



## 2011/2012 BENEFITS AT A GLANCE FOR BENEFIT-ALLOCATION ELIGIBLE EMPLOYEES

### **JULY 1, 2011 GENERAL INFORMATION REGARDING OUR BENEFIT PLANS**

Benefits-eligible employees begin participation in the district's benefit plans the first of the month following one intervening month of employment. For example, if your hire date occurs in August, your benefits start October 1. You must enroll for benefits coverage within 60 days following your hire date.

Eligible employees are provided a monthly benefit allocation to help offset the cost of their benefits. The benefit allocation is added to their salary and is considered taxable income. The full cost of benefits is then deducted from the combined salary and benefit allocation. If you do not spend the entire benefit allocation on the purchase of district benefits you forfeit any remaining cash. The benefit allocation for full-time regular employees is \$515 per month. If you are regularly scheduled to work less than 40 hours per week, please check with Employment Services to determine the amount of your benefit allocation.

Benefit plans and their associated costs are subject to change each July 1. Your benefit elections, other than the Flexible Spending Accounts (FSAs), are elected through June 30 of each year. An annual benefits enrollment period is held in May to elect your benefits for the next plan year. FSAs are elected for a calendar-year period through December 31<sup>st</sup> of each year and require annual re-enrollment. The FSA open enrollment is held in November to elect participation for the next calendar year. Once you elect participation in the benefit plans and FSAs, you may not change your elections except during the annual benefits enrollment period, or if you experience a qualified change in status which is reported to the Employee Benefits Department in writing within 60 days of the event.

### **LOOKING OUT FOR YOUR HEALTH**

You may choose from:

- Three medical plan options: Kaiser Traditional HMO, Kaiser Deductible HMO or the UnitedHealthcare Definity HSA/High-Deductible Health Plan. If you have other group medical coverage, and choose to waive Jeffco medical coverage, you must complete the Proof of Other Group Medical Coverage form.
- Dental plan offered through Delta Dental of Colorado
- Vision plan, offered through VSP

You and your family members are automatically covered at no cost to you, in the district's

- Employee Assistance Plan

You are encouraged to participate in the district's Wellness Connections Program. This program offers opportunities for employees to participate in healthy lifestyle behaviors.

### **PROVIDING FINANCIAL PROTECTION**

The district pays for:

- Short-term disability insurance.
- Basic life insurance and accidental death and dismemberment coverage of one times annual salary up to \$100,000
- Long-term disability insurance; 60% of base monthly salary up to \$5,000 after 180-day waiting period; offset by any PERA benefits for which you may be eligible

You may elect to participate in:

- Voluntary employee supplemental life, spouse and dependent child life insurance

### **HELPING YOU PLAN FOR RETIREMENT**

District employees participate in the Public Employees' Retirement Association (PERA). You will make a contribution of 8% and the district contributes 14.75% (15.65% as of 1/1/12) of your PERA eligible earnings towards your future retirement. You may also elect to contribute on a pre-tax basis toward:

- The PERA 401(k) Plan
- The District's TSA/403(b) Plan
- The PERA 457 Deferred Compensation Plan

### **PROVIDING TAX ADVANTAGED BENEFITS**

You may elect to enroll in each of the following:

- Healthcare Flexible Spending Account (annual contribution of \$240 - \$5,000 for calendar year 2011) and/or the
- Dependent Care Flexible Spending Account (annual contribution of \$240 - \$5,000)