

• • • **Benefits Summary** • • •

Plan Year 2023-2024



LAWRENCE

Public Schools

Welcome to Lawrence Public Schools!

We strive to offer a comprehensive, cost-effective benefits package to our employees. Please use this booklet and our benefits website to fully understand the options offered to you as an employee of the district.

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Lawrence Public Schools Benefit Department

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Our website is a wonderful, up-to-date resource for more detailed information, links to provider web sites, rates, forms and much more. Please check it out by following this address and signing in with your district computer username and password:

<https://internal.usd497.org/district/humanresources/benefits>

If you prefer paper copies of any or all of our schedules of benefits, plan documents, brochures, or rates, please let us know at the contact info above and we are happy to print them for you.

General Benefits Information

Welcome to Lawrence Public Schools! Included in this booklet is an overview of the benefits offered to current employees of the school district. Before you sign up for benefits, please view more detailed information, brochures and rate charts on our website for specifics regarding plan limitations and pre-existing conditions. If you have any questions regarding this information, feel free to contact the Benefits Department.

Eligibility – Classified and Classified Salary employees in at-will positions, working at least 3.5 hours/day and Certified employees and Administrators in contracted positions, working at least .438 Full Time Equivalency (FTE) are eligible to participate in the medical, dental and vision benefits as well as the voluntary benefits. **Working fewer than contractual hours per week may impact an employee’s benefits eligibility.**

Electing Benefits – Benefit election forms must be completed and **returned** to the Benefits Department **within 30 days of your hire date into a benefit eligible position. If your election forms are not returned within 30 days, your benefits will be waived.** Benefits for new employees are effective on the first day of the month following your hire date into a benefit eligible position.

Plan Year – Our benefit plan year runs from **September 1 through August 31** each year. Open Enrollment takes place in early August. This is the time when you can make changes to your benefit plans without having to justify the change.

Qualifying Events – Since Lawrence Public Schools is covered under IRC Section 125, employees are not allowed to make changes to benefit elections during the plan year unless you experience a Qualifying Event. You must notify the Benefits Department of a Qualifying Event **within 30 days of the event.** If you do not notify the Benefits Department within 30 day of the event, you will not be allowed to make a change to your benefit elections. For more information about Qualifying Events, please see our website or contact the Benefits Department.

• • • Retirement Programs • • •

Kansas Public Employees Retirement System

888-275-5737 / www.KPERS.org

The Kansas Public Employees Retirement System (KPERS) is an umbrella organization that provides statewide defined-benefit retirement plans for state and local employees. KPERS covered positions include district employees who work at least 630 hours annually, which equals 3.5 hours per day for at least 180 days per year. Participation in KPERS is mandatory for those who qualify.

KPERS currently has three benefit structures – KPERS 1, KPERS 2 and KPERS 3. All KPERS members **contribute a mandatory 6% of their salary to their retirement account**. Your retirement eligibility and benefits depend your tier. In addition to retirement benefits, you are covered by a life insurance plan equal to 1½ times your annual salary and a long-term disability plan that pays 60% of your salary after you have been off work for 180 days due to disability.

Please review the KPERS Membership Guide, which can be found on the Benefits SharePoint site, or visit the KPERS website for more information. If you have further questions, please contact the Benefits Department.

403(b) Employer Paid Non-Elective Contribution Plan

TPP Retirement Plan Specialists / www.YourFutureIsDaily.com

The 403(b) Employer Paid Non-Elective Contribution Plan is a board-sponsored retirement program to attract and retain qualified employees. The board will contribute to a pretax retirement account in your name on a monthly basis while you are employed. **This money is not deducted from your paycheck**. This account is different from the state retirement system (KPERS) and Social Security. It is also different from the district's voluntary 403(b) retirement program where you may elect to have money deducted from your paycheck and sent to a provider you have chosen.

Employees who work half-time (4.0 hours/day or 0.5 FTE) or more are eligible for the 403(b) Employer Paid Non-Elective Contribution Plan. Contribution amounts are based on classification (Certified, Administrative, Classified or Classified Salaried) and on your hours per day or FTE.

There is a 6 year vesting schedule in which you must complete at least two school years with the district before you are eligible to receive any of the funds in the account at separation of employment. After you complete your sixth school year, you will be fully vested and eligible to receive 100% of the funds in the account at separation of employment.

For more information on the Employer Paid 403(b), please see the benefits website. Contact the Benefits Department with any questions.

Voluntary 403(b) Program

The Omni Group / 877-544-6664 / www.Omni403b.com

Lawrence Public Schools offers the option for employees to participate in a voluntary 403(b) retirement plan. A voluntary 403(b) allows you to contribute a portion of your compensation on a pretax basis to a tax deferred account or on a post-tax basis to a Roth account in order for you to save for retirement. Contributions are made by payroll deduction. There is a list of approved vendors for you to choose from, which can be found on the Benefits SharePoint site.

If interested in the voluntary 403(b), you will need to set up an account with a vendor from the approved list. Then proceed to The Omni Group's website at www.Omni403b.com to begin the process of implementing or changing your voluntary 403(b) contributions. Please contact the Payroll Department with any questions or for more information.

• • • Medical, Dental, Vision • • •

Board Pays:

- Full premium
 - Medical, dental and vision
 - If work .75 FTE (6 hours/day) or more
 - Basic, employee only plans
- Prorated contribution
 - If work less than .75 FTE (6 hours/day)

Employee Pays – Pretax:

- Prorated contribution
 - Medical, dental, vision
 - If work less than .75 FTE (6 hours/day)
 - Basic, employee only plans
- Buy-ups
- Premiums for family member’s coverage

Medical Insurance – BCBS/KS

800-432-3990 / bcbsks.com

We offer two plans – Core and High Deductible Health Plan (HDHP). Below is an overview. Please view full benefit summaries, SBCs and rates on the Benefits SharePoint site or contact the Benefits Department for paper copies.

Considering the HDHP w/HSA? Please review the HSA information on page five as well as the benefits website for important details and tax implications about the HDHP, HSA contributions and HSA rules and regulations.

| BCBS/KS | Core | | HDHP w/HSA | |
|---|------------------------------------|------------------------------------|------------------|----------------|
| | In Network | Out of Network | In Network | Out of Network |
| Deductible | | | | |
| Individual | \$1,500 | \$3,000 | \$2,000 | \$2,000 |
| Family | \$4,500 | \$9,000 | \$4,000 | \$4,000 |
| Coinsurance | 20% AD* | 50% AD* | 10% AD* | 30% AD* |
| Out of Pocket Maximum (incl. Deductible, Copays & Coinsurance; based on calendar year) | | | | |
| Individual | \$5,000 | \$10,000 | \$3,000 | \$5,000 |
| Family | \$10,000 | \$20,000 | \$6,000 | \$10,000 |
| Lifetime Maximum | Unlimited | | Unlimited | |
| Physician Services | | | | |
| Preventive Care | \$0 | 50% AD* | \$0 | 30% AD* |
| Physician's Office Visit | \$20 Copay | 50% AD* | 10% AD* | 30% AD* |
| Specialist Office Visit | \$50 Copay | 50% AD* | 10% AD* | 30% AD* |
| Hospital Services | | | | |
| Inpatient | 20% AD* | 50% AD* | 10% AD* | 30% AD* |
| Outpatient | 20% AD* | 50% AD* | 10% AD* | 30% AD* |
| Urgent Care Center | \$50 Copay | 50% AD* | 10% AD* | 10% AD* |
| Emergency Room | \$175 Copay and 20% Coinsurance | \$175 Copay and 20% Coinsurance | 10% AD* | 10% AD* |
| Ambulance | 20% AD* | 50% AD* | 10% AD* | 10% AD* |
| Prescription | | | | |
| Formulary Generic | \$15 Copay | 20% after Copay | 10% AD* | 30% AD* |
| Formulary Brand-Name | \$35 Copay | 20% after Copay | 10% AD* | 30% AD* |
| Non-Formulary | \$65 Copay | 20% after Copay | 10% AD* | 30% AD* |
| Specialty Drugs | 20%; min: \$65 / max: \$200 | Not Covered | 10% AD* | 30% AD* |

*AD means After Deductible. The Coinsurance requirement applies after you have satisfied the Deductible requirement. Deductible, Coinsurance and appointment limits are accumulated January 1 - December 31.

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Health Savings Account – Optum
877-470-1771 / www.MyCDH.Optum.com

A Health Savings Account (HSA) is an individually owned tax advantaged account that is used to pay for qualified medical expenses when you are covered by a Qualified High Deductible Health Plan (HDHP). If you enroll in the HDHP, you will also be enrolled in an HSA. First, you must make sure you are eligible. Employees are eligible for an HSA if you are:

- Enrolled in the Qualified High Deductible Health Plan
- Not currently covered by other health insurance
- Not currently covered by any medical Flexible Spending Account
- Not enrolled in any type of Medicare, Medicaid, or Tricare
- Not claimed as a dependent for tax purposes

The board contributes the difference between the Core and HDHP premium toward the HSA for employees who choose the HDHP. You may also make pretax contributions toward your HSA, which can be changed during the plan year. There are tax implications to signing up for the HDHP & HSA. Please contact the Benefits Department if you have questions.

Dental Insurance – Delta Dental of Kansas
800-234-3375 / www.DeltaDentalKS.com

We offer two plans – Basic and Buy-Up. Below is an overview. Please view full benefit summaries and rates on the Benefits SharePoint site or contact the Benefits Department for paper copies.

| Delta Dental | Basic | Buy-up |
|--|------------------|---------------------------|
| Deductible | | |
| Individual | \$25 | \$25 |
| Family | \$75 | \$75 |
| Maximum Annual Benefit | Unlimited | \$1,500 per person |
| Diagnostic Services | | |
| Oral Examination (2 times per contract year) | 50% | 100% |
| Diagnostic x-rays | | |
| Full mouth x-rays | | |
| Preventive Services | | |
| Prophylaxis (Cleanings) | | |
| Topical Fluoride | 50% | 100% |
| Space Maintainers (children under 14) | | |
| Sealants (children under 16) | | |
| Basic Services | | |
| Ancillary | | |
| Oral Surgery | | |
| Regular Restorative | 50% | 80% |
| Endodontics | | |
| Periodontics | | |
| Major Services | | |
| Special Restorative | 50% | 50% |
| Prosthodontics | | |
| Orthodontics | None | None |

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Vision Insurance – Superior Vision

800-507-3800 / www.SuperiorVision.com

We currently offer two plans – Basic and Buy-Up. Below is an overview. Please view full benefit summaries and rates on the Benefits SharePoint site or contact the Benefits Department for paper copies.

| Superior Vision | Basic | Buy-Up |
|--|--|------------------------|
| | In Network | In Network |
| Exam (MD or OD) | \$20 Copay | \$20 Copay |
| Frames (every 24 months) | 30% off retail at providers that accept discounts* | \$130 retail allowance |
| Standard Lenses (every 12 months) | 30% off retail at providers that accept discounts* | Covered in full |
| Single Vision | | |
| Bifocal | | |
| Trifocal | | |
| Polycarbonate for Dependent Children | | |
| Contact Lens Fitting (every 12 months) | | |
| Standard | N/A | Covered in full |
| Specialty | N/A | \$50 retail allowance |
| Contact Lenses (in lieu of frames and lenses) | 30% off retail at providers that accept discounts* | \$130 retail allowance |
| Refractive Surgery | 15%-50% off depending on LASIK provider | |
| Not all Optometrists that accepts the SuperiorVision/Versant Vision plans honors the 30% discount for frames and lenses. Please confirm prior of appointment. | | |

Important Health Benefit Reminders

- Eligibility –
 - Classified and Classified Salary – at-will position at least 3.5 hours/day
 - Certified and Administrators – contracted position at least .438 FTE
- Benefit elections must be completed within 30 days of hire date into a benefits eligible position.
- Benefits begin the first day of month following your hire date into a benefits eligible position.
- Elections cannot be changed during the plan year unless you experience a Qualifying Event.
 - Notify Benefits Department **within 30 days of a Qualifying Event** in order to change benefit elections.
 - If you do not notify us and make new elections within 30 days of the event, you will not be allowed to make a change.
- Premiums for medical, dental and vision as well as select voluntary benefits are withheld pretax.
- Our plan year runs September 1 – August 31.
- There are no pre-existing condition limitations on our medical plan.
- **The deductible for medical insurance runs on a calendar year, January 1 – December 31.**

• • • Voluntary Benefits • • •

Enrollment

- Combine plans for a package that fits your needs
- See videos and brochures on Benefits SharePoint site for rates, eligibility, exclusions and limitations

Premiums

- Employee pays full premiums
- Some premiums are held pretax, some are post tax, depending on the plan

Optum – Flexible Spending Accounts

800-243-5543 / www.OptumBank.com

A \$3.50 monthly member fee will apply to all employees enrolling in either (or both) the Medical or Dependent Day Care Flexible Spending Accounts. The monthly fee will be held from your paycheck.

Medical Flexible Spending Account

With the Flexible Spending Account (FSA) you can select a specific amount of money to be withheld from your paycheck pretax to be used toward qualified medical expenses including but not limited to:

- Deductibles and Copayments
- Prescriptions
- Dental and Vision expenses
- Orthodontics

Flex accounts have a minimum annual contribution of \$300 and a maximum annual contribution of \$3,050.

***Keep in mind, families may not participate in a medical FSA and an HSA during the same plan year.**

There is a 70-day grace period past the end of the plan year, August 31, to incur expenses for reimbursement, with an additional 20-day runoff period to file claims. **Use it or lose it policy**—only contribute amounts you know you can spend. **If you do not use all of the money by the end of the grace period, you will lose it.**

Dependent Day Care Account

Dependent Care Accounts allow you to select a specific amount of money to be withheld from your paycheck pretax so that you can be reimbursed for dependent care expenses incurred while you are working.

There is a maximum annual contribution of \$5,000. Eligible expenses include:

- After-school care programs
- Baby-sitter, nanny, dependent care center
- Preschool or nursery school
- Adult day care

There is a 90-day runoff period for you to file claims however all expenses must be incurred before the end of the plan year, August 31st. **Use it or lose it policy**—only contribute amounts you know you can spend. **If you do not use all of the money by the end of the plan year, you will lose it.**

The Hartford

www.TheHartford.com/EmployeeBenefits

Hospital Indemnity Insurance

Hospital Indemnity insurance pays a cash benefit if you or an insured dependent (spouse or child) are confined in a hospital for a covered illness or injury. Even with the best primary health insurance plan, out-of-pocket costs from a hospital stay can add up.

The benefits are paid in lump sum amounts to you, and can help offset expenses that primary health insurance doesn't cover (like deductibles, co-insurance amounts or copays), or benefits can be used for any non-medical expenses (like housing costs, groceries, car expenses, etc.). View the video and brochure on the Benefits SharePoint site for rates and additional information.

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Accident Insurance

With Accident insurance, you will receive payment(s) associated with a covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your major medical plan to day-to-day costs of living such as the mortgage or your utility bills.

You have a choice of three accident plans, which allows you the flexibility to enroll for the coverage that best meets your needs. This insurance provides benefits when injuries, medical treatment and/or services occur as the result of a covered accident. View the video and brochure on the Benefits SharePoint site for rates and additional information.

Short-Term Disability Insurance

A disability can happen to anyone. A back injury, pregnancy, or serious illness can lead to months without a regular paycheck. If you are unable to work for a short period of time due to a non-work-related condition, illness or injury, short-term disability insurance offers financial protection by paying you a portion of your earnings.

You have a choice of two disability plans, which allows you the flexibility to enroll for the coverage that best meets your needs. Plan 1 begins payment on the 1st day for an injury and the 8th day for an illness. Plan 2 begins payment on the 30th day for injury or illness. View the video and brochure on the Benefits SharePoint site for rates and additional information.

Critical Illness Insurance

Facing a serious illness can be devastating both emotionally and financially. Major medical insurance may pick up most of the tab, but can still leave out-of-pocket expenses that add up quickly. Critical Illness insurance can provide a lump-sum benefit upon diagnosis that can be used however you choose - from expenses related to treatment, to deductibles or day-to-day costs of living such as the mortgage or your utility bills.

Benefit amounts for covered illnesses are based on the coverage amount in effect for you or an insured dependent at the time of diagnosis. View the video and brochure on the Benefits SharePoint site for rates, additional information.

Life Insurance

Hartford offers term life insurance in addition to the KPERS term life insurance you receive as an employee of the district. This term life insurance is available in increments of \$10,000. At the first offering, you are guaranteed up to 5 times your annual salary up to \$300,000. If you decide to waive coverage at the first offering, you will be required to complete an Evidence of Insurability, **at your own expense**, in order to receive coverage in the future.

Spouse Life Insurance is available in increments of \$5,000 up to full amount you elect for Employee Life, up to a maximum of \$50,000. Dependent Life Insurance is available for \$10,000. All dependents are covered at \$10,000 each for one monthly premium. View the video and brochures on the Benefits SharePoint site for additional information.

Legal Shield

813-368-0833 / www.LegalShieldGR.com

Unexpected legal questions arise every day and with LegalShield on your side, you will have access to a top-quality law firm 24/7, for covered situations. From real estate to divorce advice, speeding tickets to will preparation, and beyond, LegalShield is available to help you with any legal concern—no matter how traumatic or how trivial it may seem. Because LegalShield's dedicated law firms are prepaid, their sole focus is on serving you, rather than billing you.

The brochure on our Benefits SharePoint site includes rates and information about additional services.

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Employee Guidance Program – New Directions

800-624-5544 / www.ndhb.com/Solutions/EmployeeAssistanceProgram

New Directions provides individuals and families with services that empower them to live their best lives. Employees have access to counseling (many modalities are available), financial and legal services, child and elder care referrals, work/life resources and along with the short-term counseling.

New Directions is a voluntary and confidential service that provides employees and their families with professional counseling and mental health services. This program is fully funded by Lawrence Public Schools. Employees and members of household will receive up to 6 visits **per issue per** plan year plus a wealth of online resources at no cost to you.

Employee Wellness Program

<https://internal.usd497.org/District/Wellness>

The Lawrence Public Schools encourages all employees to pursue a healthy and well-balanced lifestyle. The Wellness Program strives to support the physical, social, emotional, and mental health of all school employees, thus promoting better overall health, improved morale, increased productivity, and decreased absenteeism.

The mission of the Employee Wellness Program is to educate, support, and empower employees, dependents, and retirees to improve and maintain their overall health and well-being through healthy lifestyle choices, a culture of collaborative workplace wellness and a greater personal commitment to one's health. To that end, we strive to offer a variety of health and wellness opportunities to ALL district employees, regardless of classification and continue to monitor the program's delivery and results.

Eligibility:

- All USD 497 employees are eligible for program participation, regardless of insurance coverage, including para-educators and less-than-full time employees
- All spouses and dependents over the age of 16
- All early retirees covered by our health insurance

What can the Wellness Program do for you? Here is a small sampling of our diverse programming:

- District-wide health and wellness challenges and competitions
- Discounts on nutrition and cooking classes as well as dietician services
- Corporate rates available at various fitness facilities in Lawrence
- Programs and discounts with personal trainers and massage therapists
- Lectures, presentations and seminars available covering an array of topics including chronic conditions, mindfulness, meditation and life balance
- A Wellness library, where a variety of books and fitness DVD's can be sent directly to you at your building