

**UINTAH  
SCHOOL  
DISTRICT**



**YOUR  
EMPLOYEE  
BENEFITS  
2010-2011**



August 2010

The district fringe benefit 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

Flexible Spending (optional)

Medical Insurance

- Health
- Dental (optional)
- Vision (optional)

This booklet is designed as a quick reference guide to the benefits offered and to help answer a few 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 by printing and completing the forms located on the district website or at the District Office. All completed forms must be returned to the District Office and will take effect the following month. **This includes any stop payroll deductions.**

**If you do nothing during the open enrollment period, your enrollment will continue as it was prior to the open enrollment period (with exception to the flexible spending plan and sick leave bank or any carrier changes that will end without your specific renewal).**

If there are any changes to name, address, dependents or beneficiaries please come to the District Office and complete the change forms as soon as possible. This information is very 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.

## Provider Contacts

### **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)

### **TDA**

Total Dental Administrators, Inc.  
969 East Murray Holladay Road, Suite 4E  
Salt Lake City, UT 84117  
1-801-268-9740 or  
1-800-880-3536  
[www.totaldentaladmin.com](http://www.totaldentaladmin.com)

### **Opticare of Utah**

1901 W Parkway Blvd.  
Salt Lake City, UT 84119  
1-800-eye-care (1-800-393-2273)  
[service@standardoptical.net](mailto:service@standardoptical.net)

### **USBAflex**

860 East 9085 South  
Sandy, UT 84094  
1-877-872-2125  
1-866-872-2125 fax  
[www.usbaflex.com](http://www.usbaflex.com)

### **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)

## *VISION (optional)*

Opticare of Utah is an optional vision plan for employees working 20 hours or more per week. The Opticare plan 10-120 offers the highest quality routine vision care with comprehensive examinations, frames, lenses, contact lenses and a discount for LASIK services. Opticare of Utah has teamed up with Standard Optical and the best Optometrists in the state to provide you with these benefits at an affordable price.

The Networks provided are **Select Network**, which are the Standard Optical providers and will save more on out of pocket expenses, **Broad Network**, which includes optometrists throughout the state with either a co-pay or a discount and **Out-of-Network** that has an allowance only on certain options. Co-pays and coverage's vary according to the Network providers use.

Visit the website for more information and provider lists.

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## ***LIFE INSURANCE***

### *Group Basic Life and Supplemental Life Benefit Highlights*

As a contracted employee, working 20 hours per week or more, you and your dependents are eligible for the Group Basic Life and Supplemental Life Insurance plans.

#### ***Basic Life:***

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

Employee: All eligible employees \$50,000

Early Retirees as qualified by the District for a period of 5 years or attainment of age 65, whichever occurs first: \$50,000

Spouse: \$2,000

Child(ren): \$2,000 on each dependent child

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

TDA- Total Dental Administrators, Inc. is an optional plan for those working 20 hours or more. This 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). If you elect for services from an In-Network dentist, your out of pocket costs will be less.

**Preventive** and **Basic Dentistry** with an In-Network Dentist are covered at 100% and **Major Dentistry** is covered at 50%. If you choose an Out-of-Network dentist these coverage's are subject to TDA's allowable UCR (Usual, Customary and Reasonable) Fee's.

There is a 12 month waiting period for new hires on **Major Dentistry** and **Orthodontics**. TDA has a Lifetime Deductible of \$100.00 per person. There is also a maximum benefit of \$1200.00 per person per calendar year and lifetime **Orthodontic** maximum of \$1000.00 per child under the age of 19 only.

after enrollment forms are turned in to the District Office. Insurance benefits will terminate on the last day of the month in which an employee's final payroll check is issued. 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, Board Secretaries, 12 Month Administrators

**July 31** – Administrators, School Secretaries, Counselors

**August 31** – Teachers, Teaching Assistants, Bus Drivers, Food Service Workers

**December 31** – Board Members

For those employees who waive their insurance coverage there will be a payout of up to \$2,100.00, depending on FTE. This option will be paid out over a period of 12 months.

***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 and Emergency Travel Assistance coverage are in place through UNUM.

***Basic Accidental Death and Dismemberment:***

Basic Accidental Death and Dismemberment Insurance is provided to you by Uintah School District at no cost to you in the following amount:

Employee: All eligible employees \$50,000

Early Retirees as qualified by the district for a period of five years or attainment of age 65, whichever occurs first: \$50,000

Spouse and dependent children are not eligible for coverage under this plan.

***Supplemental Life:***

Employee: You have the option to purchase Supplemental Life insurance coverage in increments of \$5,000, from \$20,000 to a maximum of \$500,000. Retirees are not eligible for this plan.

Dependent: You may also elect coverage on the lives of your spouse and/or dependent children. Please see website for details.

### ***Travel Assist Programs:***

These programs provide you, your spouse and covered dependent children with immediate access to doctors, medical facilities and certain other travel-related services when faced with a medical emergency while traveling 100 miles or more away from home or to a foreign country. One program through Hartford with brochures available at the Business Office or through UNUM and you can get more information at [www.unumprovident.com/travelassistance](http://www.unumprovident.com/travelassistance).

### ***Beneficiary Assist Programs:***

The Hartford's Beneficiary Assist program through ComPsych helps you cope with the emotional, financial, and legal issues that can arise after a loss. Face to face visits or counseling sessions over the phone are available. Brochures are available at the Business Office. Balance Assist through UNUM is also available with more information on their website [www.unumprovident.com/worklifebalance](http://www.unumprovident.com/worklifebalance).

maximum benefits. These providers may be different than PEHP Preferred Providers.

Employees who choose the option to participate in the Uintah School District Wellness Program will pay 5.5% of their insurance premium. Employees who choose not to participate will pay 10.5%. The requirements for premium reduction for the 2010/2011 school year and each year thereafter are:

Proof of a Healthy Utah Health Screening or a health screening provided by your Primary Care Physician.

Requirements for premium reduction for the 2011/2012 school year and each year thereafter are:

Participation in no less than 2 of the 4 quarterly Uintah School District Wellness Incentive Programs to be held during the upcoming 2010/2011 school year and proof of an annual Health Screening done by either Healthy Utah or your Primary Care Physician before August 31, 2011.

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

Insurance coverage for employees will begin on the first of the month following their employment date, or the first of the month

## *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 has four plans of coverage at different costs to employees:

- Platinum Care
- Gold Care
- Silver Care
- Bronze Care

PEHP Summit also has four plans of coverage at different costs to employees:

- Platinum Care-S
- Gold Care-S
- Silver Care-S
- Bronze Care-S

PEHP Summit uses providers contracted with PEHP Summit Plans. Members must use PEHP Summit Providers to receive

## *RETIREMENT*

All eligible contracted employees working 20 hours or more per week with a position lasting nine months or more per year are required to join the Utah Public Employees Retirement System. Once your eligibility in this system is certified by your employer and your enrollment is processed at the Utah Retirement Systems Office, a brochure explaining your membership will be sent to you. For specific information on your account, contact the Utah Retirement Systems office.

Additional retirement income may be deducted automatically from your paycheck to a 401(k), 457, IRA or Roth IRA Defined Contribution program. This is optional and forms are available on the URS website, our district website or at the District Office to enroll or change.

Qualifications for early retirement from the URS noncontributory systems are 20 years at age 60 or 25 years at any age. If you are on the contributory system you need 20 years at age 60 or 30 years at any age. There are several plans you can choose from for retirement payment. URS suggests the following schedule to prepare for retirement.

**12 months** before retirement call URS 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).

**3 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.

## ***FLEX SPENDING (optional)***

This is an optional plan that allows you to elect an amount for the year that you plan to spend on out of pocket health care and/or day care expenses. The money is taken out of your paycheck on a pretax basis. 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 USBAflex for reimbursement. You must use all of your funds in the same plan year to avoid forfeiting your money. The grace period for service is November 15 and all receipts must be submitted to USBAflex by November 30. You can pick up claim forms at the District Office or on either our website or [www.usbaflex.com](http://www.usbaflex.com).

### ***Annual Leave:***

All full time employees contracted for 240 days or more earn ten working days vacation after 1 full year of employment. Upon completion of five years of successive employment the employee will earn one additional day of vacation each year to a maximum of fifteen days. All 12 month employees contracted for at least 30 hours, but less than 40 hours per week, qualify for vacation days with the number of vacation days earned to be prorated according to the number of hours worked per week.

Employees will be allowed to carry over no more than five vacation days per year.

Accumulated vacation days over the five days allowed for carry over will be lost after August 1.

### ***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 medtrust or retirement 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. Those employees that have already given 21+ years as of the 2007-2008 school year will receive a pay back that will be paid over a five year period. The employee must remain with the district to receive payment each year. For more information on pay back please contact the Business Office.

### ***PTO Pay Out for Retirees:***

Payout for unused PTO days will depend on years of service and days accumulated at retirement and would be paid into a medtrust account. For 20 years of service there would be 15% payout for days from 1-150, 20% payout for days 151-200 and 25% payout for days 201 and over. For 25 years there would be a 20% payout for days from 1-150, 30% for days 151 - 200, and 40% for days 201 and over. Payout for 30 + years will be 25% for 1-150 days, 35% for 151-200 days and 50 % for days 201 and over. Payout is based on the daily rate of base contract of the year retired.

## ***LEAVE***

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

Employees contracted for less than 200 days will receive 10 PTO days per year.

Employees contracted more than 200 days will receive 11 PTO days per year. There will be no maximum accumulation on these days.

The annual unused PTO Incentive will pay you for unused days if fewer than five are used during the year. A daily rate not to exceed \$150.00 will be paid at the end of the fiscal year into your 401k. An employee using 5 or more PTO days would receive no payment that fiscal year.

***The last school day before and the first school day after Thanksgiving and Christmas Holidays, and the first and last days of school will require the use of two PTO days. This affects all employees. The only exception would be illness with a Dr.'s note required on the return day of work. The original Dr.'s note must be attached to your time sheet as it will not be corrected at a later date.***

If PTO days are exhausted you may apply to the Sick Leave Bank if you donated to it 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.

If you donate to the Sick Leave Bank that day will not be counted as a PTO day used toward the annual unused PTO incentive.

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

Full time employees 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 if an employee's accumulated leave (which includes PTO, vacation and comp) days have been used. A majority vote of the members of the Sick Leave Bank Committee is required to approve an application for sick leave days. Employees should refer to District Policy to determine if the illness qualifies for Sick Leave Bank.