



HEALTH

WELLNESS



# 2021-2022 BENEFITS GUIDE

July 1, 2021 - June 30, 2022



**BOULDER VALLEY**  
SCHOOL DISTRICT

# Welcome

Your benefits are an important part of your overall compensation. BVSD is pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

Employees working in a regular position assigned .5 FTE or greater are eligible for benefits. Employees who work in temporary positions lasting fewer than 60 days are not eligible for benefits. Substitutes, Community School Building monitors, summer grounds workers, student workers, interns, those on extra-duty contracts and as-needed positions are not eligible for benefits. You may also enroll your eligible family members under certain plans you choose for yourself. Dependents enrolled in medical, dental or vision plans will be subject to eligibility verification. Eligible family members include:

- ▶ Your legally married spouse,
- ▶ Your domestic partner (DP) and/or his/her children, where applicable by state law,
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply), and
- ▶ Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

## When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following your first day on the job.  
  
If you fail to enroll on time, you will NOT have health insurance coverage.
- ▶ **Open Enrollment:** Changes made during Open Enrollment are effective July 1, 2021 - June 30, 2022.

**NOTE:** Benefits are subject to change based on emergency conditions.

## Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period unless you have a qualified life event during the plan year. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce,
- ▶ Birth or adoption of a child,
- ▶ Child reaching the maximum age limit,
- ▶ Death of a spouse, domestic partner, or dependent child,
- ▶ You lose coverage under your spouse's/domestic partner's plan, and
- ▶ You gain access to state coverage under Medicaid or CHP+.

## Making Changes

**To make changes to your benefit elections, you must submit the required paperwork within 30 days of the qualified life event (including newborns).** Be prepared to submit documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Dependents enrolled in medical, dental or vision plans will be subject to eligibility verification.

**Required Information—***In order to enroll dependents, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires BVSD to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.*

# Inside

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# Website

Go to <https://staff.bvsd.org/departments/benefits>  
There, you will find detailed information about the plans available to you.



# Medical Plans

BVSD is proud to offer you a choice among three different medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

## UMR PPO (a UnitedHealthcare company)

This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the UnitedHealthcare network. The plan year deductible must be met before certain services are covered.

## KAISER DHMO

With this plan, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the DHMO's network are not covered, except in the case of emergency medical care.



Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD) on the BVSD benefits website.

Key Medical Benefits	KAISER DHMO	UMR PPO (a UnitedHealthcare company) GOLD PLAN		UMR PPO (a UnitedHealthcare company) SILVER PLAN	
	In-Network Only	In-Network	Out-of-Network <sup>1</sup>	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible</b> (per plan year)					
Individual / Family	\$750 / \$1,500	\$750 / \$1,500	\$6,250 / \$12,500	\$1,750 / \$3,500	\$6,250 / \$12,500
<b>Out-of-Pocket Maximum</b> (per plan year)					
Individual / Family	\$4,500 / \$9,000	\$4,500 / \$9,000	\$13,500 / \$27,000	\$6,350 / \$12,700	\$13,500 / \$27,000
<b>Covered Services</b>					
Office Visits (physician/specialist)	\$25 / \$50 copay then 20%*	\$25 / \$50 copay	50%*	\$25 copay / 20%*	50%*
Routine Preventive Care	No charge	No charge	50%*	No charge	50%*
Outpatient Diagnostic (lab/X-ray)	20%*	20%*	50%*	20%*	50%*
Complex Imaging	20%*	20%*	50%*	20%*	50%*
Chiropractic	\$25 copay	\$50 copay	50%*	20%*	50%*
Ambulance	20%*	20%* <sup>2</sup>		20%* <sup>2</sup>	
Emergency Room	\$500 copay	\$500 copay		20%*	
Urgent Care Facility	\$100 copay	\$100 copay	50%*	20%*	50%*
Inpatient Hospital Stay	20%*	20%*	50%*	20%*	50%*
Outpatient Surgery	20%*	20%*	50%*	20%*	50%*
<b>Prescription Drugs</b> (Tier 1 / Tier 2 / Tier 3)					
Retail Pharmacy (30-day supply)	\$10 / \$40 / \$75 / Specialty Rx 20% up to \$250	\$10 / \$40 / \$75 / Specialty Rx 20% up to \$250 <sup>3</sup>	N/A	\$10 / \$40 / \$75 / Specialty Rx 20% up to \$250 <sup>3</sup>	N/A
Mail Order (90-day supply)	\$30 / \$120 / \$225	\$30 / \$120 / \$225	N/A	\$30 / \$120 / \$225	N/A

Coinurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

\*Benefits with an asterisk ( \* ) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

2. \$25,000 maximum benefit per occurrence for air ambulance.

3. The cost of certain specialty pharmacy drugs will not be applied toward satisfying the participant's out-of-pocket maximum. Employees need to enroll in the SaveOnSP program, and will thereby have a \$0 copay for those specialty medications.

# Zero

BVSD has made this program available to UMR (a UnitedHealthcare company) members and their covered dependents to help save money on hundreds of services without having to worry about copays or deductibles. Zero is not affiliated with UMR (a UnitedHealthcare company).

Choose from specialists and covered services. Zero partners with BVSD to allow covered services to be paid at 100%. Members pay nothing. Zero covers services like, lab, imaging, physical therapy and some surgeries. Search for a provider on Zero website at <https://zero.health> or call 855-816-0001.

For help, please email [help@zero.health](mailto:help@zero.health)

## Dental Plan

BVSD offers you the following dental plan.

**Delta Dental DPPO:** This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental PPO network.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Delta Dental DPPO		
	PPO Provider	Premier Provider <sup>1</sup>	Non-Participating Provider <sup>1</sup>
<b>Deductible</b> (July 1 - June 30)			
Individual / Family	N/A	N/A	N/A
<b>Benefit Maximum</b> (July 1 - June 30; preventive, basic, and major services combined)			
Per Individual <sup>2</sup>	\$1,500	\$1,500	\$1,500
<b>Covered Services</b>			
Preventive Services	No charge	25%	25%
Basic Services	20%	25%	25%
Major Services	40%	50%	50%
Orthodontia (Children until day before 19 <sup>th</sup> birthday)	40%; \$1,250 per person maximum	50%; \$1,250 per person maximum	50%; \$1,250 per person maximum

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

1. If you use a Premier or Non-Participating provider, you will be responsible for any charges above the reasonable & customary maximum allowed amount.

### Prevention First

With Delta Dental of Colorado's Prevention First program, exams, cleanings, and x-rays will not count against your annual maximum. There are no waiting periods and no complicated rules to follow. Delta Dental PPO providers are your best value because you will get a bigger discount (making your annual max go even further) and pay less out of pocket. Frequency and age limits still apply.

# Voluntary Vision Plan

BVSD is proud to offer you a vision plan.

The **EyeMed** vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the EyeMed Insight network.

Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
<b>Exam</b> (once every plan year*)	\$10 copay	Up to \$45
<b>Lenses</b> (once every plan year*)	\$25 copay	Up to \$30
Single Vision		Up to \$50
Bifocal		Up to \$70
Trifocal		Up to \$50
Progressive Lenses	Varying copays	Up to \$50
<b>Frames</b> (once every plan year*)	\$150 allowance then 20% off	Up to \$105
<b>Contact Lenses</b> (once every plan year*; in lieu of glasses)	\$150 allowance then 15% off	Up to \$150



# Premium Contributions

Your contributions toward the cost of benefits are automatically deducted from your paycheck. The amount will depend upon the plan you select and if you choose to cover eligible family members.

2021-2022 Employee Premiums District contribution \$683 (\$638 medical and \$45 dental)	Kaiser 12 monthly deductions	UMR Gold 12 monthly deductions	UMR Silver 12 monthly deductions	Delta Dental 12 monthly deductions	EyeMed 12 monthly deductions
Employee only	\$0.00	\$0.00	\$0.00	\$0.00	\$7.08
Employee plus spouse	\$539.00	\$782.00	\$304.00	\$28.00	\$14.21
Employee plus child	\$275.00	\$447.00	\$83.00	\$35.00	\$15.75
Employee plus children	\$569.00	\$889.00	\$352.00	\$43.00	\$15.75
Employee plus family	\$1,059.00	\$1,531.00	\$776.00	\$73.00	\$24.25

The monthly premiums above for dependent coverage are based on a 12 month per paycheck amount. Dependent premiums for hourly employees who do not receive summer pay will be different than the amounts shown above. Please visit the BVSD benefits website for more information.



# Life and AD&D Insurance

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

## Basic Life/AD&D (District-paid)

This benefit is provided at **no cost** to you through The Standard Insurance Company.

Benefit Amount	\$50,000
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# Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability	
Provided at <b>no cost</b> to you through The Standard Insurance Company.	
Benefit Percentage	66.67% of monthly earnings
Monthly Benefit Maximum	\$9,000
When Benefits Begin	After 60 <sup>th</sup> day of disability
Maximum Benefit Duration	Social Security Retirement Age

Employees vested in PERA may also apply for disability through PERA.

# Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing them is difficult. BVSD is proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **no cost** to you through ComPsych.

The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Relationships or marital conflicts
- ▶ Child and eldercare
- ▶ Work-Life Solutions
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal or financial issues

## EAP Benefits

- ▶ Assistance for you and your household members
- ▶ Up to eight (8) free in-person sessions with a counselor per issue, per year, per individual
- ▶ Unlimited toll-free phone access and online resources





# Flexible Spending Account (FSA)

## Flexible Spending Accounts (FSAs)

BVSD provides you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Rocky Mountain Reserve. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income and Medicare taxes.

### Health Care FSA

For 2021, you may contribute up to \$2,750 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- ▶ Coinsurance
- ▶ Copayments
- ▶ Deductibles
- ▶ Prescriptions
- ▶ Dental treatment
- ▶ Orthodontia
- ▶ Eye exams/eyeglasses
- ▶ Lasik eye surgery

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

### Dependent Care FSA

For 2021, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some eligible expenses include:

- ▶ Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers, and
- ▶ Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf).

**Please note that the FSA plan is a calendar year plan, January 1 - December 31.**

**Flex Open Enrollment is once a year in November.**

# Additional Voluntary Benefits

BVSD offers employees the chance to participate in multiple voluntary benefits. These benefits are completely voluntary, which means that you are responsible for paying for premiums.

## Supplemental Life/AD&D

If you determine you need more than the basic coverage, you may purchase additional coverage through The Standard Insurance Company for yourself and your eligible family members.

Benefit Option		Guaranteed Issue*
Employee	\$10,000 increments up to \$250,000	\$250,000 when first eligible
Spouse/DP	\$10,000 increments up to \$30,000 or 100% of employee amount	\$30,000 when first eligible
Child(ren)	\$20,000	\$20,000 when first eligible

\*During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, health information). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

**Supplemental life and AD&D coverage is also available through PERA. Please contact PERA for more information.**

# FSA Rules

**YOU MUST ENROLL EACH YEAR IN NOVEMBER TO PARTICIPATE.**

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Unused funds will NOT be returned to you or carried over to the following year.

You can incur expenses through March 15, 2022, and must file claims by March 31, 2022.

*Maximum contribution amount is established by the IRS and your employer each year. See plan document for details.*

# Additional Voluntary Benefits (Continued)

BVSD offers employees the option of purchasing Accident and/or Critical Illness plans through Aflac and Identify Theft through All State.

## Aflac Accident Insurance

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

## Aflac Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000<sup>1</sup>? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

## Identity Theft

Identity theft can be emotionally devastating and take years to resolve without help from an experienced professional. Replacing documents, cutting through red tape, and untangling fraud is daunting. But with help from Allstate Identity Protection's experienced team, available 24/7, restoration takes place quickly and effectively, giving customers peace of mind. This benefit is paid entirely by you.

1. MetLife Accident and Critical Illness Impact Study, October 2013

# Additional Voluntary Benefits Premium Contributions

2021-2022 Employee Premiums	Accident Coverage 12 monthly deductions	Identity Theft 12 monthly deductions
Employee only	\$14.45	\$9.95
Employee plus spouse	\$21.19	—
Employee plus child	\$25.10	—
Employee plus children	\$25.10	—
Employee plus family	\$31.84	\$17.95

**Please see the BVSD website for supplemental life and AD&D and Aflac Critical Illness Rates.**

The monthly premiums above for dependent coverage are based on a 12 month per paycheck amount. Dependent premiums for hourly employees who do not receive summer pay will be different than the amounts shown above. Please visit the BVSD benefits website for more information.



## Nurse Care Coach

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BVSD offers free, personalized and confidential health coaching services to UMR (a UnitedHealthcare company) covered employees. Stephanie Robichaud is a registered nurse with 30 years of clinical experience. She has earned several nursing achievement awards, and holds advanced coaching certifications. Stephanie specializes in nutrition, realistic exercise goals, and improving chronic disease outcomes.

Coaching services include weight loss, exercise practices, and behavior modification for habit change. She helps employees better understand and manage disease conditions such as diabetes / pre-diabetes, hypertension, cholesterol reduction, and pain. She also provides assistance with physician and specialty referrals as well as benefit management.

**To contact Stephanie, please call 970-619-1876 during business hours or email her anytime during the school year at [stephanie.robichaud@bvsd.org](mailto:stephanie.robichaud@bvsd.org).**



**Stephanie Robichaud,  
RN, WCC, CHC**

## Flu Shots

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BVSD generally offers an annual flu shot clinic in the fall for employees. You and your covered dependents may receive your flu shot at an in-network pharmacy or provider at no cost to you.

## BVSD Save\$

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BVSD employees have access to BVSD Save\$ through Beneplace, an employee discount website. Register as a first time user and start saving on hundreds of products and services! Please visit the BVSD benefits website for details.

## EcoPass

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The BVSD Staff EcoPass is an RTD transit pass that provides free, unlimited access to all Local, Regional and Airport bus and rail routes across the Denver metropolitan area including: DIA, Boulder, Eldora Ski Resort and Union Station.

The 2021 BVSD Staff EcoPass costs \$65 (an equivalent RTD pass is \$2,400). Visit the BVSD EcoPass Web Page for details, including: eligibility, the enrollment form and future year pricing. This benefit runs on a calendar year basis; the EcoPass auto-renews in January each year until employees opt-out of the program.

Please refer to the BVSD benefits website for details.



## PERA

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- ▶ All BVSD employees are covered under PERA, as required by state law. Effective July 1, 2020 a deduction of 10% of eligible salary will be deducted from your salary for PERA. The district contribution will change to 20.9% (currently 20.4%).
- ▶ Colorado Public Employees' Retirement Association (PERA) provides retirement and other benefits to the employees of more than 400 government agencies and public entities in the state of Colorado.
- ▶ PERA is a 401(a) defined benefit retirement plan, sometimes called a pension plan. For most members, PERA serves as a substitute for Social Security. PERA provides benefits to you when you retire or are disabled, or to your survivors after your death.
- ▶ In addition, PERA members may take advantage of the PERAPlus 401(k) and 457(b) defined contribution plans. A defined contribution plan is a type of retirement plan in which the employee makes pre-tax contributions to an investment account. At retirement, the employee may start drawing on the account. The fund balance is based on investment gains or losses.
- ▶ Contributions to any of the voluntary tax-deferred savings plans will not affect your PERA benefit.
- ▶ Visit [www.copera.org](http://www.copera.org) or call PERA at 303-832-9550 for more information on PERA benefits.

## Optional Retirement Plans

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The PERA retirement plan offers a foundation for retirement income, but there is more that you can do to ensure your desired retirement lifestyle. Savings for retirement starts now, and BVSD offers opportunities for you to invest in your future.

BVSD partners with Colorado PERA, Empower and Security Benefit to provide a range of pre-tax and post-tax options through convenient payroll deductions. These plans allow you to contribute up to the IRS maximum amount each year (plus catch-up contributions if you are 50 or older). Please refer to the BVSD benefits website for plan details.







# Contact Information

Coverage	Carrier/Contact	Phone #	Website/Email
<b>UMR Medical</b> Group Number: 76413939	UMR (a UnitedHealthcare company)	844-849-5749	<a href="http://www.umar.com">www.umar.com</a>
<b>Pharmacy</b> BIN Number: 610014 Group Number: RXBBVSD	Express Scripts / RxBenefits	800-334-8134	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
<b>Kaiser Permanente Medical</b> Group Number: 11000	Kaiser Permanente	303-338-3800	<a href="http://www.kp.org">www.kp.org</a>
<b>Zero</b>	Zero (UMR covered members)	855-816-0001	<a href="https://zero.health">https://zero.health</a> <a href="mailto:help@zero.health">help@zero.health</a>
<b>Dental</b> Group Number: 1996	Delta Dental	800-610-0201	<a href="http://www.deltadentalco.com">www.deltadentalco.com</a>
<b>Vision</b> Group Number: 1028454	EyeMed	866-665-8437	<a href="http://www.eyemed.com">www.eyemed.com</a>
<b>Life/AD&amp;D</b> Group Number: 647892	The Standard Insurance Company	800-628-8600	<a href="http://www.standard.com">www.standard.com</a>
<b>Long-Term Disability</b> Group Number: 647892	The Standard Insurance Company	800-368-1135	<a href="http://www.standard.com">www.standard.com</a>
<b>Flexible Spending Accounts (FSAs)</b>	Rocky Mountain Reserve	888-722-1223	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>
<b>Employee Assistance Program (EAP)</b>	ComPsych	866-519-8359	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
<b>Aflac</b>	Keanu Vela	720-207-2347	<a href="mailto:keanu.vela@hubinternational.com">keanu.vela@hubinternational.com</a> <a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>
<b>Identity Theft</b>	Allstate Identity Protection	855-821-2331	<a href="http://www.allstateidentityprotection.com">www.allstateidentityprotection.com</a>
<b>Nurse Care Coach</b>	Stephanie Robichaud	970-619-1876	<a href="mailto:stephanie.robichaud@bvsd.org">stephanie.robichaud@bvsd.org</a>
<b>COBRA</b>	Rocky Mountain Reserve	888-722-1223	<a href="http://www.rockymountainreserve.com">www.rockymountainreserve.com</a>

## Benefits Website

Our benefits website <https://staff.bvsd.org/departments/benefits> can be accessed anytime you want additional information on our benefits programs.

## BVSD Benefits Team

**Jeanne Thrower Aguilar**  
Director of Benefits  
720-561-5093  
[jeanne.aguilar@bvsd.org](mailto:jeanne.aguilar@bvsd.org)

**Susana Cole**  
Benefits Specialist  
720-561-5022  
[susana.cole@bvsd.org](mailto:susana.cole@bvsd.org)

**Holly Ford**  
Benefits Analyst  
720-561-5018  
[holly.ford@bvsd.org](mailto:holly.ford@bvsd.org)

**Stephanie Robichaud**  
Nurse Care Coach  
970-619-1876  
[stephanie.robichaud@bvsd.org](mailto:stephanie.robichaud@bvsd.org)

