



Your Benefit Choices

Sioux Falls School District strives to provide a wide variety of benefits for their Employee. Some benefits are provided automatically at no cost while others are available if you choose them. Check the guide below to see which benefits you need to make a successful program designed just for you.

Keep this booklet and all coverage materials easily accessible, so that you may refer to them if necessary.

BENEFIT	VENDOR	WHO PAYS THE COST
Medical & Vision Insurance	UMR/EyeMed	The District & Employee
Dental Insurance	Delta Dental	The District & Employee
Retirement Plan	South Dakota Retirement System (SDRS)	The District & Employee
Basic Life and AD&D Insurance	Lincoln National	The District & Employee
Short-term Disability Insurance	Abacus/Union Security Life (Assurant)	Employee
Long-term Disability Insurance	Lincoln National	The District & Employee
Optional Group Life Insurance	Lincoln National	Employee
Flexible Spending Accounts	AFLAC	Employee
Supplemental Accident Insurance	AFLAC	Employee
Personal Sickness Insurance	AFLAC	Employee
Cancer Insurance	AFLAC	Employee
Hospital Intensive Care Insurance	AFLAC	Employee
Voluntary Vision	EyeMed	Employee
Vacation (for Select Positions)	Sioux Falls School District	The District
Sick Leave	Sioux Falls School District	The District

Why did we choose these benefits and carriers?

Sioux Falls School District wanted to provide their Employees with the best possible combination of benefit options to meet their ongoing needs and those of their families. A core package of benefits was designed to provide employees with income protection (group term life, AD&D, Long Term Disability) and access to superior health and dental care benefits.

After extensive review, we found that the selected carriers would provide the following key advantages to our associates:

- The largest possible network of doctors and dentists so that in-network benefits were available across the board, regardless of where associates live and work. This means that your out-of-pocket costs for care are kept as low as possible.
- Top-quality customer care. Your satisfaction with your benefits, and with the level of care you receive when you call with questions, is important to us and to the carriers we chose.
- Choice in the level of benefits that associates have available to them. We understand that one size does not necessarily “fit all”.

Summary Plan Descriptions

We are required by law to make sure every employee has access to a Summary Plan Description for each benefit plan provided to our staff. Summary Plan Descriptions and other related benefits resources can be found on the Sioux Falls School District web portal, at <http://www.sf.k12.sd.us/>. Click on the “for staff” link on the home page, then the “benefits link” at the left-hand side of the screen.

If you have specific questions about your benefits, please call your customer service number found at the back of your insurance card (if applicable) or your Human Resources Department at (605) 367-7662.

Important Information

Due to IRS regulations, the choices you make now with pre-tax premium elections **must** continue to be deducted until the end of the plan year (June 30th) unless you have a qualified family status change.

This booklet contains summary information highlighting the key features of the benefits available to you. It is not intended to be all-inclusive, and after enrollment you will receive a *Summary Plan Description* or *Certificate of Coverage* for each of the benefits that apply to you. For more details on specifics of your benefits, refer to your Summary Plan Description or coverage Certificate.