBILITY

To make tax-free contributions to an H.S.A., the IRS requires that:

- You are covered by an H.S.A.-qualified medical plan (such as the HDHP 1500)
- You have no other health coverage (such as other health plan, Medicare, military health benefits, medical FSA's)
- You are not eligible to be claimed as a dependent on another person's tax return

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Telemedicine

EMI HEALTH™

REACH A DOCTOR 24/ 7/ 365.

70% of doctor visits can be handled over the phone, and 40% of urgent care visits can be managed using TeleMedicine. Save time and money while still getting the treatment you need through EMI Health TeleMed offered through Recuro.

WHEN TO USE TELEMED

Recuro doctors diagnose acute, non-emergent medical conditions and prescribe medications when clinically appropriate.

Speak with a doctor anytime and pay no consultation fee rather than paying the high costs associated with office visits, urgent care visits, and emergency room visits.

Just call 855.6RECURO

Video consultat ions are available as well from 7 AM - 7 PM.

COMMON CONDITIONS

- Acid Reflux
- Allergies
- Asthma
- Bladder Infection
- Bronchit is
- Cold & Flu
- Const ipation
- Cough
- Ear Pain*
- Fever
- Gout
- Headache
- Hemorrhoids
- High Blood Pressure
- Joint Pain
- Nausea
- Pink Eye
- Rashes
- Sinus Conditions
- Sore Throat
- Stomach Virus
- Thyroid Conditions
- Urinary Tract Infections
- Yeast Infections

*In accordance with telemedicine guidelines, ear infections are only diagnosed for patients that are 18 years of age or older.

COMMON MEDICATIONS

- Albuterol
- Allegra
- Asthma
- Flonase
- Ibuprofen 800 mg
- Levaquin
- Lipitor
- Nasonex
- Many Others

RECURO HEALTH
855.6RECURO

Available on the App Store

ANDROID APP ON Google play

Download the Recuro mobile app

Dental Plan

The network in Arizona and Outside Utah is the Summit Plus (Cigna) network. In Utah, the network is Premier (EMI Health).

New for 2023

SUMMIT PLUS (CIGNA) VIA EMI HEALTH

	In Network	Out-of-Network
Annual Deductibles		
Individual	$50	$50
Family	$150	$150
Annual Plan Maximum	$1,500	$1,500
Benefits		
Type I - Diagnostic & Preventive (no deductible)	100%	100% R&C
Type II - Basic Restorative Services	80%	80% R&C
Type III - Major Restorative Services	50%	50% R&C
Orthodontic Benefits		
Orthodontia Age Limitation	Dependent children ages 7 through 18	Dependent children ages 7 through 18
Lifetime Maximum	50% to $1,500	50% R&C to $1,500
Lifetime Deductible	N/A	N/A
Adult Orthodontia	N/A	N/A
Other Benefits		
Endodontic Coverage	80%	80% R&C
Periodontic Coverage	80%	80% R&C

R&C = Reasonable and Customary which means if you choose a dentist who does not participate in the network, your out-of-pocket expenses may be greater.

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Vision

The VSP Choice Plus network is available in Arizona and outside of Arizona.

New for 2023

VSP CHOICE PLUS VISION VIA EMI HEALTH

	In Network	Out of Network
Exam	$10 Copay	Reimbursed up to $65
Frequency	Every 12 Months	Every 12 Months
Lenses Single/Bifocal/Trifocal/ Lenticular	Covered 100% after $10 Copay	Reimbursed up to $30 - $100 depending on lens
Frequency	Every 12 Months	Every 12 Months
Frames	$100* Allowance	Reimbursed up to $70
Frequency	Every 12 Months	Every 12 Months
Contact Lenses (In lieu of glasses)	Elective: $100 Allowance	Elective: Reimbursed up to $80
Frequency	Every 12 Months	Every 12 Months

*Costco, Walmart and Sam's Club frames have a $55 allowance after $20 Copay

Disability Information

Disability coverage can be one of the most important benefits you have. It provides you and your family with financial protection if you are ever unable to work due to an illness or non-work-related injury.

VOLUNTARY SHORT TERM DISABILITY

You have the option to purchase a OneAmerica STD policy.

Elimination Period:	7 Days
Benefit Amount:	66 2/3% of pre-disability weekly earnings up to $1,500 ($6,500 per month)
Benefit Duration:	25 Weeks

If you waived this coverage when first eligible, you will be required to complete a satisfactory Evidence of Insurability to be accepted.

LONG TERM DISABILITY

All employees who work 20 or more hours per week for 20 weeks per year will pay premiums through mandatory contributions to Arizona State Retirement System (ASRS) for Long Term Disability (LTD).

Elimination period:	180 Days
Benefit Amount:	66 2/3% of monthly base salary as determined by ASRS

Additional supplemental benefits are available from Aflac, LegalShield and Liberty National. Please see Bonnie Romo for additional information about enrolling in these plans.

Life / AD&D Insurance

BASIC LIFE INSURANCE AND AD&D

Maricopa County Regional School District pays 100% of the cost of this OneAmerica Term Life Insurance Policy. Coverage for each benefit eligible employee is $50,000 Life and AD&D Benefit.

Life insurance provides protection for those who depend on you financially. Your need varies greatly due to age, number of dependents, dependent ages and your financial situation. Accidental Death and Dismemberment (AD&D) benefits provide a benefit to you or your beneficiary if you are seriously injured or die in an accident.

VOLUNTARY LIFE INSURANCE

You may also elect to purchase additional life insurance from OneAmerica for yourself and your spouse or child(ren).

- Employee: $10,000 minimum with $1,000 increments to a maximum of $500,000 or 5x annual earnings.
- Spouse: $10,000 minimum with benefit increments of $500 to a maximum of $150,000 not to exceed 100% of the employee coverage.
- Child(ren) 6 mo. to age 19: $2,500, $5,000, $7,500 or $10,000.

NOTE: If you are electing an amount above the Guaranteed Issue amount of $100,000, you MUST complete an Evidence of Insurability (EOI) within 5 days of submitting your completed enrollment. Return completed EOI to the HR Department.

EMPLOYEES ENROLLING AFTER INITIAL ELIGIBILITY AT TIME OF HIRE (LATE ENTRANTS) or EMPLOYEES REQUESTING TO INCREASE COVERAGE: Any amount of coverage elected requires Evidence of Insurability (EOI). You MUST complete an Evidence of Insurability (EOI) within 5 days of submitting your completed enrollment. Return completed EOI to the HR Department.

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Flexible Spending Accounts

The Health Care Spending Account (HCSA) and the Dependent Care Spending Account (DCSA) allow you to reduce your taxable income by paying for out-of-pocket health care and dependent day care expenses with pre-tax dollars. Since these accounts are to be used for predictable expenses, careful planning is required.

HEALTH CARE SPENDING ACCOUNT (HCSA)

How it Works:

- You make before-tax deposits (via payroll deductions) to your HCSA.
- You can deposit from $100 to $3,050 per year.
- Eligible expenses for both you and eligible family members are covered. You or your family members do NOT have to be enrolled in MCRSD's health insurance to participate in the Health Care Spending Account.
- When you or an eligible family member has a medical expense, you pay for the expense via FSA debit card.
- All expenses must be incurred between July 1, 2023 and June 30, 2024 while you are employed.
- If your employment terminates or you change to non-benefit-eligible status, your "plan year" will end effective the last day of the month in which the change occurred. Eligible expenses must be incurred before that date.
- Those employees enrolled in the HDHP 1500 medical plan may not participate in the HCSA.

If you do not use the money in this account through the plan year, the maximum that can be rolled over to the next year is $500.

DEPENDENT CARE SPENDING ACCOUNT (DCSA)

How it Works:

You make before-tax deposits (via payroll deduction) to your Dependent Care Spending Account. You can deposit from $100 to $5,000 per year. In some cases, your maximum allowed annual contribution may be less than $5,000.

For example:

- If you are married and your spouse contributes to a similar account, your combined contributions may not exceed $5,000 per year.
- If you are married but file separate tax returns, your annual contribution is limited to $2,500.
- Your contributions cannot exceed the amount of your income, or your spouse's income, whichever is lower.
- Expenses for DCSA must be incurred between July 1, 2023 and June 30, 2024.
- **If you do not use the money in this account during the plan year, the balance will be forfeited.**
- For reimbursement of an eligible expense, you pay the bill and then submit a claim form for reimbursement.

You must include an original receipt from your dependent care provider and report the provider's taxpayer ID.

IRS RULES FOR ALL FLEXIBLE SPENDING ACCOUNTS

- Your deposit amount cannot be changed, stopped or started during the year for any reason, unless you have a Qualifying Life Event (see page 3).
- Only those expenses that are considered tax deductible by the IRS, as listed in Publication 502, are eligible for reimbursement.
- IRS guidelines can be found at http://www.irs.gov/publications/p969/ar02.html

Employee Rate Sheet

Use this sheet for your per-paycheck benefit costs for the upcoming plan year. This is a great place to start planning for your, and your family's, health and wellness for next year.

	MEDICAL PLANS*		
	PPO 500	PPO 1000	HDHP 1500
	25 PAYS	25 PAYS	25 PAYS
EMPLOYEE ONLY	$78.48	$52.17	$0.00
EMPLOYEE & SPOUSE	$566.49	$511.30	$401.72
EMPLOYEE & CHILDREN	$477.77	$427.81	$328.67
EMPLOYEE & FAMILY	$1,054.52	$970.39	$803.42

	DENTAL PLAN	VISION PLAN
	25 PAYS	25 PAYS
EMPLOYEE ONLY	$0.00	$3.07
EMPLOYEE & SPOUSE	$18.19	$6.62
EMPLOYEE & CHILDREN	$20.93	$7.06
EMPLOYEE & FAMILY	$39.84	$10.18

Voluntary Life and Voluntary Short Term Disability rates are available from Bonnie Romo at bonnie.romo@mcrsd.org.

*The District pays **$9,129.84/year** toward the premium for each plan. The District contributes **$100/month** to the Health Savings Account (H.S.A.) of those enrolled in the HDHP 1500 plan.

MARICOPA COUNTY
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Employee Assistance Program

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents. This information explains how GuidanceResources can help you and your family deal with everyday challenges.

ONEAMERICA®

CONFIDENTIAL COUNSELING

3 Session Plan

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM—highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) and other resources for:

- Stress, anxiety and depression
- Job pressures
- Relationship/marital conflicts
- Grief and loss
- Problems with children
- Substance abuse

FINANCIAL INFORMATION & RESOURCES

Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- Getting out of debt
- Retirement planning
- Credit card or loan problems
- Estate planning
- Tax questions
- Saving for college

LEGAL SUPPORT & RESOURCES

Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

- Divorce and family law
- Real estate transactions
- Debt and bankruptcy
- Civil and criminal actions
- Landlord/tenant issues
- Contracts

WORK-LIFE SOLUTIONS

Delegate your "to-do" list.

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- Child and elder care
- College planning
- Moving and relocation
- Pet care
- Making major purchases
- Home repair

GUIDANCERESOURCES® ONLINE

Knowledge at your fingertips.

GuidanceResources Online is your one stop for expert information on the issues that matter most to you... relationships, work, school, children, wellness, legal, financial, free time and more.

- Timely articles, HelpSheetsSM, tutorials, streaming videos and self-assessments
- "Ask the Expert" personal responses to your questions
- Child care, elder care, attorney and financial planner searches

FREE ONLINE WILL PREPARATION

Get peace of mind.

EstateGuidance® lets you quickly and easily write a will on your computer. Just go to www.guidanceresources.com and click on the EstateGuidance link. Follow the prompts to create and download your will at no cost. Online support and instructions for executing and filing your will are included. You can:

- Name an executor to manage your estate
- Choose a guardian for your children
- Specify your wishes for your property
- Provide funeral and burial instructions

Important Phone Numbers & Websites

EMI Health

BCBS of AZ Network
Medical
800.662.5851
www.emihealth.com

EMI Health

Dental – Summit Plus (Cigna) Network
Vision – VSP Choice Plus Network
800.662.5851
emihealth.com

HealthEquity

HSA Account
866.346.5800
www.healthequity.com

ComPsych GuidanceResources via OneAmerica

EAP Resources
855.387.9727
www.guidanceresources.com

iSolved Benefit Services

Flexible Spending Account (FSA)
866.370.3040
isolvedbenefitservices.com

OneAmerica

Life and Disability
www.oneamerica.com

Arizona State Retirement System

Long Term Disability
520.239.3100
800.621.3778
www.azasrs.gov

WellVia

Telemedicine
877.872.0370

Bonnie Romo

HR/Finance Coordinator
602.422.9034
bonnie.romo@mcrsd.org

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ABOUT THIS BOOKLET

This booklet highlights important features of Maricopa County Regional School District's benefits for its benefit eligible employees. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans.

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CAPFI CONSULTING