

2023 Benefit Guide

Helping you make informed choices
about your employee benefits.



CANYONS
SCHOOL DISTRICT

Frequently Called Numbers

Health and Pharmacy Insurance Plans

PEHP www.pehp.org
800.765.7347

Employee Assistance Program

Blomquist Hale Consulting www.blomquisthale.com
801.262.9619 or 800.926.9619

Life and Disability Insurance

MetLife www.metlife.com
Group Basic Life / AD&D, Voluntary Life, and Voluntary AD&D.. 800.638.5000
Long-Term Disability 800.929.1492

Flexible Spending Account and Health Savings Account / COBRA

WEX www.wexinc.com
866.451.3399

Dental Insurance

EMI Health www.emihealth.com
800.662.5850

Vision Insurance

EMI Health www.emihealth.com
800.662.5850

Voluntary Benefits

Aflac www.aflac.com
Customer Service: 800.992.3522
Lee Harmer's Phone Number: 801.716.0084

Canyons School District Insurance

Insurance Department 801.826.5428
Robert Reeder...Insurance Coordinator
Lisa Peterson...Insurance Specialist
Janet Ekenstam...Insurance Specialist

Arthur J. Gallagher & Co. – Insurance Consultant

801.559.2929

IMPORTANT:

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, federal law gives you more choices about your prescription drug coverage. Please see page 41 for more details.

2023 MANDATORY BENEFIT CONFIRMATION

Due to Healthcare Reform requirements, all eligible employees must formally accept or decline Canyons School District medical benefits each year.

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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Open Enrollment Checklist

- **Review the booklet.** This benefit booklet includes all the plans available to you. Utilize this information to determine which plan best suits your needs.*
- **Assess upcoming life events.** Upcoming events like surgeries, weddings or births may affect your insurance choices.
- **Consider costs.**
- **Review costs of premium, copays, deductibles and out-of-pocket maximums.** Is a lower premium, higher deductible better for you, or is a higher premium, lower deductible better? Premiums are listed after each plan section throughout the booklet.
- **Enroll online.** Online benefit confirmation is **MANDATORY**. You must enroll or decline benefits between Monday, October 24, 2022 and Friday, November 4, 2022 at 5:00 pm.
- **SSN.** When enrolling, please remember to have social security numbers for you and your dependents.
- **Review.** Confirm and hit “agree” on the benefit summary.

*Per Health Care Reform, a full Summary of Benefits and Coverage (SBC) is located at csd.employeenavigator.com

Welcome to Open Enrollment for 2023.

The Open Enrollment window is October 24 – November 4. **Your elections must be submitted by 5:00 pm on November 4.** All changes will take effect January 1, 2023. Open Enrollment is mandatory. All benefit eligible employees, including new employees, must login and confirm their elections for 2023. We're committed to reducing waste and have condensed the benefit materials to this booklet. This booklet contains the most requested benefits information. Digital versions of the benefit materials, including a full benefit book, are available online at www.canyonsdistrict.org/open-enrollment. A limited number of paper benefit booklets will be available upon request from the Insurance Department.

Update for 2023

We are making very few changes to the benefit structure for 2023. We are using the same enrollment system as in previous years. All of the carriers are staying the same. The plan designs are staying the same and the District contributions to the HSA will remain the same. The employee premiums will increase by 1% for 2023.

As a reminder, if you elect to participate in the FSA, HSA, Dependent Care FSA or the LFSA, the IRS requires you to make an election every year. If you don't make an active election for these benefits during open enrollment, you will not be enrolled in these benefits during the 2023 benefit year even if you have been enrolled in these benefits previously. Be aware that the District HSA Contributions are contingent on you entering an HSA election amount. If you do not make an HSA election, you will not receive any of the District's HSA contributions.

Please note that specific plan coverage parameters can change from year to year due to changes in administrative and compliance guidelines. You are encouraged to contact the carriers directly if you have questions regarding specific coverage parameters.



Dependent Eligibility

A dependent is defined as your legal spouse through marriage and legal dependent children (this includes children through adoption and stepchildren through marriage). Dependent children remain eligible until the end of the month in which they turn 26 regardless of financial or marital status. Handicapped children are eligible for continuous coverage once certified and approved by PEHP. Please review this list to be sure you do not have dependents enrolled who are not eligible. If you have enrolled ineligible dependents, you should remove them immediately. Be aware, intentionally enrolling individuals who don't meet eligibility requirements is a type of fraud and could result in disciplinary action up to and including termination.

What qualifies as an eligible dependent?

- » Legal spouse through marriage (not common law)
- » Legal dependent children (biological, adopted, stepchildren through marriage, children through legal guardianship)
- » Legal dependent child until the end of the month they turn 26 years old
- » Handicapped legal adult child once certified and approved by PEHP and EMI



When Can I Change My Benefits?

Open Enrollment

Each year, Canyons School District conducts an annual Open Enrollment. This is an important time because it is the one time during the year you may change your benefit elections and/or add or delete family members from benefit coverage without documenting a qualifying event. The annual open enrollment dates for 2023 are October 24, 2022 through November 4, 2022. It is your responsibility, through open enrollment, to verify coverage and print a copy of your benefit summary upon completion of enrollment.

Dependents

A dependent is defined as your legal spouse through marriage and legal dependent children (this includes children through adoption and stepchildren through marriage). Dependent children remain eligible to the day they turn 26. Handicapped children are eligible for continuous coverage once certified and approved by PEHP.

Medical Coverage Tiers

Employee: Coverage for the employee only.

Employee + 1: Coverage for both the employee and one dependent, such as a child OR a spouse.

Family: Coverage for the employee and two or more eligible dependents.

New Hires

When you are hired by Canyons School District to work 30 hours or more per week on a permanent basis, you are eligible for benefits on the 1st of the month following your start date. If you miss this deadline, you will not be able to enroll until the next open enrollment period, unless you have a qualifying event.

Benefits Offered: We offer medical, dental, vision, disability, and basic and voluntary life plans, provided your online benefits election is completed within 30 days of your position start date.

CANYONS SCHOOL DISTRICT ENROLLMENT GUIDELINES

Qualifying Life Events

30 days is the magic number. If you've had a life event (birth, marriage, divorce, death of subscriber, or an involuntary loss of coverage, which includes quitting your job) you have 30 days from the date of the event to make the changes on csd.employeenavigator.com.

Limited benefit changes are allowed due to select qualifying events. To make a change, you must notify the Insurance Department within 30 days from the event in writing.

- » Marriage or change in number of dependents
- » Change in employment status of employee, spouse or dependent that causes loss or gain of eligibility
- » Change in coverage under another employer plan (including mandatory and optional change from your spouse's employer and change initiated by your spouse)
- » Loss of coverage from government or educational institutions
- » COBRA qualifying event (termination/reduction of hours, employee death, divorce/legal separation, ceasing to be a dependent)
- » Other changes resulting from a judgment, decree, or order, Medicare and Medicaid entitlement or FMLA leave of absence
- » Dependent satisfies (or ceases to satisfy) eligibility requirements (30-day notification)
- » Divorce or legal separation (60-day notification)



Navigate My Benefits

csd.employeenavigator.com

Navigate will be used for all employees to make benefit elections offered at Open Enrollment and for newly eligible employees. It will be available to use at anytime throughout the year to make changes due to qualifying events and to change personal information such as address and name changes due to marriage or divorce.



If you are a **NEW HIRE**:

Step 1. Go to csd.employeenavigator.com and click on 'New User Registration'.

Step 2. Fill in the required fields. The company identifier is Canyons. Then click 'Next'.

Step 3. Create a User Name and Password. Then check the 'I Agree with the Employee Navigator terms of use' before you Finish.

Step 4. Once logged in, the system will direct you through your required tasks and enrollments.

If you are **IN OPEN ENROLLMENT**:

Step 1. Login at csd.employeenavigator.com and begin the enrollment process.

Step 2. Confirm all Personal Information is correct and click 'Save' to begin benefit elections.

Step 3. Select all dependents you want to cover on each benefit and choose the plan you want. Complete this step for all benefits offered.

Step 4. Complete your Open Enrollment by reviewing all benefits (enrolled or declined) and click 'Click to Sign' to finish.

If you are **MAKING A CHANGE DUE TO A QUALIFYING EVENT**:

Step 1. Login at csd.employeenavigator.com.

Step 2. Click 'Life Event'.

Step 3. Select the reason for your coverage change (i.e. Marriage, Newborn, etc.).

Step 4. Enter the date of change and any other required information to make the change.

Step 5. Once you have added a dependent you will have to make plan elections for the dependent to be enrolled.

Step 6. Complete enrollment and 'Agree'.

If you are **UPDATING PERSONAL INFORMATION**:

Step 1. Login at csd.employeenavigator.com.

Step 2. Click 'Profile' or 'View Profile'.

Step 3. Select 'Edit' next to the field you want to update. Make necessary change and 'Save'.

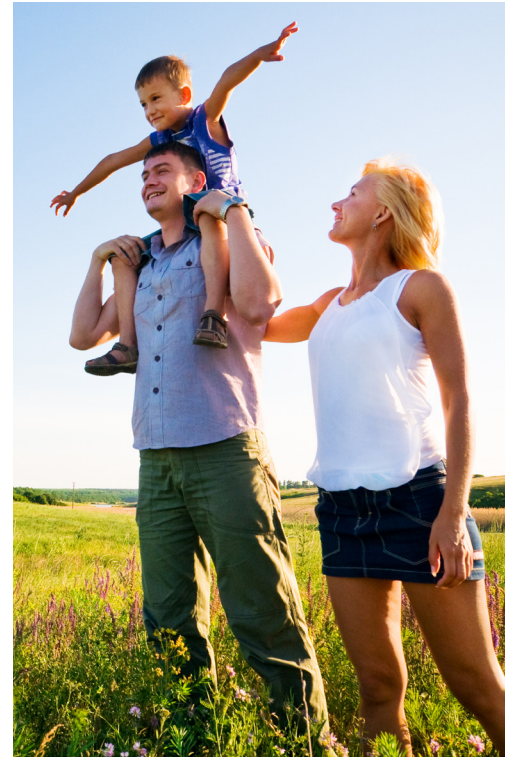
Hospital Comparison

| Hospital | County | Network Options | |
|-------------------------------|------------|-----------------|--------|
| | | Advantage | Summit |
| Alta View | Salt Lake | x | |
| American Fork | Utah | x | |
| Ashley Valley | Uintah | x | x |
| Bear River | Box Elder | x | x |
| Beaver Valley | Beaver | x | x |
| Blue Mountain | San Juan | x | x |
| Brigham City | Box Elder | | x |
| Cache Valley Specialty | Cache | x | x |
| Castleview | Carbon | x | x |
| Cedar City | Iron | x | x |
| Central Valley | Juab | x | x |
| Davis | Davis | x | x |
| Delta Community | Millard | x | x |
| Dixie Regional | Washington | x | x |
| Filmore | Millard | x | x |
| Garfield Memorial | Garfield | | x |
| Gunnison Valley | Sanpete | x | x |
| Heber Valley | Wasatch | x | x |
| Huntsman Cancer Center | Salt Lake | | x |
| IMC | Salt Lake | x | |
| Jordan Valley | Salt Lake | | x |
| Jordan Valley West | Salt Lake | | x |
| Kane County | Kane | x | x |
| Lakeview | Davis | | x |
| Layton | Davis | x | |
| LDS | Salt Lake | x | |
| Logan Regional | Cache | x | |
| Lone Peak | Salt Lake | | x |
| McKay-Dee | Weber | x | |
| Millford Valley | Beaver | x | x |
| Mountain Point Medical Center | Utah | | x |
| Moab Regional | Grand | x | x |
| Mountain View | Utah | | x |
| Mountain West | Tooele | x | x |
| Odgen Regional | Weber | | x |
| Orem Community | Utah | x | |



Benefit Plan Scoop: Your deductible is built into your out-of-pocket maximum totals. That's good news because the out-of-pocket maximum starts getting paid with your first deductible dollar.

| Hospital | County | Network Options | |
|------------------------------|-----------|-----------------|--------|
| | | Advantage | Summit |
| Orthopedic Speciality (TOSH) | Salt Lake | x | |
| Park City Medical Center | Summit | x | x |
| Primary Children's | Salt Lake | x | x |
| Riverton | Salt Lake | x | |
| Salt Lake Regional | Salt Lake | | x |
| San Juan | San Juan | x | x |
| Sanpete Valley | Sanpete | x | x |
| Sevier Valley | Sevier | x | x |
| St. Mark's | Salt Lake | | x |
| Timpanogos | Utah | | x |
| Uintah Basin | Duchesne | x | x |
| University Medical Center | Salt Lake | | x |
| University Orthopedic Center | Salt Lake | | x |
| Utah Valley Regional | Utah | x | |



Please note: This document is intended for information purposes only and is subject to change without notice.

Do You Need Out-of-State Coverage?

• IS A DEPENDENT LIVING OUT OF STATE?

Emergent / Urgent Care: PEHP will cover services at in-network levels, regardless of the facility or provider visited. If the provider is part of our MultiPlan Network and the member produces their PEHP ID card at the time of service, the facility or provider will not balance bill.

Routine Care: Members living outside the state of Utah must notify PEHP of their out-of-state address prior to receiving coverage. Members living out-of-state must use the MultiPlan Network to receive in-network benefits. Facilities and providers not on the MultiPlan Network will be considered out-of-network and be subject to their specific plan's out-of-network benefit.

*Dependents living out of state must provide PEHP with documentation to show that they have established residency.

• ARE YOU TRAVELING OUT OF STATE?

Emergent / Urgent Care: PEHP will cover services at in-network levels, regardless of the facility or provider visited. If the provider is part of our MultiPlan Network and the member produces their PEHP ID card at the time of service, the facility or provider will not balance bill.

Routine Care: Members residing in Utah may not travel to seek routine care from facilities or providers outside of the state without prior authorization from PEHP. Members who seek routine care out-of-state without prior authorization from PEHP will be denied coverage for those services.

• ARE YOU TRAVELING INTERNATIONALLY?

Emergent / Urgent Care: Eligible medical services received by a Member outside of the United States will be allowed by PEHP at billed charges if the Member provides PEHP with a copy of the original foreign claim and provides PEHP with acceptable documentation of the claim. PEHP will translate the claim into English and convert the charges to United States Currency.

Routine Care: Members traveling outside of the United States seeking coverage for any otherwise eligible medical service, medication, or device will be denied coverage for those services as well as any related complications resulting from the services provided.



Information about the MultiPlan Network can be found by logging on to pehp.org. More details about out-of-state coverage can be found in PEHP's Canyons School District Master Policy.

The Benefit Structure Guide

Canyons School District offers two medical plans in an effort to help you find the plan that best fits you and your family's needs. Use the following guide to help you decide which plan is best for you. There are three easy steps.

STEP 1

Plan Design Selection: Traditional or High Deductible?

There are only two types of plan designs: Traditional or High Deductible Health Plan (Star). Which plan better meets you and your family's needs? The primary differences between the two plans are highlighted below.

| Plan Designs | |
|--|--|
| Traditional Health Plan | High Deductible Health Plan (Star) |
| Higher Monthly Premium Lower Deductible Plan covers some benefits before deductible Preventive Care is covered 100% before deductible Lower out-of-pocket maximum Standard FSA participation is available | Lower Monthly Premium Higher Deductible Plan does not cover any expenses until after deductible Preventive Care is covered 100% before deductible Higher out-of-pocket maximum HSA and Limited FSA participation is available |

Full plan summaries are on pages 14-21. Premiums for the plans are listed on pages 22-23 of the benefit booklet.

STEP 2

Network Choice: Advantage or Summit

Now that you know the plan design you prefer, the next step is to decide which network is best for you. Advantage or Summit? Advantage offers the Intermountain Healthcare network. Summit includes the MountainStar, HCA, Steward Health and University of Utah network of hospitals. Please refer to pages 8–9 for a complete listing of the hospitals for each network. You can also go online at www.pehp.org to search for facilities and providers.

| Network Options | |
|----------------------------------|--|
| Advantage | Summit |
| Intermountain Healthcare Network | MountainStar, HCA, Steward Health and University of Utah |







STEP 3

Base or Plus: In-Network Only or In- and Out-of-Network

Once you know which plan design and network you need, the final step is to determine if you need the Base network or the Plus network. The Plus plan allows you to go out of network where the Base option is in-network only. The Base network of the PEHP plan (called Advantage and Summit) are in-network only.

| Base Options | Plus Options |
|--------------------------|---------------------------------|
| In-Network Benefits only | In- and Out-of-Network Benefits |

District Provided Benefits

| | |
|---|---|
| Medical |  |
| Dental, Vision |  |
| Life and Disability |  |
| Health Savings Account (HSA) |  |
| Flexible Spending Accounts (FSA) | |
| Limited FSA | |
| Dependent Care FSA | |
| COBRA | |
| Employee Assistance Program: a free and confidential counseling service available to all employees and their families. |  |
| Voluntary Accident and Voluntary Critical Illness |  |

Prescription Drug Benefit

The Traditional Plan and High Deductible Star Plan have similar prescription benefits. However, the High Deductible Star Plan is subject to the medical deductible, which must be met before copays or coinsurance take effect. Meaning you will pay the full negotiated cost of the prescription until you meet your deductible. (Deductible period is from January 1, 2023 – December 31, 2023.)

| | Participating Pharmacy | Non-Participating Pharmacy |
|---|--|--|
| Tier 1 | \$5 copay | Plan pays up to the discounted cost, minus the preferred copay, if applicable. Member pays any balance |
| Tier 2 | 20% Coinsurance (\$25 min / \$75 max) | |
| Tier 3 | 35% Coinsurance (\$50 min / \$100 max) | |
| Specialty Medications, Retail Pharmacy | Tier A: 20%. No maximum copay Tier B: 30% No maximum copay | |
| Specialty Medications, Office / Outpatient | Tier A: 20% of In-Network Rate after deductible. No max copay Tier B: 30% of In-Network Rate after deductible. No max copay | Tier A: 40% of In-Network Rate after deductible. No max copay Tier B: 50% of In-Network Rate after deductible. No max copay |
| Specialty Medications, Through Specialty Vendor Accredo | Tier A: 20%. \$150 maximum copay Tier B: 30%. \$225 maximum copay Tier C: 20%. No maximum copay | Not covered |

For all questions regarding pharmacy tier classifications, coverages, and pricing, please call PEHP at 800.765.7347.

90-Day Retail / Mail Order Benefit

As an added benefit, your plan allows for up to a 90-day (three-month) supply. The two way of accessing this benefit are listed below:

- 1) Participating 90-Day Retail Pharmacy
- 2) Mail Order Pharmacy

The same copay applies for each option:

| | Participating Pharmacy | Non-Participating Pharmacy |
|--------|---|----------------------------|
| Tier 1 | \$10 copay | Not covered |
| Tier 2 | 20% Coinsurance (\$50 min / \$150 max) | Not covered |
| Tier 3 | 35% Coinsurance (\$100 min / \$200 max) | Not covered |

In order to fill a 90-day supply, your prescriber must write your prescription for a 90-day supply. Prescriptions filled for less than a three-month supply (83 days) and more than a one-month supply (30 days) will not process at a non-participating retail pharmacy.

Use a Participating Pharmacy

Retail Pharmacy

Most retail pharmacies are contracted to allow you to fill a 30-day supply and up to a 90-day supply of maintenance medications.

Mail Order Pharmacy

PEHP offers the convenience of home delivery.



Expanded Preventive Medications

The STAR High Deductible Plan

Expanded preventive drug coverage means that PEHP will pay a portion of the drug cost for some STAR High Deductible plans even before you meet your deductible. **Check your benefit summary for plan coverage details as not all STAR High Deductible plans include this benefit.** Make sure to visit an in-network pharmacy to receive this benefit.

Diabetes

| GLUCOSE RESCUE PRODUCTS |
|---------------------------------|
| GlucaGen HypoKit |
| Glucagon |
| INSULINS |
| Novolog vials |
| Novolin vials |
| Lantus vials |
| METFORMIN PRODUCTS |
| glipizide-metformin |
| glyburide-metformin |
| metformin |
| metformin ER (non OSM, non MOD) |
| MISCELLANEOUS |
| pioglitazone |
| TESTING SUPPLIES |
| Freestyle test strips |
| SULFONYLUREAS |
| glimepiride |
| glipizide |
| glipizide ER |
| glyburide |
| glyburide micronized |
| tolazamide |

Depression

| |
|--------------|
| citalopram |
| escitalopram |
| fluoxetine |
| sertraline |

Cardiovascular

| ANTICOAGULANTS/ ANTIPLATELETS |
|-------------------------------|
| clopidogrel |
| dipyridamole |
| warfarin |
| BETA BLOCKERS |
| acebutolol |
| bisoprolol |
| carvedilol |
| labetalol |
| metoprolol succinate |
| metoprolol tartrate |
| propranolol solution |
| propranolol tablets |
| sotalol |
| timolol maleate tablets |
| CALCIUM CHANNEL BLOCKERS |
| amlodipine |
| diltiazem |
| felodipine ER |
| isradipine |
| nifedipine tablets ER |
| verapamil |
| COMBINATION PRODUCTS |
| amiloride & HCTZ |
| atenolol & chlorthalidone |
| bisoprolol & HCTZ |
| enalapril & HCTZ |
| irbesartan & HCTZ |
| lisinopril & HCTZ |
| losartan & HCTZ |
| metoprolol & HCTZ |
| nadolol & bendroflumethiazide |
| propranolol & HCTZ |
| triamterene & HCTZ |

| RENIN/ANGIOTENSIN SYSTEM ANTAGONIST (ACEI/ARB) |
|--|
| enalapril |
| fosinopril |
| irbesartan |
| lisinopril |
| losartan |
| quinapril |
| ramipril |
| trandolapril |
| DIURETICS |
| amiloride |
| bumetanide |
| chlorothiazide |
| chlorthalidone |
| furosemide solution |
| furosemide tablets |
| hydrochlorothiazide capsules |
| hydrochlorothiazide tablets |
| indapamide |
| methazolamide |
| methyclothiazide |
| spironolactone |
| torseamide |
| MISCELLANEOUS |
| prazosin |
| clonidine |
| digoxin |
| VASODILATORS |
| hydralazine |
| isosorbide |

Respiratory

| ANTICHOLENERGICS |
|---------------------------------|
| ipratropium bromide solution |
| INHALED CORTICOSTEROIDS |
| QVAR inhaler |
| SABA/ ANTICHOLENERGICS |
| ipratropium-albuterol inhaler |
| ipratropium-albuterol nebulized |
| SHORT ACTING BETA AGONISTS |
| albuterol ER tablets |
| albuterol nebulized |
| albuterol syrup |
| albuterol tablets |
| ProAir HFA inhaler |
| ProAir RespiClick |
| Ventolin inhaler |

Osteoporosis

| |
|-------------|
| alendronate |
|-------------|

High Deductible Star Plan Design
Option (In-Network Only)



PARTICIPATING (In-Network)

When using participating providers, you are responsible to pay the amounts in this column. Services from nonparticipating providers are not covered (except emergencies)

| Conditions and Limitations | |
|---|--|
| Lifetime Maximum Plan Payment (per person) | None |
| Benefit Accumulator Period | Calendar year |
| Medical Deductible and Medical Out-Of-Pocket | |
| Deductible – (per calendar year) | |
| Employee | \$1,500 |
| Employee + 1 | \$3,000 |
| Family | \$3,000 |
| Total Out-of-Pocket Maximum – Per Person / Family (per calendar year) (Includes Deductible, Copays, Prescriptions, and Coinsurance) | \$5,000 / \$10,000* |
| Inpatient Services | |
| Medical and Surgical | 20% after deductible |
| Skilled Nursing Facility Up to 60 days (per calendar year) | 20% after deductible |
| Inpatient Rehab Therapy Up to 45 days per plan year. Requires preauthorization. | 20% after deductible |
| Professional Services | |
| Office Visits and Minor Office Surgeries | |
| PEHP e care Visits | \$10 after deductible |
| PEHP Value Clinics | 20% after deductible |
| Primary Care Provider (PCP) Secondary Care Provider (SCP) | \$20 after deductible \$35 after deductible |
| Allergy Tests | See Office Visits above |
| Allergy Treatment and Serum | 20% after deductible |
| Major Office Surgery | 20% after deductible |
| Physician's Fees Medical, Surgical, Maternity, Anesthesia | 20% after deductible |
| Preventive Services as Outlined by the ACA | |
| Primary Care Provider (PCP) | Covered 100% |
| Secondary Care Provider (PCP) | Covered 100% |
| Adult and Pediatric Immunizations | Covered 100% |
| Elective Immunizations—herpes zoster (shingles), rotavirus | Covered 100% |
| Diagnostic Test: Minor | Covered 100% |
| Other Preventive Services | Covered 100% |
| Wellchild Visits | Covered 100% |
| 3D + 2D Mammogram Only | Covered 100% (40 years and over) |



*Embedded out-of-pocket maximum. Each person has their own deductible but the family also has a maximum total deductible if multiple family members need medical care during the year.

Take Note! All of your health care expenses, including prescriptions, are subject to the deductible. You will not have any copays for doctors visits or prescriptions until you meet the deductible.


PARTICIPATING (In-Network)

When using participating providers, you are responsible to pay the amounts in this column. Services from nonparticipating providers are not covered (except emergencies)

| Outpatient Services | |
|---|---|
| Outpatient Facility and Ambulatory Surgical | \$50 after deductible |
| Ambulance (Air or Ground) Emergencies only | 20% after deductible |
| Emergency Room Participating facility | 20% after deductible |
| Emergency Room Nonparticipating facility | 20% after deductible |
| Urgent Care Facilities | \$35 after deductible |
| Chemotherapy, Radiation and Dialysis | 20% after deductible |
| Diagnostic Tests Minor | Covered 100% after deductible |
| Diagnostic Tests Major | 20% after deductible |
| Home Health, Hospice, Outpatient Private Nurse | 20% after deductible |
| Outpatient Rehab Therapy: Physical, Speech, Occupational Up to 20 visits per calendar year for each therapy type | \$20 after deductible |
| Miscellaneous Services | |
| Durable Medical Equipment (DME) | 20% after deductible |
| Miscellaneous Medical Supplies (MMS) | 20% after deductible |
| Maternity | See Professional, Inpatient or Outpatient |
| Adoption | 20% after deductible; \$2,500 benefit |
| Cochlear Implants | See Professional, Inpatient or Outpatient |
| Infertility – Selected Services Max Plan Payment \$1,500 calendar year, \$5,000 lifetime | 50% after deductible |
| Donor Fees for Covered Organ Transplants | See inpatient medical and surgical benefit |
| TMJ (Temporomandibular Joint) Services Up to \$2,000 lifetime | 50% after deductible |
| Chiropractic – up to 20 visits per calendar year | \$20 after deductible |
| Other Benefits | |
| Mental Health and Chemical Dependency | |
| Mental Health Office Visits Psychiatrist, Psychologist / Licensed Clinical Social Worker / APRN combined | \$30 after deductible/visit for Psychiatrist, \$20 after deductible/visit for Psychologist / Licensed Clinical Social Worker / APRN |
| Inpatient | 20% after deductible |
| Inpatient Physician Visits | 20% after deductible |
| Outpatient | 20% after deductible |
| Residential Treatment | Not covered |
| Injectable Drugs and Specialty Medications | 20% after deductible |
| Prescription Drugs | |
| Annual Deductible | See Medical deductible |
| Preventive Drugs | Standard Copays before deductible |
| See page 12 for benefit details. For all questions regarding pharmacy tier classifications, coverages, and pricing, please call PEHP at 800.765.7347. | |

High Deductible Plus Star Plan Design
Option (In- and Out-of-Network)



| PARTICIPATING (In-Network) | NON-PARTICIPATING (Out-of-Network) |
|--|--|
| When using participating providers, you are responsible to pay the amounts in this column. | When using non-participating providers, you are responsible to pay the amounts in this column. |

| Conditions and Limitations | | |
|--|---|---------------------------|
| Lifetime Maximum Plan Payment (per person) | None | |
| Benefit Accumulator Period | Calendar year | |
| Maximum Annual Out-of-Network Payment (per calendar year) | None | \$2,000,000 |
| Medical Deductible and Medical Out-Of-Pocket | | |
| Deductible – (per calendar year) Employee Employee + 1 Family | \$1,500 \$3,000 \$3,000 | |
| Total Out-of-Pocket Maximum – Per Person / Family (per calendar year) (Includes Deductible, Copays, Prescriptions, and Coinsurance) | \$5,000/\$10,000* | |
| Inpatient Services | | |
| Medical and Surgical | 20% after deductible | 40% after deductible |
| Skilled Nursing Facility Up To 60 days (per calendar year) | 20% after deductible | 40% after deductible |
| Inpatient Rehab Therapy Up to 45 days per plan year. Requires preauthorization. | 20% after deductible | 40% after deductible |
| PROFESSIONAL SERVICES | | |
| Office Visits and Minor Office Surgeries PEHP e care Visits PEHP Value Clinics Primary Care Provider (PCP) Secondary Care Provider (SCP) | \$10 after deductible 20% after deductible \$20 after deductible \$35 after deductible | 40% after deductible |
| Allergy Tests | See Office Visits above | 40% after deductible |
| Allergy Treatment and Serum | 20% after deductible | 40% after deductible |
| Major Office Surgery | 20% after deductible | 40% after deductible |
| Physician’s Fees Medical, Surgical, Maternity, Anesthesia | 20% after deductible | 40% after deductible |
| Preventive Services as Outlined by the Aca | | |
| Primary Care Provider (PCP) | Covered 100% | Not covered |
| Secondary Care Provider (PCP) | Covered 100% | Not covered |
| Adult and Pediatric Immunizations | Covered 100% | Not covered |
| Elective Immunizations —herpes zoster (shingles), rotavirus | Covered 100% | Not covered |
| Diagnostic Test: Minor | Covered 100% | Not covered |
| Other Preventive Services | Covered 100% | Not covered |
| Wellchild Visits | Covered 100% | Not covered |
| 3D + 2D Mammogram Only | Covered 100% (40 years and over) | |
| Outpatient Services | | |
| Outpatient Facility and Ambulatory Surgical | \$50 after deductible | 40% after deductible |
| Ambulance (Air or Ground) Emergencies only | 20% after deductible | See Participating Benefit |
| Emergency Room Participating facility | 20% after deductible | See Participating Benefit |



| | PARTICIPATING (In-Network) | NON-PARTICIPATING (Out-of-Network) |
|--|---|--|
| | When using participating providers, you are responsible to pay the amounts in this column. | When using non-participating providers, you are responsible to pay the amounts in this column. |
| Emergency Room Nonparticipating facility | 20% after deductible | See Participating Benefit |
| Urgent Care Facilities | \$35 after deductible | 40% after deductible |
| Chemotherapy, Radiation and Dialysis | 20% after deductible | 40% after deductible |
| Diagnostic Tests Minor | Covered 100% after deductible | 40% after deductible |
| Diagnostic Tests Major | 20% after deductible | 40% after deductible |
| Home Health, Hospice, Outpatient Private Nurse | 20% after deductible | 40% after deductible |
| Outpatient Rehab Therapy: Physical, Speech, Occupational Up to 20 visits per calendar year for each therapy type | \$20 after deductible | 40% after deductible |
| Miscellaneous Services | | |
| Durable Medical Equipment (DME) | 20% after deductible | 40% after deductible |
| Miscellaneous Medical Supplies (MMS) | 20% after deductible | 40% after deductible |
| Maternity | See Professional, Inpatient or Outpatient | 40% after deductible |
| Adoption | 20% after deductible; \$2,500 benefit | |
| Cochlear Implants | See Professional, Inpatient or Outpatient | 40% after deductible |
| Infertility—Selected Services Max Plan Payment \$1,500 calendar year, \$5,000 lifetime | 50% after deductible | Not covered |
| Donor Fees for Covered Organ Transplants | See inpatient medical and surgical benefit | 40% after deductible |
| TMJ (Temporomandibular Joint) Services Up to \$2,000 lifetime | 50% after deductible | 50% after deductible |
| Chiropractic—up to 20 visits per calendar year | \$20 after deductible | Not covered |
| Other Benefits | | |
| Mental Health and Chemical Dependency | | |
| Mental Health Deductible Per Person / Family (per calendar year) | Included in Medical Deductible | Included in Medical Deductible |
| Mental Health Out-of-Pocket Maximum Per Person / Family (per calendar year) | Included in Medical Out-Of-Pocket Maximum | Included in Medical Out-Of-Pocket Maximum |
| Mental Health Office Visits Up to 25 visit per calendar year for Psychiatrist, Psychologist / Licensed Clinical Social Worker / APRN combined | \$30 after deductible/visit for Psychiatrist, \$20 after deductible/visit for Psychologist / Licensed Clinical Social Worker / APRN | 50% after deductible |
| Inpatient—Up to 21 days per calendar year | 20% after deductible | 50% after deductible |
| Inpatient Physician Visits | 20% after deductible | 50% after deductible |
| Outpatient | 20% after deductible | 50% after deductible |
| Residential Treatment | Not covered | Not covered |
| Injectable Drugs and Specialty Medications | 20% after deductible | 40% after deductible |
| Prescription Drugs | | |
| Annual Deductible | See Medical Deductible | |
| Preventive Drugs | Standard Copays before deductible | |

See page 12 for benefit details. For all questions regarding pharmacy tier classifications, coverages, and pricing, please call PEHP at 800.765.7347.

Traditional Plan Design
Base Option Network (In-Network Only)



PARTICIPATING (In-Network)

When using participating providers, you are responsible to pay the amounts in this column. Services from nonparticipating providers are not covered (except emergencies)

| Conditions and Limitations | |
|---|----------------------------------|
| Lifetime Maximum Plan Payment (per person) | None |
| Benefit Accumulator Period | Calendar year |
| Medical Deductible and Medical Out-Of-Pocket | |
| Deductible—Per Person/Family (per calendar year) | \$850/\$2,550 |
| Total Out-of-Pocket Maximum—Per Person / Family (per calendar year) (Includes Deductible, Copays, Prescriptions, and Coinsurance.) | \$3,500/\$7,000 |
| Inpatient Services | |
| Medical and Surgical | 20% after deductible |
| Skilled Nursing Facility Up to 60 days (per calendar year) | 20% after deductible |
| Inpatient Rehab Therapy Up to 45 days per plan year. Requires Authorization. | 20% after deductible |
| Professional Services | |
| Office Visits and Minor Office Surgeries PEHP Value Clinics and PEHP e care Visits Primary Care Provider (PCP) Secondary Care Provider (SCP) | \$10 \$30 \$50 |
| Allergy Tests | See Office Visits above |
| Allergy Treatment | 20% |
| Allergy Serum | \$55 |
| Major Office Surgery | 20% |
| Physician's Fees Medical, Surgical, Maternity, Anesthesia | 20% after deductible |
| Preventive Services as Outlined by the ACA | |
| Primary Care Provider (PCP) | Covered 100% |
| Secondary Care Provider (PCP) | Covered 100% |
| Adult and Pediatric Immunizations | Covered 100% |
| Elective Immunizations—herpes zoster (shingles), rotavirus | Covered 100% |
| Diagnostic Test: Minor | Covered 100% |
| Other Preventive Services | Covered 100% |
| Wellchild Visits | Covered 100% |
| 3D + 2D Mammogram Only | Covered 100% (40 years and over) |



Sign up for PEHP member online portals at www.pehp.org where you can review claims, find providers, and review your benefits.


PARTICIPATING (In-Network)

When using participating providers, you are responsible to pay the amounts in this column.
Services from nonparticipating providers are not covered (except emergencies)

| Outpatient Services | |
|---|--|
| Outpatient Facility and Ambulatory Surgical | \$50 after deductible |
| Ambulance (Air or Ground) Emergencies only | 20% after deductible |
| Emergency Room Participating facility | \$150 after deductible |
| Emergency Room Nonparticipating facility (plus any balance billing) | \$150 after deductible |
| Urgent Care Facilities | \$35 |
| Chemotherapy, Radiation and Dialysis | 20% after deductible |
| Diagnostic Tests Minor | Covered 100% |
| Diagnostic Tests Major | \$30 after deductible |
| Home Health, Hospice, Outpatient Private Nurse | 20% after deductible |
| Outpatient Rehab Therapy: Physical, Speech, Occupational Up to 20 visits per calendar year for each therapy type | \$30 |
| Miscellaneous Services | |
| Durable Medical Equipment (DME) | 20% after deductible |
| Miscellaneous Medical Supplies (MMS) | 20% after deductible |
| Maternity | See Professional, Inpatient or Outpatient |
| Adoption | \$2,500 benefit |
| Cochlear Implants | See Professional, Inpatient or Outpatient |
| Infertility – Selected Services Max Plan Payment \$1,500 calendar year, \$5,000 lifetime | 50% after deductible |
| Donor Fees for Covered Organ Transplants | See inpatient medical and surgical benefit |
| TMJ (Temporomandibular Joint) Services Up to \$2,000 lifetime | 50% after deductible |
| Chiropractic – up to 20 visits per calendar year | \$30 |
| Other Benefits | |
| Mental Health and Chemical Dependency | |
| Mental Health Office Visits Psychiatrist, Psychologist / Licensed Clinical Social Worker / APRN combined | \$30/visit for Psychiatrist, \$20/visit for Psychologist / Licensed Clinical Social Worker / APRN |
| Inpatient | 20% after deductible |
| Inpatient Physician Visits | 20% after deductible |
| Outpatient | 20% after deductible |
| Residential Treatment | Not covered |
| Injectable Drugs and Specialty Medications | 20% after deductible |
| Prescription Drugs* | |
| Participating Pharmacy (30-day Supply) | Tier 1: \$5/Tier 2: 20% (\$25 min / \$75 max)/Tier 3: 35% (\$50 min / \$100 max) |
| See page 12 for benefit details. For all questions regarding pharmacy tier classifications, coverages, and pricing, please call PEHP at 800.765.7347. | |

Traditional Plus Plan Design
Option Network (In- and Out-of-Network)



| PARTICIPATING (In-Network) | NON-PARTICIPATING (Out-of-Network) |
|--|--|
| When using participating providers, you are responsible to pay the amounts in this column. | When using non-participating providers, you are responsible to pay the amounts in this column. |

| Conditions and Limitations | | |
|---|--|----------------------|
| Lifetime Maximum Plan Payment (per person) | None | |
| Benefit Accumulator Period | Calendar year | |
| Maximum Annual Out-of-Network Payment (per calendar year) | None | \$2,000,000 |
| Medical Deductible and Medical Out-Of-Pocket | | |
| Deductible—Per Person/Family (per calendar year) | \$850/\$2,550 | |
| Total Out-of-Pocket Max—Per Person / Family (per calendar year) (Includes Deductible, Copays, Prescriptions, and Coinsurance.) | \$3,500/\$7,000 | |
| Out-of-Pocket Inpatient Services | | |
| Medical and Surgical | 20% after deductible | 40% after deductible |
| Skilled Nursing Facility Up to 60 days (per calendar year) | 20% after deductible | 40% after deductible |
| Inpatient Rehab Therapy Up to 45 days per plan year. Requires preauthorization. | 20% after deductible | 40% after deductible |
| Professional Services | | |
| Office Visits and Minor Office Surgeries PEHP Value Clinics and PEHP e care Visits Primary Care Provider (PCP) Secondary Care Provider (SCP) | \$10 copay \$30 copay \$50 copay | 40% after deductible |
| Allergy Tests | See Office Visits Above | 40% after deductible |
| Allergy Treatment | 20% | 40% after deductible |
| Allergy Serum | \$55 copay | 40% after deductible |
| Major Office Surgery | 20% | 40% after deductible |
| Physician's Fees: Medical, Surgical, Maternity, Anesthesia | 20% after deductible | 40% after deductible |
| Preventive Services as Outlined by the Aca | | |
| Primary Care Provider (PCP) | Covered 100% | Not covered |
| Secondary Care Provider (PCP) | Covered 100% | Not covered |
| Adult and Pediatric Immunizations | Covered 100% | Not covered |
| Elective Immunizations—herpes zoster (shingles), rotavirus | Covered 100% | Not covered |
| Diagnostic Test: Minor | Covered 100% | Not covered |
| Other Preventive Services | Covered 100% | Not covered |
| Wellchild Visits | Covered 100% | Not covered |
| 3D + 2D Mammogram Only | Covered 100% (40 years and over) | |



Preventive medicine is the best kind. Be sure to get your annual preventive exams. If it is a strictly preventive visit, there is no cost to you. If you need diagnostic work done, schedule that for another appointment.



| | PARTICIPATING (In-Network) | NON-PARTICIPATING (Out-of-Network) |
|---|--|--|
| | When using participating providers, you are responsible to pay the amounts in this column. | When using non-participating providers, you are responsible to pay the amounts in this column. |
| Outpatient Services | | |
| Outpatient Facility and Ambulatory Surgical | \$50 after deductible | 40% after deductible |
| Ambulance (Air or Ground) Emergencies only | 20% after deductible | See Participating Benefit |
| Emergency Room Participating facility | \$150 after deductible | See Participating Benefit |
| Emergency Room Nonparticipating facility (plus any balance billing) | \$150 after deductible | See Participating Benefit |
| Urgent Care Facilities | \$35 | 40% after deductible |
| Chemotherapy, Radiation and Dialysis | 20% after deductible | 40% after deductible |
| Diagnostic Tests Minor | Covered 100% | 40% after deductible |
| Diagnostic Tests Major | \$30 after deductible | 40% after deductible |
| Home Health, Hospice, Outpatient Private Nurse | 20% after deductible | 40% after deductible |
| Outpatient Rehab Therapy: Physical, Speech, Occupational Up to 20 visits per calendar year for each therapy type | \$30 | 40% after deductible |
| Miscellaneous Services | | |
| Durable Medical Equipment (DME) | 20% after deductible | 40% after deductible |
| Miscellaneous Medical Supplies (MMS) | 20% after deductible | 40% after deductible |
| Maternity | See Professional, Inpatient or Outpatient | 40% after deductible |
| Adoption | \$2,500 Benefit | |
| Cochlear Implants | See Professional, Inpatient or Outpatient | 40% after deductible |
| Infertility—Selected Services Max Plan Payment \$1,500 calendar year, \$5,000 lifetime | 50% after deductible | Not covered |
| Donor Fees for Covered Organ Transplants | See inpatient medical and surgical benefit | 40% after deductible |
| TMJ (Temporomandibular Joint) Services Up to \$2,000 lifetime | 50% after deductible | 50% after deductible |
| Chiropractic—up to 20 visits per calendar year | \$30 | Not covered |
| Other Benefits | | |
| Mental Health Office Visits Up to 25 visit per calendar year for Psychiatrist, Psychologist / Licensed Clinical Social Worker / APRN combined | \$30/visit for Psychiatrist, \$20/visit for Psychologist / Licensed Clinical Social Worker / APRN | 50% after deductible |
| Inpatient—Up to 21 days per calendar year | 20% after deductible | 50% after deductible |
| Inpatient Physician Visits | 20% after deductible | 50% after deductible |
| Outpatient | 20% after deductible | 50% after deductible |
| Residential Treatment | Not covered | Not covered |
| Injectable Drugs and Specialty Medications | 20% after deductible | 40% after deductible |
| Prescription Drugs | | |
| Participating Pharmacy (30-day Supply) | Tier 1: \$5 / Tier 2: 20% (\$25 min / \$75 max) / Tier 3: 35% (\$50 min / \$100 max) | |
| See page 12 for benefit details. For all questions regarding pharmacy tier classifications, coverages, and pricing, please call PEHP at 800.765.7347. | | |

High Deductible Star Plan Premiums

| | FULL-TIME EMPLOYEE PORTION 30-40 hours per week .75 to 1.00 FTE day | District Semi- Monthly Portion | FULL PREMIUM (District + EE Portion) | | |
|--|--|--|---|------------|-------------|
| | | | Semi-Monthly | Monthly | Annual |
| Certified /Administrative | Base Network Option: Advantage/Summit | | | | |
| | Single | \$31.74 | \$247.36 | \$558.19 | \$6,698.28 |
| | Employee + 1 | \$51.08 | \$398.11 | \$898.37 | \$10,780.44 |
| | Family | \$86.73 | \$676.01 | \$1525.48 | \$18,305.76 |
| | Plus Network Option: Advantage/Summit | | | | |
| | Single | \$57.54 | \$247.36 | \$609.79 | \$7,317.48 |
| | Employee + 1 | \$92.61 | \$398.11 | \$981.43 | \$11,777.16 |
| | Family | \$157.25 | \$676.01 | \$1,666.52 | \$19,998.24 |
| | Educational Support Professionals | Base Network Option: Advantage/Summit | | | |
| Single | | \$26.44 | \$252.66 | \$558.19 | \$6,698.28 |
| Employee + 1 | | \$42.56 | \$406.63 | \$898.37 | \$10,780.44 |
| Family | | \$72.28 | \$690.46 | \$1,525.48 | \$18,305.76 |
| Plus Network Option: Advantage/Summit | | | | | |
| Single | | \$52.24 | \$252.66 | \$609.79 | \$7,317.48 |
| Employee + 1 | | \$84.09 | \$406.63 | \$981.43 | \$11,777.16 |
| Family | | \$142.80 | \$690.46 | \$1,666.52 | \$19,998.24 |

Please Note: Dual coverage is not compatible with the Qualified High Deductible Health Plan

**As per District Policy, effective January 1, 2019 all employees have to be full-time (contracted to work 30 hours per week) in order to be benefit eligible.

***These rates are based on a 12-month contract. Rates may vary if employed on a 10-month contract.

January 1, 2023–December 31, 2023 COBRA Rates High Deductible Star – COBRA Premiums 102%

| Base Option: Advantage/Summit | | |
|-------------------------------|------------|-------------|
| | Monthly | Annual |
| Single | \$569.35 | \$6,832.20 |
| Employee + 1 | \$916.34 | \$10,996.08 |
| Family | \$1,555.99 | \$18,671.88 |

| Plus Option: Advantage/Summit | | |
|-------------------------------|------------|-------------|
| | Monthly | Annual |
| Single | \$621.99 | \$7,463.88 |
| Employee + 1 | \$1,001.06 | \$12,012.72 |
| Family | \$1,699.85 | \$20,398.20 |

Traditional Plan Premiums

| | FULL-TIME EMPLOYEE PORTION 30-40 hours per week .75 to 1.00 FTE day | District Semi-Monthly Portion | FULL PREMIUM (District + EE Portion) | | |
|--|--|----------------------------------|---|------------|-------------|
| | Semi-Monthly | Semi-Monthly | Monthly | Annual | |
| Certificated /Administrative | Single | \$82.09 | \$264.03 | \$692.23 | \$8,306.76 |
| | Employee + 1 | \$132.11 | \$424.93 | \$1,114.07 | \$13,368.84 |
| | Family | \$224.32 | \$721.56 | \$1,891.75 | \$22,701.00 |
| | Single | \$114.91 | \$264.03 | \$757.88 | \$9,094.56 |
| | Employee + 1 | \$184.93 | \$424.93 | \$1,219.71 | \$14,636.52 |
| | Family | \$314.04 | \$721.56 | \$2,071.19 | \$28,854.28 |
| Educational Support Professionals | Single | \$68.96 | \$277.16 | \$692.23 | \$8,306.76 |
| | Employee + 1 | \$110.97 | \$446.07 | \$1,114.07 | \$13,368.84 |
| | Family | \$188.44 | \$757.44 | \$1,891.75 | \$22,701.00 |
| | Single | \$101.78 | \$277.16 | \$757.88 | \$9,094.56 |
| | Employee + 1 | \$163.79 | \$446.07 | \$1,219.71 | \$14,636.52 |
| | Family | \$278.16 | \$757.44 | \$2,071.19 | \$24,854.28 |

*Spouses who are both employed with the District are allowed to have dual coverage as long as they are both enrolled on the traditional plan and one employee enrolls in family/couple coverage and the other elects single coverage.

**As per District Policy, effective January 1, 2019 all employees must be full-time (contracted to work at least 30 hours per week) in order to be benefit eligible.

*** These rates are based on a 12 month contract. Rates may vary if employed on a 10 month contract.

January 1, 2023 – December 31, 2023 COBRA Rates Traditional PPO Medical Plan – COBRA Premiums 102%

| Base Option: Advantage/Summit | | |
|-------------------------------|------------|-------------|
| | Monthly | Annual |
| Single | \$706.07 | \$8,472.84 |
| Employee + 1 | \$1,136.35 | \$13,636.20 |
| Family | \$1,929.59 | \$23,155.08 |

| Buy-up Option: Advantage/Summit | | |
|---------------------------------|------------|-------------|
| | Monthly | Annual |
| Single | \$773.04 | \$9,276.48 |
| Employee + 1 | \$1,244.10 | \$14,929.20 |
| Family | \$2,112.61 | \$25,351.32 |

Dental

Canyons School District has partnered with EMI Health as our sole dental carrier. EMI Health is one of the premier dental carriers in Utah and will offer four options. The dental plan details are on page 25, but as a simple tool for decision-making, please see the diagram below detailing the differences in the four plans.

Dental Plan Highlights

Value Plan

- » 1,546 Providers
- » **This is a discount only plan. It is not a full dental benefit plan** so your benefit will be the least rich of the four plans when you receive services.
- » This is an in-network only plan
- » It provides the least expensive premiums
- » No waiting periods

Warning: You will be responsible for the full cost of services. This plan will provide a discount only.

Advantage Copay Plan

- » 2,144 Providers
- » This is a copay only plan. You will pay according to a fee schedule which will be a less rich benefit than the PPO plans.
- » Benefits for a general dentist are in-and out-of-network. Out-of-network they are balance billed.
- » There is not an annual maximum
- » No waiting periods
- » 20% discount Specialist-in network only.

Choice PPO Plan

- » 2,733 Providers in the Premier Network and 2,144 in the Advantage Network
- » Less out-of-pocket expense for dental services than the discount plan.
- » This is an in- and out-of-network plan
- » The out-of-network option is significantly more expensive than the in-network option
- » There is a waiting period for Basic and Major Services
- » **\$2,000** annual maximum benefit if you see a provider in the Advantage Plus Network, **\$1,500** for all others
- » Ortho benefit is \$1,000 lifetime maximum. There is a 12-month waiting period.

Choice Indemnity Plan

- » 2,733 Providers in the Premier Network and 2,144 in the Advantage Network
- » Less out-of-pocket expense for dental services than the discount plan.
- » This is an in- and out-of-network plan
- » If you need to see dentists out-of-network, this is the best plan for you. It has the richest out-of-network option.
- » There is a waiting period for Basic and Major Services
- » **\$2,500** annual maximum benefit if you see a provider in the Advantage Plus Network, **\$2,000** for all others
- » Ortho benefit is \$1,000 lifetime maximum. There is a 12-month waiting period.



Did you know that good oral care can protect your overall health? Without proper dental care, the bacteria naturally present in your mouth can affect or contribute to various diseases, including endocarditis, cardiovascular disease, diabetes, Alzheimer's, osteoporosis, and others. Go get your cleanings done.

— Mayo Clinic



Dental Plan Summaries

| | Value Plan | Advantage Copay Plan | Choice PPO Plan | | Choice Indemnity Classic | |
|---|---------------------------------|---|--|--|--|---|
| | In-Network Only (Value Network) | In-Network Only | In-Network (Advantage and Premier Network) | Out-of-Network | In-Network (Advantage and Premier Network) | Out-of-Network |
| Deductible | \$0 | \$0 | \$50/\$150** | \$50/\$150 | \$50/\$150** | \$50/\$150 |
| Deductible Waived for Preventive Care | Yes | Yes | Yes | Yes | Yes | Yes |
| Preventive (Routine Exams, Cleanings, Topical Fluoride, X-Rays) | Up to 70% Savings | 100% | 100%— No Waiting Period | 80% of MAC | 100% | 100% of R&C |
| Basic (Fillings, Extractions, Oral Surgery) | Up to 60% Savings | Fixed copays, refer to schedule of copayments | 80% AD ¹ 3-Month Waiting Period* | 70% of MAC 3-Month Waiting Period* | 80% AD ¹ 3-Month Waiting Period* | 80% of R&C ³ 3-Month Waiting Period* |
| Major (Crowns, Bridges, Dentures, Periodontics, Endodontics) | Up to 50% Savings | Fixed copays, refer to schedule of copayments | 50% AD ¹ 12-month Waiting Period* | 30% of MAC 12-Month Waiting Period* | 50% AD ¹ 12-Month Waiting Period* | 50% of R&C ³ 12-Month Waiting Period* |
| Annual Maximum | No Maximum | None | \$1,500 per participant (\$2,000 max if you use an Advantage Plus Provider) | | \$2,000 per participant (\$2,500 max if you use an Advantage Plus Provider) | |
| Ortho Deductible | N/A | N/A | N/A | N/A | N/A | N/A |
| Orthodontics (Children under 19) | 25% Discount Only | 25% Discount Only | 50%— 12-Month Waiting Period* 25% discount in addition to the benefit | | 50%— 12-Month Waiting Period* 25% discount in addition to the benefit | |
| Orthodontics (Adult) | 25% Discount Only | 25% Discount Only | 50%— 12-Month Waiting Period* 25% discount in addition to the benefit | | 50%— 12-Month Waiting Period* 25% discount in addition to the benefit | |
| Orthodontics (Lifetime Maximum) | No Maximum | None | \$1,000 per participant | | \$1,000 per participant | |

| Plan Name | Status | Employee Semi-Monthly Contribution | Full Premium Monthly |
|-----------------------|--------------|------------------------------------|----------------------|
| Value Plan | Employee | \$0.50 | \$1.00 |
| | Employee + 1 | \$1.00 | \$2.00 |
| | Family | \$1.50 | \$3.00 |
| Advantage Copay Plan | Employee | \$9.65 | \$19.30 |
| | Employee + 1 | \$17.50 | \$35.00 |
| | Family | \$27.45 | \$54.90 |
| Choice PPO Plan | Employee | \$17.95 | \$35.90 |
| | Employee + 1 | \$32.70 | \$65.40 |
| | Family | \$51.15 | \$102.30 |
| Choice Indemnity Plan | Employee | \$20.75 | \$41.50 |
| | Employee + 1 | \$37.90 | \$75.80 |
| | Family | \$59.25 | \$118.50 |

¹AD After Deductible. You first pay \$50 per single for a max of \$150 per family.

MAC Maximum Allowable Charge.

³RC Reasonable and Customary. This amount is an average amount dentists charge in an area. It is the most generous out-of-network benefit for members.

*Time spent on the Advantage plan will be credited towards waiting periods on the Choice PPO and Choice Indemnity plans.

**Deductible does not apply to dentists in the Advantage Network.

If you are a new hire coming on the dental plan and can provide proof of prior dental coverage, EMI Health will give credit towards the waiting period. The only employees who will have the waiting period will be new hires who come on after the initial open enrollment who do not have current dental coverage. - make text light If you are a new hire coming on the dental plan and can provide proof of prior dental coverage, EMI Health will give credit towards the waiting period. The only employees who will have the waiting period will be new hires who come on after the initial open enrollment who do not have current dental coverage.



Don't scrimp on your sleep. Some people think you can make up for sleep deprivation incurred during the week by sleeping in on the weekends. But your body needs consistent sleep in order to ward off problems associated with sleep deprivation including memory loss, weight gain, mood inconsistencies, and reduced immune function.

—Harvard Medical School

Vision

Canyons School District’s vision carrier is EMI Health. EMI Health partners with VSP Vision to offer enhanced vision benefits. There is considerable access to care, nationally and in Utah, including Walmart, Sam’s Club, Costco, Shopko Optical, Vision Works, and community-based providers. Canyons School District offers two options for an employee’s choice on their vision plan. The following are summaries of services offered to assist you in making your selection.

Changes in vision coverage may only be made during an open enrollment period.

| EMI Health | | | | |
|------------------------------------|--|---|--|---|
| | VSP Plus 10-130 | | VSP Plus 10-100 | |
| | In-Network | Out-of-Network Reimbursement | In-Network | Out-of-Network Reimbursement |
| Benefit Frequency | Every 12 months | | Every 12 months | |
| Exam Copay | \$10 copay | Up to \$65 | \$10 copay | Up to \$65 |
| Eye Glass Lenses | | | | |
| - Single Vision | \$10 copay per pair | Up to \$30 | \$10 copay | Up to \$30 |
| - Bifocal | \$10 copay per pair | Up to \$50 | \$10 copay | Up to \$50 |
| - Trifocal | \$10 copay per pair | Up to \$65 | \$10 copay | Up to \$65 |
| Standard Progressive Lenses | \$55 copay per pair | Up to \$50 (in lieu of Lined Bifocal reimbursement) | \$55 copay | Up to \$50 (in lieu of Lined Bifocal reimbursement) |
| Polycarbonate Lenses | \$0 - Child \$31 SV/\$35 Multifocal—Adults | NA | \$0 - Child \$31 SV/\$35 Multifocal—Adults | NA |
| Scratch Coating | \$17 copay | NA | \$17 copay | NA |
| UV Protection | \$16 copay | NA | \$16 copay | NA |
| Frame Allowance | \$130 Allowance at any VSP doctor or \$70 at Costco, Sam’s Club or Walmart | Up to \$80 | \$100 Allowance at any VSP doctor or \$55 at Costco, Sam’s Club or Walmart | Up to \$70 |
| Contact Lens Allowance | In lieu of frames and lenses | | In lieu of frames and lenses | |
| - Elective | \$130 Allowance | Up to \$115 | \$100 Allowance | Up to \$85 |
| Lasik Surgery | Up to \$500 in savings | NA | Up to \$500 in savings | NA |

| Plan Name | Status | Semi-Monthly Rates | Full Month Premium |
|-----------------|--------------|--------------------|--------------------|
| VSP Plus 10-100 | Employee | \$3.10 | \$6.20 |
| | Employee + 1 | \$6.20 | \$12.40 |
| | Family | \$9.75 | \$19.50 |
| VSP Plus 10-130 | Employee | \$3.65 | \$7.30 |
| | Employee + 1 | \$6.75 | \$13.50 |
| | Family | \$11.25 | \$22.50 |



Using Your VSP Benefit is Easy

1. Register at vsp.com. Review your benefit information and access personalized eligibility and plan coverage details.
2. Find an eye care provider who’s right for you. Visit vsp.com or call 801.262.7476 to find a provider near you. The decision is yours to make – choose a VSP provider, participating retail chain, or any out-of-network provider.
3. Select your network. You will select VSP Choice Plus network when searching online or if you call VSP, let them know you have the VSP Choice Plus Network.
4. At your appointment. Tell them you have VSP. Make sure to give them your ID card for proof of coverage.
5. Claim forms. There are no claim forms to complete when you see a VSP Provider.

HSA vs. FSA

| | HSA | Standard Health Care FSA | Limited Purpose FSA | Dependent Care FSA |
|---|--|---|---|---|
| Eligibility is based on your medical plan option enrollment | High Deductible Star | Traditional | High Deductible Star | High Deductible Star or Traditional |
| Your account is opened automatically for you | Yes | | | |
| You can make contributions | Yes, you contribute pre-tax money up to the annual IRS limits for 2023: *3,850 for you only *7,750 if you cover dependents *An additional \$1,000 if you're age 55 or older as of your birthday | Yes, you can contribute pre-tax money up to \$2,850 | Yes, you can contribute pre-tax money up to \$1,000 | Yes, you can contribute pre-tax money up to \$5,000 |
| How you can use your spending account | Eligible medical expenses like your annual deductible, prescription drugs, or coinsurance, as well as dental and vision expenses | Eligible medical expenses like your annual deductible, prescription drugs, or coinsurance, as well as dental and vision expenses | Eligible dental and vision expenses | Eligible expenses for dependent children under the age of 13 or disabled adult day care |
| Your account balance rolls over from year to year | Yes | No, you must use and submit your claims for any money you contribute to your 2023 account by March 15, 2024. Unused funds will be forfeited. | | |
| You can roll over your unused balance and take it with you | Yes, you own the balance in your account and take it with you even if you leave Canyons School District. | No, your FSA balance is use-it-or-lose-it and you must use it in full each calendar year or by the end of the grace period. Funds set aside in an FSA don't roll over to the next year. | | |
| You can invest your account balance | Yes, once your HSA balance reaches \$2,000. | No | | |
| Tax savings benefits | There's no tax when your contributions go in, no tax as your HSA money grows with interest, and no tax when you spend it on eligible medical, prescription drug, dental, or vision expenses. | There's no tax when your contributions go in and no tax when you spend your FSA money on eligible medical, prescription drug, dental, vision, or child and elder care expenses (depending on the type of FSA you choose). | | |

STAR High Deductible Plan Prescription Enhancement

Expanded preventive drug coverage means that PEHP will pay a portion of the drug cost for certain qualified medications for the STAR High Deductible Health plans even before you meet your deductible. Please check the Canyons open enrollment website or page 13 of this guide for details for which Rx are included in this program. Make sure to visit an in-network pharmacy to receive this benefit. Covered conditions include diabetes, cardiovascular, respiratory, and osteoporosis.



Health Savings Account (HSA)

When you enroll in the High Deductible Health Plan, you are allowed to open a Health Savings Account (HSA). This allows you to put money away through payroll deductions, let it accrue interest tax-free, and then pay for qualified medical, dental and vision expenses tax-free. Discovery Benefits is now known as WEX. You will notice the change in branding on their website and communications, but the benefits and access will remain the same.

What is an HSA?

An HSA is a savings account that you own and it is fully portable. Balances roll over year after year, growing tax-free. You never lose your contributions to your HSA, unlike other health accounts, such as a flexible spending account (FSA). Even if you change jobs, health plans, or retire, you keep your HSA. If enrolled in the High Deductible Health Plan, you are eligible to contribute to an HSA as long as you don't have non-high deductible health plan coverage elsewhere and cannot be claimed as a dependent on someone else's tax return.

HSA's can be used to pay for eligible medical, dental and vision expenses for you, your spouse, and any family member who qualifies as a tax dependent. (See IRS Publications 969 for a list of eligible expenses). This includes things like pre-deductible medical expenses and prescription costs.

Yearly HSA Contribution Limit

Individual HSA: \$3,850* for 2023

Family HSA: \$7,750* for 2023

*A \$1,000 additional catch up contribution is allowed if employee is age 55 or older.

Check your balance or file a claim online at wexinc.com

866.451.3399

Benefits of an HSA

- » Pay for qualified medical, dental and vision expenses with tax-free dollars.
- » Lower health insurance premiums than the Traditional Medical Plan.
- » Keep your contributions year after year and watch your balance grow. There is no "use it or lose it." It's yours.
- » Invest your balance over the threshold amount to grow your HSA further.
- » If you participate in the High Deductible Health Plan. Canyons School District will match the amount you contribute to your HSA, up to the yearly maximum based on your enrollments. You are also eligible for an employer contribution, on a prorated basis, per pay period.
- » The Employer Match Contribution will be matched dollar for dollar. Maximum amounts are listed on page 29.

How an HSA Works

See page 29 for breakdown of contributions

1. You decide the annual amount you want to contribute to your HSA; not to exceed the yearly IRS limits. Please note: any amount your employer contributes to the HSA counts towards the IRS maximum; thus reducing the amount you can contribute.
2. Your contributions are deducted from each paycheck pretax, and deposited into your HSA.
3. You can pay for eligible medical, dental and vision expenses with your HSA debit card. Alternatively, if you pay the provider with another form of payment, you can log into your HSA online bank account and request reimbursement. You do not have to send in receipts but it is encouraged that you save all of your medical receipts in the event the IRS requests them.

You are not eligible to open a Health Savings Account if:

- » ***You are not enrolled in a High Deductible Health Plan***
- » ***You are covered by other Health Insurance***
- » ***You are enrolled in Medicare***
- » ***You are claimed as a dependent on someone else's tax return***

District HSA Contribution

In addition to the District's dollar for dollar match contribution, the District will also provide a direct HSA contribution that doesn't require a match contribution from the employee. Please see chart for details.

| District HSA Contribution | | | | |
|---------------------------|------------------------------|---------------------------------------|---------------------------------------|--------------|
| | District Direct Contribution | District \$ for \$ Match Contribution | Total available District Contribution | Annual Limit |
| Single | \$400 | \$400 | \$800 | \$3,850 |
| Employee + 1 | \$600 | \$600 | \$1,200 | \$7,750 |
| Family | \$800 | \$800 | \$1,600 | \$7,750 |

*A \$1,000 additional catch up contribution is allowed for account holders age 55+

In 2023, there could potentially be three contributions to an HSA: the District's direct contribution, the District's dollar for dollar match, and the employee's contribution.

Please Note: Due to the complexity of the District's HSA contributions the administration system has limited capabilities in managing the HSA dollar for dollar match contribution. Employees who don't elect to contribute enough to receive the full dollar for dollar match may notice an inaccuracy in the total election amounts. This inaccuracy is the result of the system limitation and will be corrected manually post enrollment.

Example 1: An employee with family coverage wants to receive the full \$1,600 HSA contribution from the District, they will need to elect at least \$800 for the employee portion on the HSA election. The District will provide the direct contribution of \$800, which will be allocated incrementally in equal amounts over the entire year. The District will also match the Employee contribution up to \$800. The match contribution will depend on the amount of the employee contribution. The combined total contribution will be \$2,400.

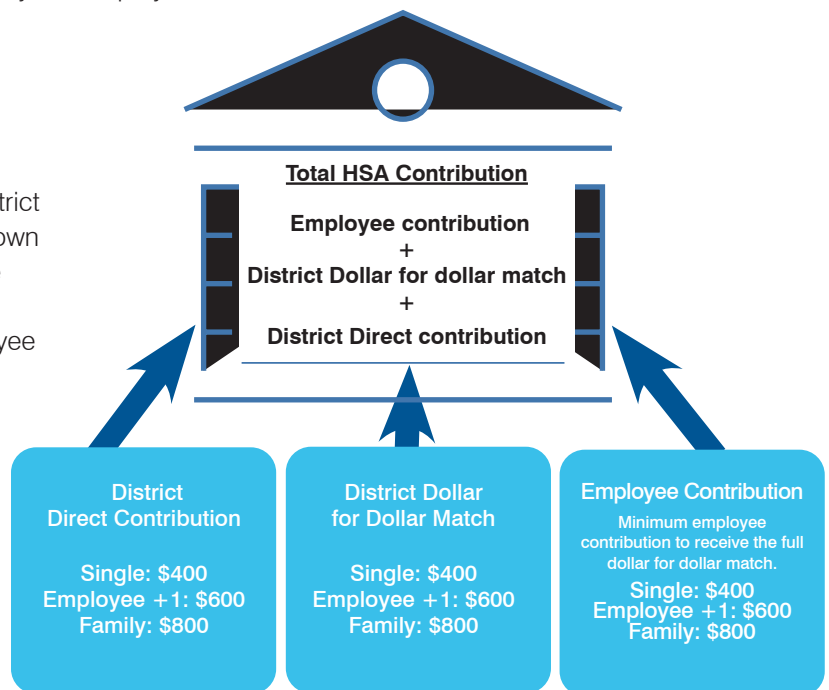
| | |
|-------------------------------------|--------------|
| Employee Election | \$800 |
| District Match Contribution | \$800 |
| <u>District Direct Contribution</u> | <u>\$800</u> |
| Total HSA Contribution | \$2,400 |

Example 2: An Employee with Employee + 1 coverage wants to maximize their savings in the HSA. They elect \$6,550 for the year. The \$600 direct contribution would be funded incrementally over the entire year. A dollar for dollar contribution of \$600 would be funded incrementally based on the first \$600 of the employee's contribution. At that point the dollar for dollar match would end. The remaining \$6,550 would be contributed by the employee.

| | |
|-------------------------------------|--------------|
| Employee Election | \$6,550 |
| District Match Contribution | \$600 |
| <u>District Direct Contribution</u> | <u>\$600</u> |
| Total HSA Contribution | \$7,750 |

Example 3: A single employee wants to receive the District Direct Contribution but doesn't want to contribute their own funds to the HSA. They would elect \$0 for the employee contribution. The District would provide the incremental contribution of \$400 to the HSA but because the employee isn't contributing their own funds, there wouldn't be any match contribution from the District.

| | |
|-------------------------------------|--------------|
| Employee Election | \$0 |
| District Match Contribution | \$0 |
| <u>District Direct Contribution</u> | <u>\$400</u> |
| Total HSA Contribution | \$400 |





Flexible Spending Account

Sometimes referred to as a Cafeteria Plan, Flex Plan, or a Section 125 Plan, a Flexible Spending Account (FSA) allows you to set aside a certain amount of your paycheck into a Medical Reimbursement Account or Dependent Day Care Reimbursement Account—before paying income and FICA taxes. This can save you 26%-36% on out-of-pocket costs, depending on your tax rate. Amounts set aside for the Flexible Spending Account should not include your portion of medical, dental, vision and cancer insurance premiums. These deductions are withheld before tax automatically under a separate plan. Also, elections cannot be changed during the year unless you experience a life event (birth, death, divorce, adoption, marriage.)

1. How Reimbursement Accounts Work

During your annual enrollment or when you are first eligible for benefits, you decide how much you want to deposit into your reimbursement account(s). Your annual election will be deducted from your paycheck in even contributions during the year. For most qualified medical expenses additional substantiation will not be required when using your debit card. Keep track of your receipts in the event that WEX, needs to review them to process your claim. You will also want to save them for your personal tax records.

2. Important Notice

Your Flexible Spending Account elections should be for qualified medical and dependent daycare expenses you expect to **incur from January 1, 2023 – December 31, 2023**. Remember, all amounts you do not use in this time frame (plus the 2.5 month grace period) will be forfeited. This is called the “Use it or Lose it” rule. All claims for reimbursement must be submitted by March 15, 2024.

If you elect less than \$1,200 then you will be subject to an Admin fee. If you elect more than \$1,200 that fee will be waived. Be aware that if you terminate from the district, all services for reimbursement from the FSA must be received prior to termination to be eligible for reimbursement.

3. Dependent Care Flex Plan

You can pay for daycare expenses pretax under the Dependent Care Plan. You can sign up for this benefit if:

1. You and your spouse both work
2. You are single filing “head of household”
3. The care is for children under the age of 13.

4. Limited Purpose FSA

Canyons School District has a Limited Flexible Spending Account option. A Limited FSA is different than a Traditional FSA in that you can only use it for qualified vision and dental expenses. This account is a good option if you enroll in the High Deductible Plan and max out your HSA. If you have an HSA, you cannot enroll in the Traditional FSA under IRS guidelines.

We all have medical expenses and by enrolling in the FSA and/or dependent care plans, you can pay for those expenses tax free!

Qualified FSA Expenses

- » Office Copays
- » Prescription Copays
- » Deductibles
- » Mental Health/Psychiatric Care
- » Chiropractic Services
- » Dental Treatment
- » Eyeglasses
- » LASIK
- » Orthodontia
- » X-Rays
- » And more!

Qualified Limited FSA Expenses (When paired with an HSA)

- » Vision Expenses
- » Eyeglasses
- » LASIK
- » Dental Expenses
- » Orthodontia

Check your balance or file a claim online at www.wexinc.com

First Time Login:

See page 31 for directions on how to log in for the first time.

Annual Limits

| | |
|----------------|----------|
| FSA | \$2,850* |
| Limited FSA | \$1,000 |
| Dependent Care | \$5,000 |

*Federal Health Care Reform requires Canyons School District limit FSA elections to \$2,850.

Note: All services for reimbursement must be rendered while employed by Canyons School District, unless the employee elects to extend Flexible Spending Coverage through COBRA.





Benefits Technology & Resources



Benefits debit card

The benefits debit card is the fastest and most convenient way to pay for eligible expenses. Just one debit card is all you need for your benefits regardless of how many plans you have with us.



Benefits eligible expenses

There are thousands of eligible procedures, items and expenses based on your plan. View our interactive list of eligible expenses a www.wexinc.com/insights/benefits-toolkit/eligible-expenses/



Knowledgebase

Once you're enrolled, check out the knowledgebase to quickly search for answers to your questions. The knowledgebase boasts millions of views of our microvideos, articles and step-by-step how-tos empowering you to get the most out of your benefits. Have a question? Visit any time of day or night by logging in to your online account on www.wexinc.com.



Benefits mobile app & participant portal

Access your benefits 24/7 with the WEX mobile app. Our app is free, convenient and offers real-time access to all your benefits accounts. With our benefits mobile app you can:

- Get instant updates on the status of your claims.
- File a claim and upload documentation in seconds using your phone's camera.
- Scan an item's bar code to determine if it's an IRS Code Section 213(d) eligible expense.
- Report a card as lost or stolen, which cancels the card and ships you a new one.
- Log in through face recognition or fingerprint (depending on your phone).
- Check your balance and view account activity.
- Reset login credentials.

Don't have a smartphone? Go to www.wexinc.com, hover over Solutions and select Participants/Employees. This page provides login buttons for accessing your online account, along with helpful resources like a benefits knowledge base, a link to current eligible expenses, and chat.

Have questions?

Our Participant Services team is available Monday - Friday 6:00 a.m. to 9:00 p.m. Central time.

Questions when enrolled: 1-866-451-3399

Questions before you enroll: 1-844-561-1337

Email a question: customerservice@wexhealth.com

Submit a form: forms@wexhealth.com

Live chat: go to www.wexinc.com, hover over Solutions and select Participants/Employees.





Life Insurance Benefits

Life Insurance – Basic and Voluntary

Canyons School District provides Basic Life, Accidental Death and Dismemberment (AD&D) and Dependent Life insurance at no cost to you. Voluntary Life and Accidental Death and Dismemberment (AD&D) insurance is offered through the group on a voluntary basis, and is at your cost.

Basic Life / AD&D Insurance – 100% Employer Paid

Basic life insurance provides a death benefit payable to the insured person's named beneficiary if death occurs while the employee is insured under this plan. Eligible active employees are covered for \$32,000.

Along with your basic life insurance benefit, the District also provides an Accidental Death & Dismemberment policy. Eligible active employees are covered for \$32,000.

The basic life insurance provided by Canyons School District also includes coverage for every eligible active employee's spouse and children. The District provides \$3,000 of life insurance coverage on your spouse and each dependent child from birth to age 26. Your dependents are eligible if younger than 26 years of age and they qualify as dependents under IRS Code 152, which states that they rely upon you for more than 50% of their support. (You must have legal guardianship and/or be a legal spouse to qualify as a dependent under the IRS Code.)

Voluntary Term Life / AD&D Insurance – 100% Employee Paid

As an eligible active employee, you have the opportunity to purchase Voluntary Life Insurance. This insurance is not sponsored or paid by the District, but it is available at affordable group rates. Voluntary Group Life Insurance is available in increments of \$10,000, up to the lesser of \$500,000 or 5 times your annual earnings. If you enroll when you are first eligible, you may purchase up to \$200,000 of insurance without medical underwriting. Contact the District Insurance Office for information regarding this program.

You may also purchase additional life insurance for your spouse and children. Spouse coverage is available in increments of \$5,000 up to the lesser of 100% of your election amount or \$250,000. If you enroll your spouse when initially eligible, you can elect up to \$50,000 of insurance without medical underwriting. Dependent Coverage is available from live birth to age 26 as long as they are financially dependent, for \$2,500, \$5,000, \$7,500 or \$10,000. This covers all eligible children without medical underwriting for them.

If you and your spouse do not enroll during initial eligibility, you may apply, but you will be subjected to medical examination, medical underwriting, and you may be denied coverage. Evidence of Insurability Forms are available at the District Insurance Office.

A Voluntary Accidental Death and Dismemberment policy is available to you. All amounts are guaranteed issue, and are not medically underwritten. You are eligible for a minimum of \$10,000, in \$10,000 increments, up to a maximum of \$500,000 (amount elected over \$250,000 is subjected to 10 times annual salary). Your family benefit is based on the following criteria at time of accident: 50% for spouse if no children; 50% for spouse if eligible children; 10% for children if eligible spouse; and 15% for children if no spouse.

For coverage for your spouse and/or children to be effective, they must not be hospitalized, confined at home, under the care of a doctor, or unable to perform the normal daily activities of a person of the same age or sex. See the District Insurance office for information regarding conversion/portability eligibility. You, your spouse, and your dependents are NOT covered until your application(s) have been approved by the life insurance carrier.

If multiple individuals in a family are employed and insured, benefits will only pay on one policy.



How Much Does Voluntary Term Life Insurance Cost?

Follow this worksheet to determine your monthly costs for Voluntary Term Life and AD&D insurance.

| Voluntary Life | |
|---------------------------------|--------------------------------|
| Age | Semi-Monthly Rates per \$1,000 |
| For Employees and Spouse | |
| Under 30 | \$.030 |
| 30-34 | \$.030 |
| 35-39 | \$.040 |
| 40-44 | \$.050 |
| 45-49 | \$.08 |
| 50-54 | \$.11 |
| 55-59 | \$.185 |
| 60-64 | \$.22 |
| 65-69 | \$.36 |
| 70+ | \$.675 |

(Initial rates based on age as of effective date of your coverage. Rates will change based on the above age schedule.)

| Voluntary Life | |
|---|-------------------|
| Coverage | Semi-Monthly Rate |
| For Children - Choose one of the following | |
| \$2,500 | \$.25 |
| \$5,000 | \$.50 |
| \$7,500 | \$.75 |
| \$10,000 | \$1.00 |

| Voluntary AD&D | |
|------------------------------------|--------------------------------|
| Covered Party | Semi-Monthly Rates per \$1,000 |
| Choose one of the following | |
| Employee Only | \$0.01 |
| Employee & Family | \$0.015 |

Steps to Determine Your Semi-Monthly Cost for Life Insurance

- Select your desired amount of coverage \$ _____
- Locate your age from the table and note the corresponding rate. The Semi-Monthly Rate per \$1,000 for my age range is: \$ _____

3 Divide your desired amount of coverage by \$1,000. Then multiply the result by the rate factor for your age. The answer is your semi-monthly cost of insurance.

$$\begin{aligned} & \$ \underline{\hspace{2cm}} \text{ (Employee Coverage Amount)} \text{ divided by } \$1,000 = \$ \underline{\hspace{2cm}} \\ & \hspace{15em} \times \underline{\hspace{2cm}} \text{ (Rate Factor)} \\ & = \$ \underline{\hspace{2cm}} \text{ (Total Semi-Monthly Cost of Insurance for Employee)} \end{aligned}$$

(Example: \$100,000 coverage/\$1,000 = \$100 x .040 (age 35) = \$4.00 semi-monthly)

- Repeat this process for your desired amount of coverage for your spouse.
- $$\begin{aligned} & \$ \underline{\hspace{2cm}} \text{ (Spouse Coverage Amount)} \text{ divided by } \$1,000 = \$ \underline{\hspace{2cm}} \\ & \hspace{15em} \times \underline{\hspace{2cm}} \text{ (Rate Factor)} \\ & = \$ \underline{\hspace{2cm}} \text{ (Total Semi-Monthly Cost of Insurance for Spouse)} \end{aligned}$$

- Select the amount of voluntary life insurance you would desire for your dependents (you may choose among \$2,500, \$5,000, \$7,500, or \$10,000 of coverage). Then look to see the corresponding semi-monthly rate. (Please note that this is a flat rate that is not dependent upon the number of children covered.)
- $$\begin{aligned} & \$ \underline{\hspace{2cm}} \text{ (Desired Coverage Amount)} \\ & = \$ \underline{\hspace{2cm}} \text{ (Semi-Monthly Cost of Insurance)} \end{aligned}$$

- Select your desired amount of coverage \$ _____
- Determine whether you would like coverage only for yourself, or if you would like to have coverage for yourself and your family. Note the corresponding rate. The Semi-Monthly Rate per \$1,000 for my choice is: \$ _____

3 Divide your desired amount of coverage by \$1,000. Then multiply the result by the rate factor for your choice. The answer is your semi-monthly cost of insurance.

$$\begin{aligned} & \$ \underline{\hspace{2cm}} \text{ (Desired Coverage Amount)} \text{ divided by } \$1,000 = \$ \underline{\hspace{2cm}} \\ & \hspace{15em} \times \underline{\hspace{2cm}} \text{ (Rate Factor)} \\ & = \$ \underline{\hspace{2cm}} \text{ (Total Semi-Monthly Cost of AD \& D Insurance)} \end{aligned}$$

(Employee-Only: \$300,000 coverage/\$1,000 = \$300 x .0125 = \$3.75 semi-monthly)
 (Employee & Family - \$300,000 coverage/\$1,000 = \$300 x .019 = \$5.70 semi-monthly)



Long-Term Disability Benefits

Long-Term Disability coverage replaces a percentage of your income on a monthly basis in the event you are unable to work due to an accident or illness. Canyons School District pays the entire premium for Long-Term Disability Insurance. If approved, the coverage guarantees income replacement up to 66 2/3 percent of gross monthly earnings to a maximum of \$5,000 per month for up to two years or longer if determined unable to work at any profession within a 40-mile radius from home. There is a 180-day waiting period after the disabling event, before benefit eligibility.

| Description of Long-Term Disability Benefits | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--------------------------------|------------------|--------------|-----------|----|-----------|----|-----------|----|-----------|----|-----------|----|-----------|----|-----------|----|-----------|----|-----------|----|-----------|-------------|-----------|
| Definition of Disability | <p>Due to Sickness, or as a direct result of accidental injury: The Employee is receiving Appropriate Care and Treatment and complying with the requirements of such treatment, and During the elimination period and the next 24 months is unable to perform each of the material duties of their Own Occupation; After such period, is unable to perform the duties of any gainful occupation for which they are reasonably qualified taking into account their training, education and experience.</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| Eligible Employees | Those employees who are regularly working at least 30 hours per week | | | | | | | | | | | | | | | | | | | | | | | | |
| Employer Premium Contribution | Canyons School District pays 100% of the premium | | | | | | | | | | | | | | | | | | | | | | | | |
| Benefit Percentage | 66 2/3% of gross monthly earnings | | | | | | | | | | | | | | | | | | | | | | | | |
| Maximum Monthly Benefit | \$5,000 | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Monthly Benefit | \$100 or 10% per month | | | | | | | | | | | | | | | | | | | | | | | | |
| Benefit Waiting Period | 180 days | | | | | | | | | | | | | | | | | | | | | | | | |
| Maximum Benefit Period | <p>The later of your Normal Retirement Age as defined by Social Security of the period shown below:</p> <table border="1"> <thead> <tr> <th>Age on Date of your Disability</th> <th>Benefit Duration</th> </tr> </thead> <tbody> <tr> <td>Less than 60</td> <td>to age 65</td> </tr> <tr> <td>60</td> <td>60 months</td> </tr> <tr> <td>61</td> <td>48 months</td> </tr> <tr> <td>62</td> <td>42 months</td> </tr> <tr> <td>63</td> <td>36 months</td> </tr> <tr> <td>64</td> <td>30 months</td> </tr> <tr> <td>65</td> <td>24 months</td> </tr> <tr> <td>66</td> <td>21 months</td> </tr> <tr> <td>67</td> <td>18 months</td> </tr> <tr> <td>68</td> <td>15 months</td> </tr> <tr> <td>69 and over</td> <td>12 months</td> </tr> </tbody> </table> | Age on Date of your Disability | Benefit Duration | Less than 60 | to age 65 | 60 | 60 months | 61 | 48 months | 62 | 42 months | 63 | 36 months | 64 | 30 months | 65 | 24 months | 66 | 21 months | 67 | 18 months | 68 | 15 months | 69 and over | 12 months |
| Age on Date of your Disability | Benefit Duration | | | | | | | | | | | | | | | | | | | | | | | | |
| Less than 60 | to age 65 | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | 60 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | 48 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 62 | 42 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 63 | 36 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 64 | 30 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 65 | 24 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 66 | 21 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 67 | 18 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 68 | 15 months | | | | | | | | | | | | | | | | | | | | | | | | |
| 69 and over | 12 months | | | | | | | | | | | | | | | | | | | | | | | | |
| Own Occupation Period | The period of time that an insured employee is eligible for LTD benefit payments under the policy if he/she is unable to perform the duties of his/her own occupation due to a disability | | | | | | | | | | | | | | | | | | | | | | | | |
| Social Security Offset | Primary and Family | | | | | | | | | | | | | | | | | | | | | | | | |
| Deductible Income | Workers Compensation, Retirement, Social Security and other income (please see your certificate). | | | | | | | | | | | | | | | | | | | | | | | | |
| Survivor Benefit | A lump sum equal to 3 times your gross monthly benefit | | | | | | | | | | | | | | | | | | | | | | | | |
| Limitations | Lesser of 24 months; or The Maximum Benefit Period | | | | | | | | | | | | | | | | | | | | | | | | |
| Exclusions | Act of war, self-inflicted injury, attempted suicide, violent or criminal conduct, or incarceration. | | | | | | | | | | | | | | | | | | | | | | | | |

A group long-term disability claim form must be completed for every claim. The employee, the employee's attending physician and the policyholder should complete their applicable portion of the form within three months of the last day the employee was actively at work.

Once you are approved for Disability benefits, MetLife can help you obtain Social Security Disability benefits. Our specialists can guide you through the initial application and appeals processes. The specialists may also help you access assistance from attorneys or vendors to pursue Social Security benefits. Please contact the District Insurance Office to obtain information regarding the Long-Term Disability policy.

Note: This summary represents highlights for information purposes only. Please refer to your certificate for complete details. The Master Contract contains all of the controlling provisions of this coverage.

Employee Assistance Program

There is no more valuable asset to Canyons School District than you, the employee. That is one reason why we provide you and your family access to an Employee Assistance Program. The Canyons School District Employee Assistance Program provides you with confidential and professional resources designed to help individuals cope with a variety of personal and job-related issues.

Being healthy goes beyond physical exercise and eating right. Emotional wellness, strong personal relationships, and positive attitudes are important building blocks of health that need to be maintained. Yet, there are times when we may feel unable to resolve all the decisions, personal problems, family issues or job difficulties we face. In those times, it's a relief to have somewhere to turn. The Employee Assistance Program fills this need.

What is an EAP?

An Employee Assistance Program (EAP) provides short-term, confidential counseling for you and your household at no out-of-pocket expense to you. Blomquist Hale provides the counseling services in collaboration with your health care provider.

Is it Confidential?

Yes, all discussions between you and the EAP counselor are confidential. Personal information is never shared with anyone, including your employer, at any time without your direct knowledge and approval (exceptions are made only in cases governed by law to protect individuals threatened by violence).

Why Use an EAP?

At times, we can all use help with a personal problem or issue that is interfering with our life or work. Most people experience personal or family challenges in the course of their lives. Seeking help early minimizes the chance of problems escalating and requiring more extensive and expensive services. Often a few visits with a counselor are needed to gain perspective on a problem and regain a sense of control in one's life. An EAP counselor can assist with issues related to:

- » Stress/Anxiety
- » Child/Elder Care
- » Depression
- » Parenting
- » Workplace
- » Relationships
- » Aging
- » Abuse
- » Legal
- » Grief
- » Alcohol / Drugs
- » Family
- » Finances
- » Marriage



Remember!

The EAP counselors are available around the clock for emergency and crisis situations.



The EAP counselors are available around the clock for emergency and crisis situations.

Call for confidential assistance with personal or work issues. Crisis services are available 24 hours a day, 7 days a week at

801.262.9619

or

800.926.9619

Voluntary Benefits

Administered by Aflac



Accident Insurance

An accidental injury can be costly, especially if you are financially unprepared. Your current medical coverage will help pay for expenses associated with an injury, but won't cover all of the out-of-pocket expenses you may face. Don't wait until you are rushed to the emergency room to realize you need more protection. With accident insurance, you will receive additional coverage that your medical insurance may not cover.

The plan has limitations and exclusions that may affect benefits payable. Refer to your certificate for complete details, definitions, limitations, and exclusions.

| Benefits Summary | Employee | Spouse | Child |
|--|-----------|----------|----------|
| Hospital Benefits | | | |
| Hospital Admission | \$1,000 | \$1,000 | \$1,000 |
| Hospital Confinement (per day) | \$200 | \$200 | \$200 |
| Hospital Intensive Care (per day) | \$400 | \$400 | \$400 |
| Medical Fees (for each accident) | \$125 | \$125 | \$125 |
| Paralysis (lasting 90 days or more and diagnosed by a physician within 90 days) | | | |
| Quadriplegia | \$10,000 | \$10,000 | \$10,000 |
| Paraplegia | \$5,000 | \$5,000 | \$5,000 |
| Accidental Death & Dismemberment (within 90 days) | | | |
| Accidental Death | \$50,000 | \$10,000 | \$5,000 |
| Accidental Common Carrier Death (plane, train, boat or ship) | \$100,000 | \$50,000 | \$15,000 |
| Single Dismemberment | \$6,250 | \$2,500 | \$1,250 |
| Double Dismemberment | \$25,000 | \$10,000 | \$5,000 |
| Loss of One or More Fingers or Toes | \$1,250 | \$500 | \$250 |
| Partial Amputation of Fingers or Toes (including at least one joint) | \$100 | \$100 | \$100 |
| Major Injuries (diagnosis and treatment within 90 days) | | | |
| FRACTURES (closed reduction) | | | |
| Hip/Thigh | \$4,500 | \$4,000 | |
| Vertebrae (except processes) | \$4,050 | \$3,600 | |
| Pelvis | \$3,600 | \$3,200 | |
| Skull (depressed) | \$3,375 | \$3,000 | |
| Leg | \$2,700 | \$2,400 | |
| Forearm/Hand/Wrist | \$2,250 | \$2,000 | |
| Foot / Ankle / Knee Cap | \$2,250 | \$2,000 | |
| Shoulder Blade / Collar Bone | \$1,800 | \$1,600 | |
| Lower Jaw (mandible) | \$1,800 | \$1,600 | |
| Skull (simple) | \$1,575 | \$1,400 | |
| Upper Arm / Upper Jaw | \$1,575 | \$1,400 | |
| Facial Bones (except teeth) | \$1,350 | \$1,200 | |
| Vertebral Processes | \$900 | \$800 | |
| Coccyx / Rib / Finger / Toe | \$360 | \$320 | |
| DISLOCATIONS (closed reduction) | | | |
| Hip | \$3,600 | \$2,700 | |
| Knee (not knee cap) | \$2,600 | \$1,950 | |
| Shoulder | \$2,000 | \$1,500 | |
| Foot/Ankle | \$1,600 | \$1,200 | |
| Hand | \$1,400 | \$1,050 | |
| Lower Jaw | \$1,200 | \$900 | |
| Wrist | \$1,000 | \$750 | |
| Elbow | \$800 | \$600 | |
| Finger/Toe | \$320 | \$240 | |

- » Open reduction is paid at 150% of closed reduction.
- » Multiple fractures and dislocations are paid at 150% of the benefit amount for open or closed reduction.
- » Chip fractures are paid at 10% of the fracture benefit.

Critical Illness

No one knows what lies ahead on the road through life. Will you have to undergo a major organ transplant or a coronary artery bypass procedure? Will you suffer a stroke or a heart attack? The signs pointing to a critical illness are not always clear and may not be preventable, but our coverage can help offer financial protection in the event you are diagnosed. Critical illness coverage can help offer peace of mind when a critical illness diagnosis occurs.



The plan has limitations and exclusions that may affect benefits payable. Refer to your certificate for complete details, definitions, limitations, pre-existing conditions and exclusions.

| Covered Critical Illnesses | |
|---|------|
| Cancer (Internal or Invasive) | 100% |
| Heart Attack (Myocardial Infarction) | 100% |
| Stroke (Apoplexy or Cerebral Vascular Accident) | 100% |
| Major Organ Transplant | 100% |
| Renal Failure (End-Stage) | 100% |
| Carcinoma In Situ | 25% |
| Coronary Artery Bypass Surgery | 100% |

First-Occurrence Benefit

After the waiting period, a lump sum benefit is payable upon initial diagnosis of a covered critical illness. Employee benefit amounts are available from \$5,000 to \$50,000. Spouse coverage is also available in benefit amounts up to \$25,000. If you are deemed ineligible due to a previous medical condition, you still retain the ability to purchase Spouse coverage.

Additional Occurrence Benefit

If an insured collects full benefits for a critical illness under the plan and later has one of the remaining covered critical illnesses, then we will pay the full benefit amount for each additional illness. Occurrences must be separated by at least six months.

Re-Occurrence Benefit

If an insured collects full benefits for a covered condition and is later diagnosed with the same condition, we will pay the full benefit again. The two dates of diagnosis must be separated by at least 12 months, or for cancer, 12 months treatment free. Cancer that has spread (metastasized) even though there is a new tumor, will not be considered an additional occurrence unless the Insured has gone treatment free for 12 months.

Child Coverage at No Additional Cost

Each Dependent Child is covered at 50% of the primary insured amount at no additional charge.

Hospital Indemnity

A stay in the hospital for an accident or illness can be costly, especially if you are financially unprepared. Your current medical coverage will help pay for expenses associated with an injury or procedure, but won't cover all of the out-of-pocket expenses you may face. Don't wait until you are rushed to the emergency room or go in for a procedure to realize you need more protection. With hospital indemnity, you will receive additional coverage that your medical insurance may not cover.

The plan has limitations and exclusions that may affect benefits payable. Refer to your certificate for complete details, definitions, limitations, and exclusions.

| Benefit Summary | |
|--------------------------------------|---------|
| Hospital Admission (Per Confinement) | \$1,500 |
| Hospital Confinement (Per Day) | \$200 |
| Hospital Intensive Care (Per Day) | \$200 |

Semi-Monthly Rates



Critical Illness

| Employee NON-TOBACCO Semi-Monthly Premium | | | | | | | | | | |
|---|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
| 18-29 | \$2.25 | \$3.63 | \$5.00 | \$6.38 | \$7.75 | \$9.13 | \$10.50 | \$11.88 | \$13.25 | \$14.63 |
| 30-39 | \$3.10 | \$5.33 | \$7.55 | \$9.78 | \$12.00 | \$14.23 | \$16.45 | \$18.68 | \$20.90 | \$23.13 |
| 40-49 | \$5.55 | \$10.23 | \$14.90 | \$19.58 | \$24.25 | \$28.93 | \$33.60 | \$38.28 | \$42.95 | \$47.63 |
| 50-59 | \$8.71 | \$16.54 | \$24.38 | \$32.21 | \$40.04 | \$47.88 | \$55.71 | \$63.54 | \$71.38 | \$79.21 |
| 60-69 | \$13.38 | \$25.88 | \$38.38 | \$50.88 | \$63.38 | \$75.88 | \$88.38 | \$100.88 | \$113.38 | \$125.88 |

| Spouse NON-TOBACCO Semi-Monthly Premium (Spouse is eligible for 50% of employee election) | | | | | | | | | | |
|---|---------|---------|----------|----------|----------|----------|----------|----------|----------|--|
| | \$5,000 | \$7,500 | \$10,000 | \$12,500 | \$15,000 | \$17,500 | \$20,000 | \$22,500 | \$25,000 | |
| 18-29 | \$2.25 | \$2.94 | \$3.63 | \$4.32 | \$5.00 | \$5.69 | \$6.38 | \$7.07 | \$7.75 | |
| 30-39 | \$3.10 | \$4.22 | \$5.33 | \$6.44 | \$7.55 | \$8.67 | \$9.78 | \$10.89 | \$12.00 | |
| 40-49 | \$5.55 | \$7.89 | \$10.23 | \$12.57 | \$14.90 | \$17.24 | \$19.58 | \$21.92 | \$24.25 | |
| 50-59 | \$8.71 | \$12.63 | \$16.54 | \$20.46 | \$24.38 | \$28.29 | \$32.21 | \$36.13 | \$40.04 | |
| 60-69 | \$13.38 | \$19.63 | \$25.88 | \$32.13 | \$38.38 | \$44.63 | \$50.88 | \$57.13 | \$63.38 | |

| Employee TOBACCO Semi-Monthly Premium | | | | | | | | | | |
|---------------------------------------|---------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | \$5,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
| 18-29 | \$3.05 | \$5.23 | \$7.40 | \$9.58 | \$11.75 | \$13.93 | \$16.10 | \$18.28 | \$20.45 | \$22.63 |
| 30-39 | \$4.60 | \$8.33 | \$12.05 | \$15.78 | \$19.50 | \$23.23 | \$26.95 | \$30.68 | \$34.40 | \$38.13 |
| 40-49 | \$10.53 | \$20.18 | \$29.83 | \$39.48 | \$49.13 | \$58.78 | \$68.43 | \$78.08 | \$87.73 | \$97.38 |
| 50-59 | \$16.33 | \$31.78 | \$47.23 | \$62.68 | \$78.13 | \$93.58 | \$109.03 | \$124.48 | \$139.93 | \$155.38 |
| 60-69 | \$25.55 | \$50.23 | \$74.90 | \$99.58 | \$124.25 | \$148.93 | \$173.60 | \$198.28 | \$222.95 | \$247.63 |

| Spouse TOBACCO Semi-Monthly Premium (Spouse is eligible for 50% of employee election) | | | | | | | | | | |
|---|---------|---------|----------|----------|----------|----------|----------|----------|----------|--|
| | \$5,000 | \$7,500 | \$10,000 | \$12,500 | \$15,000 | \$17,500 | \$20,000 | \$22,500 | \$25,000 | |
| 18-29 | \$3.05 | \$4.14 | \$5.23 | \$6.32 | \$7.40 | \$8.49 | \$9.58 | \$10.67 | \$11.75 | |
| 30-39 | \$4.60 | \$6.47 | \$8.33 | \$10.19 | \$12.05 | \$13.92 | \$15.78 | \$17.64 | \$19.50 | |
| 40-49 | \$10.53 | \$15.35 | \$20.18 | \$25.00 | \$29.83 | \$34.65 | \$39.48 | \$44.30 | \$49.13 | |
| 50-59 | \$16.33 | \$24.05 | \$31.78 | \$39.50 | \$47.23 | \$54.95 | \$62.68 | \$70.40 | \$78.13 | |
| 60-69 | \$25.55 | \$37.89 | \$50.23 | \$62.57 | \$74.90 | \$87.24 | \$99.58 | \$111.92 | \$124.25 | |

Accident Illness

| 24-Hour High Accident Coverage | Semi-Monthly Rates |
|--------------------------------|--------------------|
| Employee | \$8.10 |
| Employee & Spouse | \$11.58 |
| Employee & Dependent Children | \$15.45 |
| Family | \$18.93 |

Hospital Indemnity

| Semi-Monthly Rates | |
|-------------------------------|---------|
| Employee | \$11.64 |
| Employee & Spouse | \$22.88 |
| Employee & Dependent Children | \$16.31 |
| Family | \$27.55 |

Key Terms

Brand Name Prescription Drug

A prescription drug that is sold under a trademarked name. An equivalent generic drug may or may not be available at lower cost, depending on whether the patent on the brand name drug has expired.

Copay

A flat dollar amount you pay for a medical service. On the following plans, the copay does not apply to the deductible; however, it does apply to the out-of-pocket maximum:

- » Traditional Plan Base Option
- » Traditional Plan Buy-Up Option

Coinsurance

The percentage of the charges you are responsible for paying.

Deductible

This is the amount you pay before your plan begins covering expenses not subject to a copay.

Explanation of Benefits

The statement you receive from your insurance company detailing how much the provider billed, how much (if any) the plan paid, and the amount that you owe the provider (if any).

Generic Prescription Drug

A prescription drug made and distributed after the brand name drug patent has expired, and available at a lower cost than brand name prescriptions.

Out-of-Pocket (OOP) Maximum

The most you pay in a calendar year for covered medical services. Once the OOP maximum is met, the plan will pay 100% of the allowed amount for the remainder of the calendar year for covered services.

In-Network

Services from a provider or facility that is contracted with the insurance company. In-network providers agree to accept set fees for covered medical services and not bill you for any amounts over those fees. In-network providers also agree to bill the insurance company directly, so you will not have to pay up front and submit your own claims to the insurance company.

Out-Of-Network

Services from a provider or facility that is not contracted with the insurance company. If you receive services out-of-network, then you will typically have a higher coinsurance and you will be responsible for the difference between the provider's billed charge and the allowable charge.

Preventive Care

Measures taken to prevent diseases. This includes routine cancer screenings, exams and certain drugs and immunizations. Most preventive care is covered-in-full by the plan, with no cost to you.

Important Notices and Disclosures

Women's Health & Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- » All states of reconstruction of the breast on which the mastectomy was performed;
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- » Prostheses; and
- » Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. If you would like more information on WHCRA benefits, contact the Insurance Department.

Newborns' and Mothers' Health Protection Act Disclosure

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

ACA DISCLAIMER

This offer of coverage may disqualify you from receiving government subsidies for an Exchange plan even if you choose not to enroll. To be subsidy eligible, you would have to establish that this offer is unaffordable for you, meaning that the required contribution for employee only coverage under our base plan exceeds 9.12% of your modified adjusted household income.

Michelle's Law

Michelle's Law requires group health plans to provide continued coverage for a dependent child covered under the plan if the child loses eligibility under the Canyons School District Welfare Benefits Plan because of the loss of student status resulting from a medically necessary leave of absence from a post-secondary educational institution. If your child is covered under the Canyons School District Welfare Benefits Plan, but will lose eligibility because of a loss of student status caused by a medically necessary leave of absence, your child may be able to continue coverage under our plan for up to one year during the medically necessary leave of absence. This coverage continuation may be available if on the day before the medically necessary leave of absence begins your child is covered under the Canyons School District Welfare Benefits Plan and was enrolled as a student at a post-secondary educational institution.

A "medically necessary leave of absence" means a leave of absence from a post-secondary educational institution (or change in enrollment status in that institution) that: (1) begins while the child is suffering from a serious illness or injury, (2) is medically necessary, and (3) causes the child to lose student status as defined under our plan.

The coverage continuation is available for up to one year after the first day of the medically necessary leave of absence and is the same coverage your child would have had if your child had continued to be a covered student and not needed to take a medical leave of absence. Coverage continuation may end before the end of one year if your child would otherwise lose eligibility under the plan – for example, by reaching age 26.

If your child is eligible for this coverage continuation and loses coverage under the plan at the end of the continuation period, COBRA continuation may be available at the end of the Michelle's Law coverage continuation period.

If you have any questions concerning this notice or your child's right to continued coverage under Michelle's law, please contact the Insurance Department.

Important Notice From Canyons School District About Your Prescription Drug Coverage And Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Canyons School District and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Canyons School District has determined that the prescription drug coverage offered by the Canyons School District's Health Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-(2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Canyons School District coverage may be affected.

If you do decide to join a Medicare drug plan and drop your current Canyons School District coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Canyons School District and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage:

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Canyons School District changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "*Medicare & You*" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For More Information About Medicare Prescription Drug Coverage:

» Visit www.medicare.gov.

» Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "*Medicare & You*" handbook for their telephone number) for personalized help.

» Call **800.MEDICARE (800.633.4227)**. TTY users should call **877.486.2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at **800.772.1213** (TTY **800.325.0778**).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: January 1 ,2023
Name of Entity/Sender: Canyons School District
Contact: Robert Reeder
Address: 9361 S. 300 East
Sandy, Utah 84070
Phone Number: 801.826.5448

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are **not** currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **877.KIDS.NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **866.444.EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2022. Contact your state for more information on eligibility.

| | |
|--|---|
| ALABAMA – Medicaid http://myalhipp.com 855.692.5447 | INDIANA – Medicaid Healthy Indiana Plan for low-income adults 19-64 http://www.in.gov/fssa/hip/ 877.438.4479 All other Medicaid https://www.in.gov/medicaid/ 800.457.4584 |
| ALASKA – Medicaid The AK Health Insurance Premium Payment Program http://myakhipp.com/ 866.251.4861 CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx | IOWA – Medicaid and CHIP (Hawki) Medicaid: https://dhs.iowa.gov/ime/members 800.338.8366 Hawki: http://dhs.iowa.gov/Hawki 800.257.8563 HIPP: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp 888.346.9562 |
| ARKANSAS – Medicaid http://myarhipp.com 855.MyARHIPP (855.692.7447) | KANSAS – Medicaid https://www.kancare.ks.gov/ 800.792.4884 |
| CALIFORNIA – Medicaid Health Insurance Premium Payment (HIPP) Program http://dhcs.ca.gov/hipp 916.445.8322 Fax: 916.440.5676 Email: hipp@dhcs.ca.gov | KENTUCKY – Medicaid Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx 855.459.6328 KIHIPPPROGRAM@ky.gov KCHIP: https://kidshealth.ky.gov/Pages/index.aspx 877.524.4718 Medicaid: https://chfs.ky.gov |
| COLORADO – Medicaid and CHIP Health First Colorado (Colorado's Medicaid Program) https://www.healthfirstcolorado.com Member Contact Center: 800.221.3943 State Relay 711 Child Health Plan Plus (CHP+) https://www.colorado.gov/pacific/hcpf/child-health-plan-plus Customer Service: 800.359.1991 State Relay 711 Health Insurance Buy-In Program (HIBI) https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program HIBI Customer Service: 855.692.6442 | LOUISIANA – Medicaid www.medicaid.la.gov or www.ldh.la.gov/lahipp 888.342.6207 (Medicaid hotline) or 855.618.5488 (LaHIPP) |
| FLORIDA – Medicaid www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html 877.357.3268 | MAINE – Medicaid Enrollment: https://www.maine.gov/dhhs/ofl/applications-forms 800.442.6003 TTY: Maine relay 711 Private Health Insurance Premium: https://www.maine.gov/dhhs/ofl/applications-forms 800.977.6740 TTY: Maine relay 711 |
| GEORGIA – Medicaid GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp 678.564.1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra 678.564.1162, Press 2 | MASSACHUSETTS – Medicaid and CHIP https://www.mass.gov/mashealth/pa 800.862.4840 TTY: 617.886.8102 |
| | MINNESOTA – Medicaid https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp 800.657.3739 |

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| MISSOURI – Medicaid |
| http://www.dss.mo.gov/mhd/participants/pages/hipp.htm 573.751.2005 |
| MONTANA – Medicaid |
| http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP 800.694.3084 Email: HHSHIPProgram@mt.gov |
| NEBRASKA – Medicaid |
| http://www.ACCESSNebraska.ne.gov Phone: 855.632.7633 Lincoln: 402.473.7000 Omaha: 402.595.1178 |
| NEVADA – Medicaid |
| http://dhcfnv.gov 800.992.0900 |
| NEW HAMPSHIRE – Medicaid |
| https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program 603.271.5218 Toll free number for the HIPP program: 800.852.3345, ext. 5218 |
| NEW JERSEY – Medicaid and CHIP |
| Medicaid: http://www.state.nj.us/humanservices/dmahs/clients/medicaid 609.631.2392 CHIP: http://www.njfamcare.org/index.html 800.701.0710 |
| NEW YORK – Medicaid |
| https://www.health.ny.gov/health_care/medicaid/ 800.541.2831 |
| NORTH CAROLINA – Medicaid |
| https://medicaid.ncdhhs.gov/ 919.855.4100 |
| NORTH DAKOTA – Medicaid |
| http://www.nd.gov/dhs/services/medicalserv/medicaid 844.854.4825 |
| OKLAHOMA – Medicaid and CHIP |
| http://www.insureoklahoma.org 888.365.3742 |
| OREGON – Medicaid |
| http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html 800.699.9075 |
| PENNSYLVANIA – Medicaid |
| https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx 800.692.7462 |
| RHODE ISLAND – Medicaid and CHIP |
| http://www.eohhs.ri.gov 855.697.4347 or 401.462.0311 (Direct Rlte Share Line) |
| SOUTH CAROLINA – Medicaid |
| http://www.scdhhs.gov 888.549.0820 |
| SOUTH DAKOTA – Medicaid |
| http://dss.sd.gov 888.828.0059 |
| TEXAS – Medicaid |
| http://gethipptexas.com 800.440.0493 |
| UTAH – Medicaid and CHIP |
| Medicaid: https://medicaid.utah.gov CHIP: http://health.utah.gov/chip 877.543.7669 |

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| VERMONT – Medicaid |
| http://www.greenmountaincare.org 800.250.8427 |
| VIRGINIA – Medicaid and CHIP |
| https://www.coverva.org/en/famis-select https://www.coverva.org/hipp/ Medicaid and Chip: 800.432.5924 |
| WASHINGTON – Medicaid |
| https://www.hca.wa.gov/ 800.562.3022 |
| WEST VIRGINIA – Medicaid |
| https://dhr.wv.gov/bms/ or http://mywvhipp.com/ Medicaid: 304.558.1700 CHIP Toll-free: 855.MyWVHIPP (855.699.8447) |
| WISCONSIN – Medicaid and CHIP |
| https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm 800.362.3002 |
| WYOMING – Medicaid |
| https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ 800.251.1269 |

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
866.444.EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
877.267.2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 1/31/2023)

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This benefit summary prepared by



Gallagher

Insurance | Risk Management | Consulting

