



## **YOUR EMPLOYEE BENEFITS 2023-2024**

## **AUGUST 2023**

The district benefits package is an important part of your whole compensation. The district is pleased to offer you the opportunity to select from a variety of benefit options. Eligible employees receive or may elect participation in any or all of the following:

- Life Insurance
- Retirement Benefits
- Leave
  - PTO (Paid Time Off)
  - Sick Leave Bank (optional)
  - Annual Leave (\*Applies only to contracted full-time employees that work 240 or more days per year)
- Flexible Spending (optional)
- Medical Insurance
  - Health
  - Dental (optional)
  - Vision (optional)

This booklet is a quick reference guide to the benefits offered and should help answer some of the questions you may have. For more detailed information about any of the plans, please visit our district website or contact the insurance companies directly.

Any changes you wish to make to your benefits can be done during open enrollment by logging onto Employee Navigator on the district website. All changes will take effect the following month.

**This includes any stop payroll deductions.**

**If you do nothing during the open enrollment period, your benefits will end.**

If there are any changes to name, address, dependents, or beneficiaries, please log onto the Employee Navigator to change each of these. This information is important to all insurances and retirement. Any required changes not made that would have saved the district the cost of insurance will be billed back to the employee.

## LIFE INSURANCE

As a contracted employee, working 30 hours per week or more, you and your dependents are eligible for the Group Basic Life.

Basic Life insurance is provided to you and your eligible dependents by Uintah School District at no cost to you. The following are the Basic Life benefit amounts:

- Employee: All eligible employees \$50,000 (Coverage amounts begin to reduce at age 65)
- Spouse: \$2,000
- Child(ren): \$2,000 on each dependent child

\*\*\*Supplemental Life Insurance may be purchased separately. Please see the Benefits Guide Book.

## RETIREMENT

All eligible contracted employees hired to work 30 hours or more per week are enrolled in the Utah Public Employees Retirement System (URS). Once your eligibility in this system is certified by your employer and your enrollment is processed at the Utah Retirement Systems Office, you can access your information on the URS Website at [www.urs.org](http://www.urs.org) to manage accounts and make changes.

Additional retirement income may be deducted automatically from your paycheck to a 401(k), 457, IRA or Roth IRA Defined Retirement Savings Plan. This is optional and changes can be made on the URS website.

Qualification for early retirement from the URS:

- Tier 1 Noncontributory systems are 20 years at age 60, 10 years at age 62 or 25 years at any age.
- Tier 1 Contributory system, you need 20 years at age 60 or 10 years at age 62.
- Tier 1 full retirement would be age 65 with 4 years (or more) of service, or 30 years at any age.
- Employees hired after July 1, 2011, with no prior qualified service, will be on the Tier 2 System which gives a choice between receiving a pension and the 401(k), or a 401(k) only option.
- Qualifications to retire are 65 with 4 years of service, or 35 years of service.
- Early retirement qualification is age 60 with 20 years or more, and age 62 with 10 years or more.

More information can be found at [www.urs.org](http://www.urs.org) under the "Members" tab.

## Retiring in the Near Future?

URS suggests the following schedule to prepare for retirement.

- **2 to 3 years** before retirement call URS at 1-800-365-8772 and request a retirement estimate from their office.
- **6 months** before retirement check that you have proof of age documents for yourself and your spouse. You will also need to provide a copy of your marriage certificate, if you are married.
- **2 months** before retirement contact URS for a retirement application. Forms are available from URS to purchase future service credit if needed. These forms need to be filed with URS no more than 90 days before your retirement date. If you are planning to work for another agency covered by URS after retirement contact URS before you retire.
- **1 month** before retirement call URS if you mailed your retirement application and haven't been notified that they have received it.

### **Longevity Incentive**

After an employee has completed their 21<sup>st</sup> year, a base of \$1,500.00 plus a percentage of 2.5% of their salary will be paid into either a medical trust or special pay plan account. By this formula, an amount will be paid into the account at the end of each contract year the employee remains with the district. The employee must remain with the district and complete the contract year to receive payment.

### **PTO Pay Out for Employment Separation**

Payout for unused PTO days will depend on years of service and days accumulated at retirement and would be paid into a medical trust or special pay plan account.

Payout after 10 years will be:

- 35% of your daily rate

Payout after 20 years will be:

- 35% for 1-150 unused days
- 45% for 151-200 unused days
- 55% for 201 and over unused days

Payout after 25 years will be:

- 45% for 1-150 unused days
- 55% for 151-200 unused days
- 65% for 201 and over unused days

Payout after 30 years will be:

- 55% for the first 150 unused days
- 65% for 151-200 unused days
- 75% for 201 and over unused days

Payout is based on the daily rate of base contract of the year retired.

### **ANNUAL UNUSED PTO INCENTIVE ELECTION**

Employees may relinquish and be paid for their first five (5) PTO days, that are unused after each fiscal year, in exchange for a payout in June.

- The amount is to be paid directly to the employee.
- The amount paid will be the employee's daily rate per day, not to exceed \$185.
- The \$185 maximum will be indexed annually to the average salary increase.

Table detailing how many days an employee can receive a payout for annually:

PTO Days Used (Not including Sick Bank Donation)	Days Available for Payment
No days used	Five (5) days available for payout
One (1) day used	Four (4) days available for payout
Two (2) days used	Three (3) days available for payout
Three (3) days used	Two (2) days available for payout
Four (4) days used	One (1) day available for payout
Five (5) days used	No days available for payout

- For employees who elect to participate in the USD sick leave bank by donating one (1) PTO day per fiscal year, the PTO day donated will not count against the employee for the PTO annual incentive.

## **LEAVE**

### **Paid Time Off (PTO)**

Employees contracted to work an average of 30 hours per week for less than 200 days will earn 10 PTO days per year. Employees contracted to work an average of 30 hours per week for more than 200 days will earn 11 PTO days per year. There will be no maximum accumulation on these days. Employees who terminate early and have used more PTO leave days than earned will have their PTO leave credited on the actual months worked. *(Example: An employee is hired on a 182-day contract. The employee is granted and uses 10 PTO days. After working 91 days (or 50% of contracted days) the employee resigns. The employee, on their final paycheck, will be charged for 5 PTO days (50% of the 10 granted) at their daily rate.)*

### **Sick Leave Bank (optional)**

Full-time employees (30 hours or more) may donate 1 PTO day per year to the bank. This qualifies them to apply to the Sick Leave Bank Committee for sick days needed. It is the responsibility of each member/employee donating to the sick leave bank, to read & refer to The Sick Leave Bank Policy, 005.0631, to determine eligibility.

If PTO days are exhausted, you may apply to the Sick Leave Bank if you donated to it and are a member during the current year. There will be a full day pay dock for each day missed and the cost of medical insurance if Sick Leave Bank days are not available to you. If you qualify for FMLA the cost of Medical Insurance will not be docked.

### **Annual Leave\***

All employees contracted for 240 days or more and hired to work 30 hours or more, earn the hour equivalent of 10 working days' annual leave after 1 full year of employment. Upon completion of five years of successive employment the employee will earn the hour equivalent of 1 additional day annual leave each year to a maximum of the hour equivalent of 15 days.

A current employee who has not been contracted for 3 or more consecutive years, moving to a 240 day or greater contract with the School District will be considered as a new employee in terms of annual leave. Employees will be allowed to carry over no more than the hour equivalent of 10 days of their previously awarded annual leave. Previously awarded annual leave in excess of the hour equivalent of 10 days will be lost after June 30.

Please refer to Annual Leave Policy #005.0660 for updated information regarding annual leave policy changes. Last approved 04/08/2014.

### **FLEXIBLE SPENDING ACCOUNT (FSA) (Optional)**

This is an optional plan that allows participants to pay for qualified Medical and Dependent Care expenses with pre-tax dollars. There are three types of FSAs available to you:

- Health/Medical
- Dependent Care
- Limited FSA.

This plan is for one year and you must sign up each year during open enrollment or when hired.

Forms with receipts must be submitted to Axisplus for reimbursement or you can apply for the card payment option if you do not have the FSA card already. You are allowed to carry over up to \$570.00 of your flex funds. All services must be rendered by Aug. 31 and all receipts must be submitted to Axisplus by Nov. 30. The maximum contribution amount for the FSA account is \$2,850.00

To access claim forms and track your Flex funds visit the AxisPlus website at [www.portal.myaxisplus.com](http://www.portal.myaxisplus.com).

### **HEALTH SAVINGS ACCOUNT (HSA)**

This is a tax-free savings account that employees use in conjunction with a High Deductible Health Plan (HDHP) to pay for qualified medical, dental, and vision expenses. HSAs are owned by the individual, not the employer. If an employee leaves the district, they can take the funds with them or roll them into another HSA plan.

To access claim forms and track your HSA funds visit the AxisPlus website at [www.portal.myaxisplus.com](http://www.portal.myaxisplus.com).

### **MEDICAL INSURANCE**

Health Insurance benefits are offered to employees who are contracted for 30 hours or more per week. If an employee works less than 40 hours per week (1.0 FTE) but at least 30 hours per week (.75 FTE), they qualify for partial medical benefits based on the hours worked. If the school district is not fully funding insurance, the district portion will be equivalent to the percentage of the FTE x the amount the district is currently supporting, with exceptions stated in District Policy.

PEHP **Preferred** Network has three plans of coverage at different costs to employees:

- Silver Plan- Preferred
- Copper Plan-Preferred HSA
- Core Plan-Preferred HSA

PEHP **Summit** Network has three plans of coverage at different costs to employees:

- Silver Plan-Summit
- Copper Plan-Summit HSA
- Core Plan-Summit HSA

PEHP **Advantage** Network has three plans of coverage at different costs to employees:

- Silver Plan- Advantage
- Copper Plan-Advantage HSA
- Core Plan-Advantage HSA

Employees who choose the option to participate in the Uintah School District Wellness Program will pay 11.44% of their insurance premium. Employees who choose not to participate will pay 21.44%.

The requirements for premium reduction for the 2022/2023 school year are:

- Proof of a Healthy Utah Biometric Health Screening or a Biometric Health Screening provided by your Primary Care Physician
- Participate in the MyWellness Tracker Wellright System and earn 2,500 points by Aug. 31.

Please check the school district website for more information on the Wellness Program and provider websites.

### **Cash-in-Lieu of Medical Insurance**

Employees who choose the Cash-in-Lieu medical stipend option, and indicate that in their Employee Navigator elections, will receive an annual stipend of up to \$2,100.00, paid monthly. Employees contracted to work fewer than 40 hours will receive a prorated stipend amount. Those that elect the Cash-in-Lieu medical stipend will be required to provide a Certificate of Credible coverage from their current medical insurance provider.

If you elect a high deductible medical plan, making you eligible for the district's contribution into your corresponding Health Savings Account, and then due to a qualifying event waive your insurance, you will only be eligible for the difference between the district's HSA contribution amount and what your waiver stipend amount would be, if any.

Employees that elect the Cash-in-Lieu medical waive option and then elect a high deductible medical plan, due to a qualifying event, will only be eligible for a prorated amount of the districts HSA contribution. This prorated amount will be based on the total waiver stipend amount received up to the date of the qualifying event and election of the high deductible medical plan.

Insurance coverage for employees will begin on the first of the month following their employment date, or the first of the month after the enrollment process has been completed. If employment ends before the contract year is finished, then Insurance benefits will terminate the last day of the month the employee works. For employees who complete their current year contract, insurance benefits will terminate on the last day of the month in which the final payroll check is issued as per the following dates:

- June 30 – Maintenance, Custodians, District Secretaries, 12-Month Administrators
- July 31 – Administrators, School Secretaries, Counselors
- Aug. 31 – Teachers, Teaching Assistants, Bus Drivers, Food Service Workers
- Dec. 31 – Board Members

### **Workers Compensation**

The Uintah School District furnishes Workers Compensation Insurance as prescribed by state law for all employees and authorized volunteers.

### **Disability Insurance**

Long Term Disability coverage is provided for benefitted employees through Lincoln.

### **DENTAL COVERAGE (optional)**

TDA (Total Dental Administrators) is an optional plan for those working 30 hours or more. The TDA plan offers you the option of receiving your dental care from any dentist you choose (Out-of-Network) or from a Participating Plan Dentist (In-Network). More information regarding these plans can be found on our website, or you can go to their website at [www.tdadental.com](http://www.tdadental.com).

### **VISION COVERAGE (optional)**

OptiCare Vision Services is an optional vision plan for employees working 30 hours or more per week. The OptiCare plan offers you the option of receiving your vision care from any doctor you choose (Out-of-Network) or from a Participating Plan Doctor (In-Network). For a list of providers go to the OptiCare Vision Services website at [www.opticarevisionservices.com](http://www.opticarevisionservices.com).

### **InfoArmor (optional)**

More than 14 million Americans experienced identity fraud in 2018. Protect your family's privacy, identity, and finances with PrivacyArmor Plus. With InfoArmor's operative-sourced dark web monitoring intelligence, financial transaction monitoring, social media reputation monitoring and more, they find what others can't.

Should fraud or identity theft occur, their in-house Privacy Advocates® are always there to fully restore your compromised identity, even if it occurred prior to enrollment.



## VENDOR INFORMATION

### **PEHP (Public Employees Health Program)**

560 East 200 South  
Salt Lake City, UT 84102-2004  
1-801-366-7555 or  
1-800-765-7347  
[www.pehp.org](http://www.pehp.org)

### **AxisPlus HSA/FSA**

860 East 9085 South  
Sandy, UT 84094  
1-877-872-2125  
[www.portal.myaxisplus.com](http://www.portal.myaxisplus.com)

### **URS (Utah Retirement Systems)**

PO Box 1590  
Salt Lake City, UT 84110-1590  
1-801-366-7442  
1-800-688-4015  
[www.urs.org](http://www.urs.org)

### **Lincoln Financial Group – Life Insurance**

295 E. Clay Lane  
Lehi, UT 84043  
1-800-423-2765  
[www.lfg.com](http://www.lfg.com)

### **OptiCare Vision Services**

1901 West Parkway Blvd  
Salt Lake City, UT 84119  
1-800-363-0950  
[www.opticarevisionservices.com](http://www.opticarevisionservices.com)

### **TDA Dental**

6985 Union Park Center  
Suite 675  
Cottonwood Heights, UT 84047  
1-800-880-3536  
[www.tdadental.com](http://www.tdadental.com)

### **InfoArmor**

1-800-789-2720  
[www.myprivacyarmor.com](http://www.myprivacyarmor.com)

### **Voya Financial**

250 Marquette Ave  
Suite 900  
Minneapolis, MN 55401  
1-877-236-7564  
[www.voya.com](http://www.voya.com)