



HIGHLINE
PUBLIC SCHOOLS

Employee Benefit Guide

2019-2020 School Year

Important Open Enrollment Information

Human Resources will hold a Limited Open Enrollment from September 9 - 16, 2019. Changes made during the Limited Open Enrollment will only be effective for two months (November 1, 2019 - December 31, 2019). No action is needed if you wish to remain enrolled in your current Medical and Dental plans.

All changes to the WEA Select Aetna/United Healthcare medical plans or WEA Select Willamette Dental plan must be requested by phone. Contact the WEA Select Benefits Center at 1-855-668-5039 Monday - Friday 7:30 am - 5:00 pm Pacific Time. If you are not currently enrolled on any WEA plan, before enrolling, contact Bianca Castaneda at bianca.castaneda@highlineschools.org to authorize release of your name, address, social security number, date of birth and work email address to the WEA Select Benefits Center.

Upcoming Benefit Changes

Beginning January 1, 2020 all Washington State K-12 school employees will begin receiving health insurance and benefits through the statewide School Employees Benefits Board (SEBB) Program. The SEBB Program will replace the health and insurance benefits currently offered through Highline Public Schools. All current benefits outlined in the following Benefit Guide will terminate December 31, 2019.

SEBB Open Enrollment will be from October 1 - November 15, 2019. All employees will need to enroll in or waive coverage during this time. SEBB coverage will be effective January 1, 2020.

SEBB Informational Sessions

- August 22, 3:00-4:00 pm | Central Office Boardroom
- September 6, 3:00-4:00 pm | Central Office North Classroom
- September 20, 3:00-4:00 pm | Central Office North Classroom

Welcome to Your Benefits!

Our District is proud to offer a comprehensive benefits package to its valued employees and their eligible family members. This package is designed to provide you with choice, flexibility and value.

This Benefits Guide will help you learn more about your benefits, review highlights of the available plans and make selections that best fit your lifestyle and budgetary needs. This information is also available on your District's website. In addition, you can contact the Human Resources Department or our Insurance Broker, The Partners Group, for help in understanding your benefits. After enrollment, you will have access to insurance plan booklets that provide more detailed information on each of the programs you have selected.

Table of Contents

Enrolling or Making Changes to your Benefits	4
Types of Qualifying Events	4
Benefit Changes for the 2019-2020 School Year	5
Medical Insurance	6
Medical Plan Options - All Staff (Kaiser Permanente)	7
Medical Plan Options - HEA (WEA)	7
Medical Plan Options - Classified Staff, Administrators, Building Principals (Premera)	11
Medical Plan Options - Classified Staff, Administrators, Building Principals (Premera)	12
High Deductible Health Plan and HSA Questions and Answers	13
Saving Money on Your Medical Costs	14
Mandatory Dental Benefits	15
Mandatory Vision Benefits	16
Mandatory Life and AD&D Insurance	17
Mandatory Long Term Disability Insurance	18
Employee Assistance Program - Cigna	19
Voluntary Benefits	20
Voluntary Short Term Disability	20
Voluntary Short Term/Long Term Disability Teamsters 2	20
Voluntary Life/AD&D Insurance	20
Voluntary Accident, Cancer & Critical Illness Insurance	20
Voluntary AD&D Insurance	21
Premium Conversion Program	21
403(b) Tax Sheltered Annuities	21
Flexible Spending Accounts	22
School Employees Retirement Systems	22
Deferred Compensation Program (DCP) 457	22
Family Medical Leave Act of 1993 (FMLA)	23
COBRA and Continuation of Coverage	23
Healthy Kids Now through Apple Health	23
Credit Union Options	23
Workers Compensation, Occupational Safety & Accident Prevention Program	24
Qualifications for Shared Sick Leave	25
Insurance Committee	25
Insurance Contact Information	26
Glossary of Terms	27
Benefit Allocation Calculations with Pooling	28
Monthly Insurance Rates for 2019-2020	30
Kaiser Permanente - All Staff	30
Aetna and United Healthcare- HEA ONLY	30
Aetna and United Healthcare- HEA ONLY	31
Premera Blue Cross – Classified, Administrators and Building Principals ONLY	31

Enrolling or Making Changes to your Benefits

You may make changes to your benefit choices once a year during the open enrollment period. Outside of this period, you can add or drop dependents if there has been a qualifying event. Coverage will be effective for newborns on their actual date of birth. If you have been recently married, coverage becomes effective the 1st of the month after date of marriage.

You have the following time periods to enroll:

- 60 days from birth/adoption to add a child
- 30 days from date of marriage to add a spouse and stepchildren
- 30 days to add a spouse or children if there has been a loss of other group coverage
- 30 days to enroll dependents for voluntary benefits

NOTE: If you are removing a dependent due to a qualifying event, you must inform payroll **within 30 days** of the qualifying event date. The effective date for the removal of coverage will be the first of the month following the qualifying event date.

Many of your benefits are on a pre-tax basis so the IRS requires you to have a qualified change in status in order to make changes to your benefits.

Types of Qualifying Events

- You get married or divorced
- You enter into a state registered domestic partnership
- You have a child or adopt one
- An enrolled family member dies
- You (or your spouse) go on a leave of absence
- You waived coverage for yourself or your family member because of other coverage and that coverage is lost for qualified reasons

If you are declining enrollment for yourself or your dependents because of other health insurance coverage, you may be able to enroll yourself or your dependents in our plans provided that you request enrollment within 30-60 days (depending on carrier) after your other coverage ends.

Unless one of the above Qualifying Events apply, you may not be able to obtain coverage under our insurance plans until the next open enrollment period.

Dependents

Your legal spouse or state registered domestic partner is eligible for coverage as well as any of your children (biological or step) up to age 26. Coverage is also available beyond age 26 for incapacitated children. Please see Human Resources for more information if you have questions on dependent eligibility.

Benefit Changes for the 2019-2020 School Year

Washington State Allocation and Mandates

- State allocation for employee benefits will increase to \$973.00 effective September 1, 2019. The Retiree Medical Carve out amount will decrease from \$71.08 to \$69.56. **To comply with SSB 5940, employees electing medical coverage must contribute a minimum of 1% of the employee only allocation available after mandatory benefits are deducted. If your portion of the premium is more than 1% of the employee only rate you will pay the greater amount.**

Medical Insurance

Comprehensive and preventive health care coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. Our District offers you a choice of a variety of plans and plan styles. All plans cover most of the same benefits but your out-of-pocket costs and network physicians vary. Please review the types of plans available, listed below, then review the highlights of what each plan covers on the following pages.

Health Maintenance Organization (HMO) / Managed Care type plans provide you with managed benefits and usually at a lower cost at the time of service. However, these plans require that you select a primary care provider (PCP) from their list of providers. Your PCP will then either provide or coordinate all of your care (except in the case of medical emergency).

- **ALL STAFF:** HMO / Managed Care Plan Choice: Kaiser Permanente Traditional Plan

To find a Kaiser Permanente Provider, visit www.kp.org/wa.

Preferred Provider Organization (PPO) type plans contract with a large number of providers. If you choose to receive your care through a preferred provider, the insurance company will pay a very high percentage of the charges. If you choose to receive care through a non-preferred provider, then the insurance company will pay a lower percentage of the charges.

Preferred Provider Plan Choices:

- **HEA STAFF:** PPO 2, PPO 3, EasyChoice A & B, PPO 5 and Basic Aetna and United HealthCare PPO and High Performance networks.

To find an Aetna or United Healthcare provider, visit www.weaselect.com.

- **CLASSIFIED STAFF, ADMINISTRATORS, BUILDING PRINCIPALS:** Premera Blue Cross Heritage Network PPO 2, PPO 3, EasyChoice A & B, PPO 5 and Basic.

To find a Premera Blue Cross provider, visit www.premera.com.

High Deductible Health Plans (HDHP) type plans have a high deductible, and require that the deductible is met prior to the insurance company making payment for any service except for preventive services. These plans are eligible to be paired with a Health Savings Account (HSA) that enables the member to pay for healthcare with pre-tax dollars. These plans are also PPO plans, which contract with a large number of providers. If you choose to receive your care through a preferred provider the insurance company will pay a very high percentage of the charges. If you choose to receive care through a non-preferred provider, then the insurance company will pay a lower percentage of the charges.

HDHP-HSA Plan Choices:

- **HEA STAFF:** WEA Select Aetna and United HealthCare PPO and High Performance networks.

To find an Aetna or United Healthcare provider, visit www.weaselect.com.

- **CLASSIFIED STAFF, ADMINISTRATORS, BUILDING PRINCIPALS:** Premera QHDHP Plan.

To find a Premera Blue Cross provider, visit www.premera.com.

Special Note about Hospitals and Emergency Rooms

E.R. physicians and the hospitals they practice in are not always participating with the same insurance companies. The physicians and hospitals are *usually* under separate contracts.

To receive the highest benefits your insurance provides it is a good idea to check your nearest ER and physician participation prior to needing these services. You may do this by calling your insurance company or checking their website.

Medical Plan Options - All Staff (Kaiser Permanente)

Plan Network	All Staff
	Kaiser Permanente HMO
Medical Deductible	\$0
Rx Deductible	None
Carrier Coinsurance	100%
Medical OOP Max	\$2,000 (2x family)
Office Visit <i>Primary/Specialist</i>	\$20 / \$20 copay (dw)
Rx Drug OOP	Included in Medical
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies
Retail Cost Share	\$15 / \$30

This is a consolidated view of your Kaiser Permanente health insurance benefits. To access your full benefits, for additional information, or to find a provider, please visit www.kp.org/wa.

Life/AD&D Insurance is **NOT** included with the Kaiser medical plan

Medical Plan Options - HEA (WEA)

Plan (Network)	WEA Plan 2 - HEA Staff				
	Aetna/UHC PPO		Aetna High Performance		UHC High Performance
	In Network	Out of Network	In Network	Out of Network	In Network Coverage Only*
Medical Deductible	\$300 (2x family)		\$300 individual (2x family)	\$800 individual (3x family)	\$300 (2x family)
Rx Deductible	None		None		None
Carrier Coinsurance	80%	60%	80%	60%	80%
Medical OOP Max	\$3,000 individual (2.5x family)	\$4,400 individual (\$11,700 family)	\$3,000 individual (2.5x family)	Unlimited	\$3,000 individual (2.5x family)
Office Visit <i>Primary/ Specialist</i>	\$25/\$35 (dw)	\$30/\$40 (dw)	\$25/\$35 (dw)	60%	\$25/\$35 (dw) \$50 (self referral)
Rx OOP	Included in Medical		Included in Medical		Included in Medical
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies				
Retail Cost Share Copay	\$10/\$20/\$35		\$10/\$20/\$35		\$10/\$20/\$35

\$12,500 of Term Life/AD&D Insurance, Employee Only, is included with all WEA medical plans.

This is a consolidated view of your Aetna and United Healthcare health insurance benefits. To access your full benefits, for additional information, or to find a provider, please visit www.weaselect.com.

* No out-of-network benefits for UHC High Performance plans.

Medical Plan Options - HEA (WEA)

Plan (Network)	WEA Plan 3 - HEA Staff				
	Aetna/UHC PPO		Aetna High Performance		UHC High Performance
	In Network	Out of Network	In Network	Out of Network	In Network Coverage Only*
Medical Deductible*	\$500 (2x family)		\$500 individual (2x family)	\$1,000 individual (3x family)	\$500 (3x family)
Rx Deductible	None		None		None
Carrier Coinsurance	80%	60%	80%	60%	80%
Medical OOP Max	\$3,750 individual (2.5x family)	\$6,650 individual (\$18,075 family)	\$3,750 individual (2.5x family)	Unlimited	\$3,750 individual (2.5x family)
Office Visit <i>Primary/Specialist</i>	\$30/\$40 (dw)	\$40/\$50 (dw)	\$30/\$40 (dw)	60%	\$30/\$40 (dw) \$60 (self referral)
Rx OOP	Included in Medical		Included in Medical		Included in Medical
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies				
Retail Cost Share Copay	\$15/\$25/\$40		\$15/\$25/\$40		\$15/\$25/\$40

Plan (Network)	WEA Plan 5 - HEA Staff				
	Aetna/UHC PPO		Aetna High Performance		UHC High Performance
	In Network	Out of Network	In Network	Out of Network	In-Network Coverage Only*
Medical Deductible	\$200 individual (2x family)	\$350 per person	\$200 individual (2x family)	\$700 per person	\$200 (2x family)
Rx Deductible	None		None		None
Carrier Coinsurance	90%	70%	90%	60%	90%
Medical OOP Max	\$2,000 individual (2.5x family)	Unlimited	\$2,000 individual (2.5x family)	Unlimited	\$2,000 individual (2.5x family)
Office Visit <i>Primary/ Specialist</i>	\$20/\$30 (dw)	70%/70%	\$20/\$30 (dw)	60%	\$20/\$30 (dw) \$50 (self referral)
Rx OOP	Included in Medical		Included in Medical		Included in Medical
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies				
Retail Cost Share Copay	\$10/\$15/\$30		\$10/\$15/\$30		\$10/\$15/\$30

\$12,500 of Term Life/AD&D Insurance, Employee Only, is included with all WEA medical plans.

This is a consolidated view of your Aetna and United Healthcare health insurance benefits. To access your full benefits, for additional information, or to find a provider, please visit www.weaselect.com.

* No out-of-network benefits for UHC High Performance plans.

Medical Plan Options - HEA (WEA)

Plan (Network)	WEA EasyChoice A - HEA Staff				
	Aetna/UHC PPO		Aetna High Performance		UHC High Performance
	In Network	Out of Network	In Network	Out of Network	In-Network Coverage Only*
Medical Deductible	\$1,250 individual (2x family)	\$2,000 individual (2x family)	\$1,250 individual (2x family)	\$1,750 individual (3x family)	\$1,250 (2x family)
Rx Deductible	\$500 (waived for generics)	Not Covered	\$500 (waived for generics)	Not Covered	\$500 (waived for generics)
Carrier Coinsurance	80%	50%	80%	60%	80%
Medical OOP Max	\$5,000 individual (2x family)	Unlimited	\$5,000 individual (2x family)	Unlimited	\$5,000 individual (2x family)
Office Visit <i>Primary/ Specialist</i>	\$25/\$35 (dw)	50%/50%	\$25/\$35 (dw)	60%	\$25/\$35 (dw) \$50 (self-referral)
Rx OOP	Included in Medical		Included in Medical		Included in Medical
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies				
Retail Cost Share Copay	\$10/30% to \$150/30% to \$300		\$10/30% to \$150/30% to \$300		\$10/30% to \$150/30% to \$300

Plan (Network)	WEA EasyChoice B - HEA Staff				
	Aetna/UHC PPO		Aetna High Performance		UHC High Performance
	In Network	Out of Network	In Network	Out of Network	In-Network Coverage Only*
Medical Deductible	\$750 individual (2x family)	\$1,500 individual (2x family)	\$750 individual (2x family)	\$1,250 individual (3x family)	\$750 (2x family)
Rx Deductible	\$250 (waived for generics)	Not Covered	\$250 (waived for generics)	Not Covered	\$250 (waived for generics)
Carrier Coinsurance	75%	50%	75%	60%	75%
Medical OOP Max	\$4,500 individual (2x family)	Unlimited	\$4,500 individual (2x family)	Unlimited	\$4,500 individual (2x family)
Office Visit <i>Primary/ Specialist</i>	\$30/\$40 (dw)	50%/50%	\$30/\$40 (dw)	60%	\$30/\$40 (dw) \$60 (self referral)
Rx OOP	Included in Medical		Included in Medical		Included in Medical
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies				
Retail Cost Share Copay	\$5/\$30/\$45		\$5/\$30/\$45		\$5/\$30/\$45

\$12,500 of Term Life/AD&D Insurance, Employee Only, is included with all WEA medical plans.

This is a consolidated view of your Aetna and United Healthcare health insurance benefits. To access your full benefits, for additional information, or to find a provider, please visit www.weaselect.com.

* No out-of-network benefits for UHC High Performance plans.

Medical Plan Options - HEA (WEA)

Plan (Network)	WEA Plan Basic - HEA Staff				
	Aetna/UHC PPO		Aetna High Performance		UHC High Performance
	In Network	Out of Network	In Network	Out of Network	In-Network Coverage Only*
Medical Deductible	\$2,100 individual (2x family)	\$2,500 individual (2x family)	\$2,100 individual (2x family)	\$2,600 individual (2x family)	\$2,100 (2x family)
Rx Deductible	\$750 individual (2x family)	Not Covered	\$750 individual (2x family)	Not Covered	\$750 individual (2x family)
Carrier Coinsurance	70%	50%	70%	60%	70%
Medical OOP Max	\$6,600 individual (2x family)	Unlimited	\$6,600 individual (2x family)	Unlimited	\$6,600 individual (2x family)
Office Visit <i>Primary/Specialist</i>	\$35/\$50 (dw)	50%	\$35/\$50 (dw)	60%	\$35/\$50 (dw) \$75 (self referral)
Rx OOP	Included in Medical		Included in Medical		Included in Medical
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies				
Retail Cost Share Copay	\$15/\$30/\$50		\$15/\$30/\$50		\$15/\$30/\$50
Life/AD&D Insurance	\$12,500 term life insurance for employees only				

Plan (Network)	WEA QHDHP - HEA Staff				
Your deductible must be met before payments are provided for any services (except for preventive care) including prescriptions.					
	Aetna/UHC PPO		Aetna High Performance		UHC High Performance
	In Network	Out of Network	In Network	Out of Network	In-Network Coverage Only*
Medical Deductible	\$1,750 individual (2x family)	\$3,000 individual (2x family)	\$1,750 individual (2x family)	\$2,250 individual (2x family)	\$1,750 (2x family)
Rx Deductible	Subject to Medical Deductible		Subject to Medical Deductible		Subject to Medical Deductible
Carrier Coinsurance	80%	50%	80%	60%	80%
Medical OOP Max	\$5,000 individual (2x family)	Unlimited	\$5,000 individual (2x family)	Unlimited	\$5,000 individual (2x family)
Office Visit <i>Primary/Specialist</i>	Deductible & Coinsurance		Deductible & Coinsurance		Deductible & Coinsurance
Rx OOP	Included in Medical		Included in Medical		Included in Medical
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies				
Retail Cost Share Copay	Deductible & Coinsurance		Deductible & Coinsurance		Deductible & Coinsurance
Life/AD&D Insurance	\$12,500 term life insurance for employees only				

\$12,500 of Term Life/AD&D Insurance, Employee Only, is included with all WEA medical plans.

This is a consolidated view of your Aetna and United Healthcare health insurance benefits. To access your full benefits, for additional information, or to find a provider, please visit www.weaselect.com.

* No out-of-network benefits for UHC High Performance plans.

Medical Plan Options - Classified Staff, Administrators, Building Principals (Premera)

Plan Network	Medical Plan Options - Classified Staff, Administrators, Building Principals (Premera)			
	Premera/Heritage Plan 2		Premera/Heritage Plan 3	
	In Network	Out of Network	In Network	Out of Network
Medical Deductible	\$300 Individual (3x Family)		\$500 Individual (3x Family)	
Rx Deductible	None		None	
Carrier Coinsurance	80%	60%	80%	60%
Medical OOP Max	\$2,000/\$3,400 Individual (3x Family)		\$3,000/\$5,900 Individual (3x Family)	
Office Visit Copay <i>Primary/Specialist</i>	\$25/\$35 (dw)	\$30/\$40 (dw)	\$30/\$40 (dw)	\$40/\$50 (dw)
Rx OOP Max	Included in Medical		Included in Medical	
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies			
Retail Cost Share Copay	\$10/\$20/\$35/\$50		\$15/\$25/\$40/\$60	

Plan Network	Medical Plan Options - Classified Staff, Administrators, Building Principals (Premera)			
	Premera/Heritage EasyChoice A		Premera/Heritage EasyChoice B	
	In Network	Out of Network	In Network	Out of Network
Medical Deductible	\$1,250/\$2,000 Individual (3x Family)		\$750/\$1,500 Individual (3x Family)	
Rx Deductible	\$500 (waived for generic)		\$250 (waived for generic)	
Carrier Coinsurance	80%	50%	75%	50%
Medical OOP Max	\$4,000 Individual (2x Family)	Unlimited	\$3,500 Individual (2x Family)	Unlimited
Office Visit Copay <i>Primary/Specialist</i>	\$25/\$35 (dw)	50%	\$30/\$40 (dw)	50%
Rx OOP Max	Included in Medical		Included in Medical	
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies			
Retail Cost Share Copay	\$10/30%/30%/30%		\$5/\$30/\$45/30%	

\$25,000 of Term Life Insurance/AD&D, Employee Only, is included with all Premera medical plans.

This is a consolidated view of your Premera health insurance benefits. To access your full benefits, for additional information, or to find a provider, please visit www.premera.com.

Medical Plan Options - Classified Staff, Administrators, Building Principals (Premera)

Plan Network	Medical Plan Options - Classified Staff, Administrators, Building Principals (Premera)					
	Premera/ Heritage Plan 5		Premera/ Heritage Basic Plan		Premera/Heritage QHDHP	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Medical Deductible	\$200 Individual (3x Family)	\$350 Per Person	\$2,100/\$2,500 Individual (2x Family)		\$1,750/ \$3,000 Individual (2x Family)	
Rx Deductible	None		\$750 PCY	Not Covered	None	
Carrier Coinsurance	90%	70%	70%	50%	80%	50%
Medical OOP Max	\$1,000 Individual (3x Family)	Unlimited	\$6,600 Individual (2x Family)	Not Applicable	\$5,000 Individual (2x Family)	Unlimited
Office Visit Copay Primary/Specialist	\$20/\$30 (dw)	30%	\$35/\$50 (dw)	50%	20%	50%
Rx OOP Max	Included in Medical		Included in Medical	Not Covered	Included in Medical	
Prescriptions	Generic/Preferred/Non-Preferred At Participating Pharmacies					
Retail Cost Share Copay	\$10/\$15/\$30/\$50		\$15/\$30/\$50/30%	Not Covered	20%	

\$25,000 of Term Life Insurance/AD&D, Employee Only, is included with all Premera medical plans.

This is a consolidated view of your Premera health insurance benefits. To access your full benefits, for additional information, or to find a provider, please visit www.premera.com.

High Deductible Health Plan and HSA Questions and Answers

How does the High Deductible Health Plan (HDHP) work?

- Unlike your other health plans that have co-pays for certain services that do not apply toward the deductible, on an HDHP, your deductible **must be met before** payments are provided for any services (except for Preventive Care) including prescriptions. If there is more than one person covered by your HDHP (spouse and/or child) the family deductible **must be met before** payments are provided for ANY person enrolled.

What is a Health Savings Account (HSA)?

- A Health Savings Account is a special bank account tied to your HDHP where you can put in money, on a pre-tax basis, to pay for “qualified medical expenses” such as prescriptions, services provided by your HDHP, dental plan and vision plan.

Who is eligible to participate in an HSA?

- Anyone covered by an HDHP, however, you or your enrolled spouse cannot be covered under another medical plan unless that plan is also an HDHP.
- If you are no longer covered by an HDHP, or you enroll in Medicare, you can no longer contribute funds to an HSA but you can use the remaining funds toward eligible expenses.
- You cannot participate in an HSA if you can be claimed as a dependent on another person’s tax return.
- As this is a bank account, you must be eligible to open a bank account. This process may include a credit check.

Can I have an HSA and a Flexible Spending Account (FSA) or a Health Reimbursement Account (HRA)?

- Any person covered by an HDHP **cannot** have an FSA or HRA **including VEBA** unless it is a **non-medical** FSA or HRA such as a daycare reimbursement FSA or a “limited purpose” non-medical FSA.
- If your spouse has an FSA that could cover your medical expenses, you **cannot** participate in an HSA.

How much can I contribute to my HSA?

- Your current premium dollars includes a monthly contribution of \$125 towards your HSA.
- You (and/or your employer) can contribute up to the Federal Annual Limit. For 2019, including employer contributions, it is \$3,500 (individual) and \$7,000 (family).
- If you are over age 55, contributions may include an additional \$1,000 per calendar year.
- Married couples with two separate HSAs are limited to a total of \$6,900 (\$7,000 for 2019) between the two accounts if one has an HDHP with employee & dependents enrolled.
- Contributions to your HSA are deducted from your paycheck on a pre-tax basis and deposited by your employer.

How do I use my HSA?

- Most HSAs come with a debit card attached to the account. Use or provide this card at time of service/purchase to use the funds in your HSA.
- You may also provide receipts for eligible expenses to your HSA administrator for reimbursement if you do not use your HSA debit card.

Important Information Regarding your HDHP and HSA

- The HSA is a bank account, in your name, that belongs to you. If you leave your employer, the account goes with you and you can continue to use it for qualified medical expenses. Any monthly banking fees for the HSA are your responsibility and will be deducted directly from your HSA.
- Over-the-Counter medications are not a qualified medical expense under an HSA.
- Any use of HSA funds for a non-qualified medical expense is subject to a 20% tax penalty and applicable income taxes. You should keep all your receipts for purchases made with your HSA in case you are audited by the IRS.

High Deductible Health Plan and HSA Questions and Answers (Continued)

- You cannot use HSA funds for any item or service provided prior to your effective date on your HDHP. For example, if your HDHP was effective 11/1/2019 and your dentist performed a crown on 9/5/2019, you cannot use HSA funds on this service.
- Unlike an FSA, you can only use the funds that have already been deposited in your HSA. If you receive a bill for \$400 for services but only have \$200 in your HSA available, you can only use \$200.
- You can use your HSA funds for qualified medical expenses for any tax dependent even if they are not covered by your HDHP. You cannot, however, use your HSA funds for qualified medical expenses for someone who is not a tax dependent (e.g. a child over the age of 26).
- All deductibles on your HDHP reset January 1st of each calendar year. There is no carry forward of deductibles met in the prior year. If you enroll in an HDHP on November 1, your medical expenses will be subject to the entire annual deductible for the remainder of the calendar year and will reset on January 1.

This is just a brief overview of HSAs and HDHPs and is not inclusive of all tax laws. More information can be found at www.treasury.gov, and on IRS Publication 969 and 502 or by consulting your tax professional

Saving Money on Your Medical Costs

Health care costs can be expensive. You can help keep your costs down for yourself and for everyone enrolled under our plans by making wise choices.

Use The Emergency Room for Emergencies Only

If you have a life threatening emergency, contact 911 or go to an emergency room but if your condition is not life threatening or a medical emergency, use an urgent care facility or see your doctor. Urgent Care facilities are significantly cheaper than emergency rooms and generally only require a small co-pay for their use.

Select Generic Prescription Drugs When Available

If a generic drug is available and will work for you, select the generic. Generic drugs are considerably less expensive for you and our insurance plan. Some plans, like the Premera EasyChoice plans, include a separate deductible for prescriptions that is waived if you select generic drugs.

Choose to Receive Care from a Preferred (In-Network) Provider on Your PPO Plan.

To make sure you are receiving the maximum coverage possible, ask if the physician or the medical facility whose services you want to use is in your plan's "preferred provider" network. Always be sure to ask, if you are being referred for any services, that you are being referred to a preferred provider. While your hospital or physician may be a preferred provider, the lab they use or refer you to for tests may not be and you will be responsible for a greater percentage of the charges as a result.

Participate in the Flexible Spending Account

Our Flexible Spending Account (FSA), described under the Voluntary Benefits section of this guide, allows you to pay many of your out-of-pocket expenses such as deductibles, co-pays, co-insurance, non-covered health care costs and dependent care with before-tax dollars. The FSA allows you to spread these costs over the year as just a portion of your annual election is deducted from each paycheck.

Mandatory Dental Benefits

Eligible active employees may choose to enroll in either of the dental plans below.

Under the United Concordia Incentive Plan, you may receive care from any dentist. However, if you receive care from a preferred provider dentist, your out-of-pocket expenses will be lower and your maximum plan year benefit will go further.

To find a United Concordia provider go to www.unitedconcordia.com and search the Alliance Network.

United Concordia Incentive Dental Plan	
Plan Year Maximum (Sept 1, 2019 - Dec 31, 2019)	\$2,000 per enrollee per policy year
Policy Year Deductible (Individual / Family)	\$0 / \$0
Preventive Services (Exams, X-Rays, Cleanings etc.)	70% - 100% Incentive
Basic Services (Fillings, Extractions, Perio, Endo, etc.)	70% - 100% Incentive
Major Services (Dentures, Partials, Bridges, Crowns, Implants, TMJ)	60%
Orthodontia (Adults & Children)	\$50 individual deductible 80% coverage to a lifetime max benefit of \$1,250

*HOW THE INCENTIVE PLAN WORKS:

This plan encourages regular dental care. During the first benefit year on the plan, 70% of covered benefits are paid. This advances by 10% annually (on September 1) – providing you use the program at least once each benefit year to a maximum of 100%. Failure to use the program once each benefit year causes your level to drop by 10 percentage points below the last level of payment, but never below the original 70%. Each eligible employee and dependent creates his or her own percentage point level. Percentage point levels do not affect the established constant 60% payment level for the cost of allowable prosthetics (dentures and bridges) or the 80% payment level for orthodontics.

The Willamette Dental plan is an Exclusive Provider Organization plan. In order to access benefits provided by these plans you need to see an authorized provider. If you obtain care from a non-authorized provider, you will not receive any benefits provided by these plans.

You must receive services from a Willamette provider in order to receive coverage.

To find a Willamette provider, go to www.willamettedental.com.

Willamette Dental	
Plan Year Maximum(Nov 1, 2018 - Dec 31, 2019)	No annual max
Preventive (Exams, X-Rays, Cleaning etc.)	\$15 copay then covered at 100%
Restorative Services (Fillings, Extractions, etc.)	\$15 copay then covered at 100%
Major Care (Crowns, Dentures, Partials Bridges, etc.)	\$50 copay plus a \$15 copay per visit, then covered at 100%
Temporomandibular Joint Disorder	\$1,000 Annual Max Benefit \$5,000 Lifetime Max Benefit
Nightguards	\$15 copay then covered at 100%
Orthodontia Plan #6 (Adults & Children)	\$150 Per Ortho Service Copay then Covered in full after a \$15 copay (per visit) and a \$2,000 orthodontia copay

Mandatory Vision Benefits

Our District provides vision care coverage to eligible employees through Northwest Benefit Network (NBN). This plan allows you to use any licensed provider. However, if you use an NBN panel provider, your benefits are greater, your out of pocket costs are less and payment is made directly to the provider. Please refer to the table below to find out how often you are eligible for services and what benefits are provided.

This plan covers you and your entire family (spouse, domestic partner and children up to age 26).

	Frequency	Panel Provider
Copayments		\$0.00
Exams	Once each 365 days	Paid in full*
Lenses (pair)	Once each 365 days	Paid in full**
Frames	Once each 365 days	Paid in full**
Contacts -subnormal (in lieu of all other services, requires approval from NBN Claims)	Once each 365 days	Paid in full*
Contacts - elective (in lieu of all other services)	Once each 365 days	\$300 allowance towards the cost of exam, fitting fee and lenses at an NBN provider

PLEASE NOTE: Your benefits are tracked from service date to service date; there is no “grace period.”

*When services are provided by a Northwest Benefit Network Provider.

**Paid in full means the cost of basic lenses are covered in full when service is provided by a panel provider.

***Paid in full means for the cost of frames covered by your Plan when provided by a panel provider. Your panel provider will inform you of which frames are covered and which frames will require out-of-pocket costs for you.

Obtaining services from a Panel Provider:

1. Log on to www.nwadmin.com or NWA’s mobile app and use the NBN Vision Provider Locator feature to find an NBN eye care professional. It’s also a good idea to verify your eligibility status online prior to receiving services.
2. Present your NBN Vision ID card when you arrive for your appointment. Failure to tell your NBN eye care professional that you have NBN Vision eye care coverage could result in significant out of pocket expenses. Need additional ID cards? You can print extras online at www.nwadmin.com.
3. Complete any paperwork your eye care provider may require.
4. After your services are complete, pay your NBN Vision provider any co-payments (if your plan requires them) and/or charges for any uncovered items you elected to receive. NBN will pay the panel provider directly for professional services and eyewear covered under your NBN Vision Plan.

Obtaining reimbursement for services at a Non-Panel Provider:

If you decide to use the services of a vision care provider not in the NBN network, simply pay for your vision services and/or materials and send the itemized bill to NBN with a completed NBN Vision claim form. Claim forms are available online at www.nwadmin.com. You will be reimbursed according to the out-of-network schedule of benefits (see your plan booklet for details). Payment for your claim will typically be made within 10 – 14 business days from receipt of your claim.

If you obtain services or eyewear before you are eligible, you will be responsible for all charges incurred. If a non-covered lens extra or a frame that exceeds the plan allowance is ordered, you are responsible for the additional costs including any fees. All claims must be submitted within 365 days from the date of service to be considered for payment. There will be additional patient responsibility if a premium version of a covered item is ordered as the plan only covers standard styles of lens extras.

This is a summary only of the benefits of the plan. Actual benefits are based upon the plan agreement which may contain plan details not specified in this plan summary.

Register at www.nwadmin.com to review your past claims history, eligibility status, plan documents, print a claim form and more.

Mandatory Vision Benefits (Continued)

Lens Extras

The following lens extras are covered by your NBN Vision Plan when a network provider is used:

Generic Flat Top Multi Focal	Blended	Progressive**
Oversize blanks	Prism Segs	Slab Off
Laminated	Double Segs	Pink 1 & 2 Tints
Sun Tints	Glass Photo Chromatic Lite Shades	Glass Photo Chromatic Dark Shades
Other Tints	Anti-Reflective Multi Layer	Color Coat
Scratch Coat	Anti-Reflective + Scratch Coat**	Polycarbonate hardening
Special Lens Edge Treatments		

The following lens extras are available but the costs for these are the responsibility of the patient:

Plastic Photo Chromatic**	Edge Coat	
---------------------------	-----------	--

Hi-Index** (extra thin, light weight lenses) are covered by your NBN Vision plan only when necessary under the terms of the plan.

**If covered, plan pays for standard or basic styles. Patient pays the difference in cost of “premium” progressives, “premium” photo chromatic, “premium” anti-reflective + scratch coat and “premium” hi-lens extras.

Mandatory Life and AD&D Insurance

All eligible employees will be covered by our District’s Life and AD&D Policy through Mutual of Omaha. A Brief description of plan benefits are below:

	Benefit Amount
Active Administrators	\$100,000 - \$300,000
Retired Administrators*	\$100,000
Non-Represented / Management - Professional	\$50,000
Teamsters 3 - Instructional & Administrative Support	\$50,000
Administrative Assistants / Executive Secretaries	\$50,000
Benefit Reduction Schedule Benefits will be reduced by the following percentage	At Age 65 - 35% At Age 70 - 55% At Age 75 - 70% At Age 80 - 80% At Age 85 - 85% At Age 95 - 90%
Dependent Spouse / Child Coverage Available only to Teamsters 3, Admin Asst’s / Exec. Secretaries, Non-Rep, Management & Professional	\$2,000 for spouse \$2,000 for child

***For Retired Administrators:** Life Insurance benefits terminate on the last day of the calendar month in which the insured Person attains age 60. This same termination provision also applies if you have attained your 60th birthday prior to the date you become insured under the policy.

There are other benefits and restrictions on these benefits. Please review the Plan Summary for details.

Mandatory Long Term Disability Insurance

Eligible employees will be covered by our District's Long Term Disability Policy provided by Cigna. This plan provides financial assistance if you are not able to return to work due to a qualified disabling condition. Plan benefits listed below by bargaining unit.

Bargaining Unit	Benefit Amount
HEA	60% of basic monthly income to a maximum of \$3,500/month
Teamsters 3 - Instructional & Admin Support	60% of basic monthly income to a maximum of \$4,800/month
Non-Rep/Mgmt-Professional Teamsters 1 - Security & Safety Admin. Asst/Exec. Secretaries	60% of basic monthly income to a maximum of \$7,300/month
Administrators & Principals	60% of basic monthly income to a maximum of \$10,900/month
Superintendents	60% of basic monthly income to a maximum of \$14,300/month

The following apply to all bargaining units:

Waiting/Elimination Period	90 days from onset of disability
Benefit Period	Up to your normal Social Security Retirement Age; 36 months for your Own Occupation* and Any Occupation** 24 months mental/nervous and alcohol/drug related disabilities

*Own Occupation: Unable to perform each material duty of your regular occupation.

**Any Occupation: Unable to perform each material duty of any occupation for which you are reasonably fit by education, training and experience.

A variety of other benefits are available with this policy such as Survivor Benefits, Partial and Residual Benefits and Recurrent Disability Benefits. Please review the plan documents for further details on these benefits.

Employee Assistance Program - Cigna

CIGNA's Life AssistanceSM Program helps all covered members and their immediate family members (living in their household) to better balance their work and personal lives with access to online tools, in-person behavioral health assistance and live telephonic counseling - 24 hours a day, seven days a week.

This program focuses on providing consultation, information, success planning and referral to resources for a variety of concerns including:

Adoption (includes online resources)	Parental Care	Summer Care
Pet Care (includes online resources)	Parenting	Legal Services
Child Care (includes online resources)	Special Needs	Financial Information
Senior Care (includes online resources)	Education (includes online resources)	

Research and up to 3 qualified referrals within 12 business hours (6 for emergencies)

This program's unique advantages include:

- **Proactive Outreach** – Important outreach features promote usage of Cigna's Life AssistanceSM program when you need it most. Outreach includes reminders throughout the length of the issue.
- **Emphasis on Personal Interaction** – Cigna's Life AssistanceSM offers 24 hour live, telephone access to Cigna's licensed behavioral clinicians and up to three, free face to face behavioral counseling sessions with independent specialists when needed.
- **Extensive Network of Behavioral Health Resources** – Cigna Behavioral Health's network of more than 54,000 contracted licensed behavioral health clinicians provide prompt, local access to support.
- **Comprehensive Life Event Services** – Your EAP program offers information and referrals on a wide variety of topics such as finding qualified child care, summer care, senior care facilities, research and information on education programs, adoption, and financial information plus a 30-minute free legal consultation for most legal issues.
- **Unique Health Rewards® Program** – Cigna's Life AssistanceSM includes Healthy Rewards®, which offers discounts (up to 60%) on a range of health and wellness related services and products including discounts on Jenny Craig, smoking cessation programs, chiropractic care, fitness club memberships, hearing and vision care, massage therapy, acupuncture, pharmacy, vitamins and more.
- **Assessment and Counseling** – Up to three (3) in-person counseling sessions for you and your family members for assessment, problem solving and referral to resources.

To access online resources visit: www.cignabehavioral.com/cgi

To contact a Cigna licensed behavioral clinician call 1-800-538-3543

Voluntary Benefits

Our District offers a variety of voluntary benefits to eligible employees on the following pages. *Please be aware that these benefits cannot be paid for from monies from your state allocation.*

Voluntary Short Term Disability

Our district offers Voluntary Short Term Disability through Cigna to members of the bargaining units listed below. This policy is designed to provide you with a cash benefit in the event you suffer a qualified short term disability. This plan includes offsets that will subtract any other sources of income, such as sick pay or vacation pay. Injury or sickness arising out of or in the course of any occupation for wage or profit for which you are entitled to Worker's Compensation will not be covered under the benefits listed below.

Eligible Classes	Certificated, Administrative & Clerical Employees (HEA, Non-Rep/Mgmt-Professional, Administrators, Principals, Admin. Asst's/Exec. Secretaries, Teamsters 3 - Instructional & Admin Support, Teamsters 1- Security and Safety)
Benefit Amount	Up to 66 2/3% of your monthly income to a maximum of \$1,400/week
Waiting Period	0 days for injury / 3 days for sickness
Benefit Period	13 weeks

Voluntary Short Term/Long Term Disability Teamsters 2

Our district offers Voluntary Short Term/Voluntary Long Term Disability through Lincoln Financial to members of the bargaining units listed below. This policy is designed to provide you with a cash benefit in the event you suffer a qualified disability. This plan includes offsets that will subtract any other sources of income, such as sick pay or vacation pay. Injury or sickness arising out of or in the course of any occupation for wage or profit for which you are entitled to Worker's Compensation will not be covered under the benefits listed below:

Eligible Classes	Non-Clerical Educational Support Personnel (Teamsters 2 - Transportation, Facilities & Nutrition Services)
Benefit Amount	For the first 11 weeks of the disability, you are covered up to 66 2/3% of your salary to a maximum of \$1,400 per week, then After 11 weeks of disability, you are covered up to 66 2/3% of your salary to a maximum of \$3,000 per month
Waiting Period	Short-term disability: 14 days for an accident / 14 days for sickness Long-term disability: 90 days (begins when short term disability ends)
Benefit Period	Short-term disability: Up to 11 weeks Long-term disability: To age 65 or Social Security Normal Retirement Age with reducing benefit duration

**The above information does not constitute a contract. It only highlights general information regarding the voluntary short-term and long-term disability plans. Please be sure to consult the appropriate Disability brochure for a summary of the plan's rates, specific benefits, limitations, exclusion information and pre-existing condition waiting periods before making your selection. The brochure is available in the human resource department. You may contact Lincoln Financial at 1-800-423-2765.*

Voluntary Life/AD&D Insurance

We offer Voluntary Life/Accidental Death and Dismemberment Insurance through The Standard. All active employees who are scheduled to work 17.5 hours per week are eligible as well as their spouses and dependent children.

You may select up to \$750,000.

Voluntary Accident, Cancer & Critical Illness Insurance

We offer Voluntary Accident, Cancer & Critical Illness Insurance through Allstate. This provides benefits in the event of a covered accident, illness, or cancer diagnosis. All active employees who are scheduled to work 17.5 hours per week are eligible as well as their spouses and dependent children.

Benefits vary based on plan selected.

Voluntary Benefits (Continued)

Voluntary AD&D Insurance

We offer Voluntary Accidental Death and Dismemberment Insurance through Chartis Life. All active employees who are scheduled to work 17.5 hours per week are eligible as well as their spouses and dependent children.

You may select between \$10,000 and \$300,000 in coverage in increments of \$10,000.

Premium Conversion Program

The premium conversion program provides employees to pay certain out-of-pocket insurance premiums on a pre-tax basis thereby reducing your costs. This program is a financial benefit to most employees that have out-of-pocket premiums. This program is limited to dental, health and vision premiums. This program will be automatically given to each employee. If an employee does not want to participate in this program, they must sign and return a "Premium Payment Refusal" form by December 14, 2018. Premiums will then be deducted on an after-tax basis.

403(b) Tax Sheltered Annuities

(also known as a Tax-Deferred Account or TDA)

A voluntary tax-deferred investment program established with certain insurance companies or mutual funds, referred to as a service provider, approved by the School District.

For a packet contact Anna Fitzpatrick (206) 631-3141 or National Benefit Services (our third-party administrator) at:
(800) 274-0503 or www.nbsbenefits.com.

Flexible Spending Accounts

A Flexible Spending Account (FSA) enables you to set aside money on a pre-tax basis to pay for health and day care costs. An FSA is the only benefit that actually saves you money on the cost of health and day care expenses. Our FSA is administered by Navia Benefit Solutions.

Grace Period: Your plan also has the 2 ½ month Grace Period after the end of the plan year. The Grace Period will end on March 15th. This feature gives you an additional 2 ½ months to incur expenses against your Health Care and Day Care FSA. All expenses incurred during the grace period will automatically deduct out of the prior year's benefit, and any remaining balance will then be applied to the current plan year. All claims must be turned in by March 31st.

If you have questions regarding your Flexible Spending Account, contact Human Resources or you can contact:

Navia Benefit Solutions: 800-669-3539 or visit their website at www.naviabenefits.com.

Participants can now log on to view their claim status, account activity and balances for both the current plan year and the prior plan year. There is no charge for this service. Online Statements are an easy way to keep track of exactly how your account is doing. Claim data is updated throughout the day.

Available through our Website (www.naviabenefits.com) select register and register on participant portal for online account access you will be requested to provide the following information:

- Last Name, First Initial
- E-mail Address (*E-mail address is required to access your account on-line, if you have not provided an e-mail address to Flex-Plan you must do so in writing prior to registering for account access.*)
- Company Code HSD
- Choose a User Name
- Date of Birth

Do not forget to review and accept the 'Terms and Conditions'. Shortly after registering for online access you will receive an e-mail confirmation with a temporary password.

How the Flexible Spending Account Works?

You can elect to set aside up to \$2,650 of your pre-tax earnings into your Flexible Spending Account. This pre-tax money can be used to pay for qualified health care expenses not paid for by your medical, dental, or vision plans.

You can also choose to set aside up to \$5,000 of your pre-tax earnings into a Dependent Care Account (if you are married and filing separately, your limit is \$2,500.) This pre-tax money can be used to pay for qualified day care expenses for your children or disabled spouse. There are some rules to consider before enrolling in a Dependent Care Account.

- The expense must be allowing you and your spouse to work, actively look for work or be a full-time student
- Your dependent must live with you and must be 12 years old or younger. A dependent age 13 or older can be eligible if you can provide proof that the dependent cannot physically or mentally care for themselves
- The day care provider cannot be a dependent on your tax return or your child under the age of 19
- A Dependent Care Account works like a bank account. The reimbursement cannot exceed the account balance
- Some types of expenses are not eligible. Some of these include tuition for school at the kindergarten level or above, overnight camps, nursing home expenses, meals, activity or supply fees, and transportation costs

Once you elected the amounts you want to set aside into your FSA or Dependent Care Account, you cannot change that amount until the next enrollment period.

Understanding the tax savings behind an FSA can be confusing. With an FSA, you can set aside money from your paycheck BEFORE taxes are deducted. The below examples illustrate how an FSA can save you money.

Employee A	
\$35,000	Gross Pay
- \$7,092.50	Taxes
\$27,908.50	Take Home Pay
-\$2,400	Medical Costs
\$25,507.50	Net Pay

Employee B saves \$543
a year by contributing to
their FSA

Employee B	
\$35,000	Gross Pay
-\$2,400	Medical Costs
\$32,600	Take Home Pay
-\$6,548.90	Taxes
\$26,051.10	Net Pay

School Employees Retirement Systems

If you have questions regarding your retirement information under PERS/SERS/TRS benefit information, contact:

Anna Fitzpatrick in Human Resources at (206) 631-3141 or

Department of Retirement Systems

800-547-6657

www.drs.wa.gov

Deferred Compensation Program (DCP) 457

A voluntary tax-deferred invest program is offered through the State of Washington.

For an informational packet, call 1-888-327-5596

Helpful Information

The information on the following pages is presented for your information. If you have any questions on this information, please contact Human Resources.

Family Medical Leave Act of 1993 (FMLA)

The Federal Family and Medical Leave Act (FMLA) was signed into law in February 1993. The law took effect on August 5, 1993 and guarantees up to 12 weeks of unpaid leave each year to workers who need time off for birth or adoption of a child, to care for a spouse or immediate family member with a serious illness, or who are unable to work because of a serious health condition. Employees are eligible if they worked for a covered employer for at least one year, and for 1,250 hours over the previous 12 months.

The FMLA is an employer law; it covers employers with 50 or more employees and affects many job-related rights of employees. Among other things, this law also affects the health benefit plans maintained by employers who are required to comply. Employers are required by FMLA to continue to provide group health benefits at the same level and under the same conditions as if the employee had continued to be actively at work. A person who does not return from an FMLA leave may be entitled to continuation of coverage under COBRA.

An employee will be required to reimburse Highline Public Schools for employer paid group insurance premiums during unpaid FMLA if they terminate employment less than 30 days after returning to work. This condition applies unless the termination is a result of at least one of the following:

- A continuation, recurrence or onset of a serious health condition.
- Other circumstances as defined by the Family and Medical Leave Act of 1993.

For specific questions, contact Laura Castaneda in the Human Resources Department @ (206) 631-3125 or contact the Department of Labor for a copy of the FMLA law.

COBRA and Continuation of Coverage

If you or a qualifying family member have any questions about notices provided to you by your employer or questions about COBRA please contact:

Bianca Castaneda @ 206-631-3138
Highline Public Schools
15675 Ambaum Blvd. SW
Burien, WA 98166

Healthy Kids Now through Apple Health

Infants through teenagers may be eligible to receive free or low cost health insurance in Washington State. Many families qualify and don't know it. These programs are flexible and cover kids in many types of households. This program covers a full range of services that all children need to stay healthy. For more information, please contact or visit:

Apple Health Hotline
1-877-KIDS-NOW
www.insurekidsnow.gov

Credit Union Options

Active school employees, working in Washington State or retired school employees who live in Washington State, are eligible to become members of the below named Credit Union. Advantages of joining a Credit Union include paying lower interest rates on loans (Consumer, Real Estate, etc.), Classic Money Market Accounts, Savings Plans, Check Overdraft Protection along with specific accounts just for children. For more information on this Credit Union option, please contact the Human Resources Department or Inspirus Credit Union.

Inspirus Credit Union
1-206-628-4010 or 1-888-628-4010
www.inspirusCU.org

Workers Compensation, Occupational Safety & Accident Prevention Program

The Highline Public Schools is an approved self-insured employer under the Washington industrial insurance laws and has been approved by the state to cover its own workers' compensation benefits. Self-insured employers must provide all benefits required by the laws. Our self-insured program applies to any work-related injury or illness.

By being self-insured, the Highline Public Schools assumes the cost of the medical charges and compensation expenses, and pays from district funds all benefits prescribed by worker's compensation laws associated with an on-the-job injury or illness. Under our self-insurance program, you will no longer pay the medical-aid premium; however, the Supplemental Pension and Asbestos premium deduction will appear on your payroll check at each pay period. The deduction amount is determined by the Department of Labor and Industries and is subject to change annually.

If you sustain a work-related injury, the following steps are to be followed:

- Immediately report any injury to your supervisor (whether or not medical attention is required).
- The Office Manager will provide the injured worker an Employee Report of Incident form (if you do not plan on seeing a doctor) and the supervisors will investigate and complete the Supervisors' Investigation Form.
- If you seek medical treatment, the Office Manager will provide an injury packet of information which includes a Self Insurer Accident Form (SIF-2) Form, Employee Report of Incident Form, Supervisor's Investigation Report, and a Physician's Initial Report. When you have completed and signed the claim form, send it to the Workers' Compensation Benefits Specialist (Christine McGarr) at Human Resources. You will keep the pink copy of the (SIF-2) form for your records.

In case of an emergency, your supervisor will make sure that the treating physician or emergency facility is informed that the Highline Public Schools is self-insured so that your claim can be processed properly. Report ALL emergencies to Christine McGarr, Staffing Services & Employee Support Manager. Christine will process all the necessary paperwork for the injured worker (in emergencies only). The Supervisor will investigate and complete the supervisors' investigation form as soon as possible. If the worker is hospitalized make sure OSHA is notified of the life threatening situation at 1-800-321-6742. Contact Christine and leave a message that OSHA was notified.

Our self-insured program administrator, Cannon Cochran Management Services, Inc. (CCMSI) will obtain this information. CCMSI administer Highline Public Schools' self-insured program, from their Salem office at 750 Front St. Suite 260 Salem, OR 97301.

If you have any questions, please contact Christine McGarr in Human Resources @ (206) 631-3136 or go to: <http://www.highlineschools.org/page/409>.

Qualifications for Shared Sick Leave

Who may share their leave?

Employees who have accrued more than 22 days of sick leave may share sick leave. An Employee may transfer no more than 6 days of sick leave during any 12-month period, while maintaining a balance of 22 days. Employees may donate any amount of vacation while maintaining a balance of 10 days.

Can employees from one bargaining group share their leave with an employee from another bargaining group?

Yes.

What qualifications are required to receive shared leave?

- A district classified or certificated employee is eligible to receive donated leave if:
 - The employee suffers from, or has a relative or household member suffering from an extraordinary or severe illness, injury, impairment or physical or mental condition (WAC 392-126-065 definition of extraordinary or severe means serious or extreme and/or life threatening) which has caused, or is likely to cause, the employee to:
 - a. Go on leave-without-pay status; or
 - b. Terminate his/her employment;
 - The employee's absence and the use of shared leave are justified; (the employee is on an approved qualifying leave)
 - The employee has depleted, or will shortly deplete, his/her vacation and/or sick leave reserves;
 - The employee has abided by district rules regarding sick leave use; and
 - The employee has diligently pursued and been found to be ineligible to receive industrial insurance benefits.

Leave Share questions? Laura Castaneda at (206) 631-3125.

To receive Leave Forms go to Highline's web site <http://www.highlineschools.org/Page/385>.

Insurance Committee

Your insurance committee is made up of elected representatives from our district. The Committee reviews all the plans available to us from our Insurance Broker and advises District leadership on the benefits offered to employees.

If you are interested in participating on this committee, please contact Human Resources.

Your committee members are:

Chad Baker-Teamsters Local #763	Zach Birge - Non-Rep
Elizabeth Beck - HEA	Bianca Castaneda - Non-Rep
Andrew Burgess - Central Administration	Barb Enghusen - Executive Assistants
Stephan Derout - Teamsters 1	Anna Fitzpatrick - Non-Rep
Victoria Fisher - Building Administration	Alisha Green - Teamsters 2
Federico Garcia - Teamsters 2	Kate Davis - Central Administration
Steve Grubb - Central Administration	Christine McGarr - Non-Rep
Chris Larsen - Central Administration	Jason Powell - Teamsters 3 (Local #763)
Sandy Hunt - HEA	Loretta Haid Prewitt - HR

Insurance Contact Information

Carrier Name	Coverage	Group/Policy #	Phone Number	Website
Premiera Blue Cross (Classified, Admin, Building Principals Only)	Medical	4012344	855-756-0798	www.premiera.com
WEA-Select Aetna (HEA Only)	Medical	285730	855-878-4101	www.weaselect.com
WEA-Select United Healthcare (HEA Only)	Medical	911302	844-219-3630	www.weaselect.com
Kaiser Permanente (All Staff)	Medical	00754	888-901-4636	www.kp.org/wa
United Concordia	Dental	892924	800-332-0366	www.unitedconcordia.com
Willamette Dental	Dental	W300	855-433-6825	www.willamettedental.com
Northwest Administrators	Vision	HL	800-732-1123	www.nwadmin.com
Navia Benefit Solutions	Flexible Spending Account	HSD	800-669-3539	www.Naviabenefits.com
Mutual of Omaha	Life, AD&D Insurance	GLUG-VE50	402-342-7600	www.mutualofomaha.com
Cigna	Long Term Disability	LK 961169	800-362-4462	www.cigna.com
Cigna	Voluntary Short Term Disability	VDT961443	800-362-4462	www.cigna.com
Cigna	Employee Assistance Program	N/A	800-538-3543	www.cignabehavioral.com
Lincoln Financial Group	Voluntary Short and Long Term Disability	N/A	800-423-2765	clientservices@lfg.com
Standard	Voluntary Life Insurance	48377	800-284-7858	www.standard.com
Chartis Life	Voluntary Accident Insurance	PAI9127666	877-638-4244	
Allstate	Voluntary Accident, Cancer, Critical Illness	P0136	888-895-5399	www.allstateatwork.com/mybenefits
VEBA	Health Reimbursement Arrangement	N/A	888-828-4953	www.veba.org

District Contact Information

Insurance Enrollments/Billing Specialist	Loretta Haid Prewitt	206-631-3139
Benefits Specialist	Bianca Castaneda	206-631-3138
Workers' Compensation Specialist	Christine McGarr	206-631-3136
Retirement Specialist	Anna Fitzpatrick	206-631-3141
Leaves Specialist	Laura Castaneda	206-631-3125

If you need assistance or have questions on any of your benefits, you can always call Human Resources or contact our Insurance Broker.

The Partners Group

Phone: 1-877-455-5640

Glossary of Terms

Advanced Diagnostic Imaging – Diagnostic services such as CAT scans, MRIs, and PET scans.

Allowed charges – Services rendered or supplies furnished by a health provider that qualify as covered expenses and for which insurance coverage will pay in whole or in part, subject to any deductible, coinsurance or table of allowances included within the plan design.

Benefit Period – The period designated for application of deductibles or specific types of benefits, after which, the deductible must be satisfied again before the benefits are again available.

Coinsurance – A provision under which the enrollee and the carrier each share a percentage of the cost of a covered service. A typical coinsurance arrangement is 80% / 20%. This means the carrier will pay 80% of the eligible charges and the enrollee will pay 20%.

Copayment - Generally used to refer to a fixed dollar amount the enrollee pays to the provider at time of service.

Deductible – The amount of out-of-pocket expenses that must be paid for services by the covered person before the carrier will begin to pay benefits. Please note that your medical deductible is run on a calendar year basis.

Explanation of Benefits (EOB) – A description sent to you by your carrier that describes what benefits were paid for a particular claim.

Family Deductible – A deductible that is satisfied by the combined expenses of all family members. For example, a program with a \$200 deductible may limit its application of the deductible to a maximum of three deductibles (\$600) for the family regardless of the number of family members enrolled. Under a High Deductible Health plan, the full family deductible must be satisfied before benefits are payable under anyone enrolled if there is more than one person enrolled.

Maximum Benefit – The largest dollar amount or number of visits a plan will pay towards the cost of a specific benefit or overall care.

Open Enrollment – A period in which you have an opportunity to make changes in your benefit selections or a period when uninsured individuals can obtain coverage without presenting evidence of insurability (health statements).

Out-of-Pocket Expenses - Those health care expenses for which the enrollee is responsible. These include deductible, coinsurance, copayments and any costs above the amount the insurer considers usual and customary or reasonable (unless the provider has agreed not to charge the enrollee for those amounts).

Out-of-Pocket Maximum – The amount that the enrollee must pay for deductibles, coinsurance and copayments in a defined period (usually a calendar year) before the insurer covers all remaining eligible expenses at 100%.

Specialty Medication – Medications that treat serious health condition such as cancer and rheumatoid arthritis. They are complex and expensive, and may require intensive monitoring.

Benefit Allocation Calculations with Pooling

All calculations are based on a 1.0 FTE. If your FTE is less than 1.0, you will need to multiply the estimated allocation below by your FTE factor.

	Adm Assistants/ Executive Sec	Building Admins	Central Admins	HEA
District Allocation	\$973.00	\$973.00	\$973.00	\$973.00
(-) Retiree Contribution	\$0.00	(\$69.56)	(\$69.56)	\$0.00
(+) Pooling				
(-) Dental Plan				
(pick one of the 3 below)				
1. UCCI* Employee Only	(\$73.70)	(\$73.70)	(\$73.70)	(\$73.70)
2. UCCI* Family	(\$130.94)	(\$130.94)	(\$130.94)	(\$130.94)
3. Willamette Dental	(\$87.40)	(\$87.40)	(\$87.40)	(\$87.40)
(-) Vision	(\$15.00)	(\$15.00)	(\$15.00)	(\$15.00)
(-) Long Term Disability	(\$10.15)	(\$23.20)	(\$21.85)	(\$13.29)
(-) Life Insurance	(\$8.10)	(\$9.00)	(\$9.00)	n/a
District Contribution for Monthly Medical Premiums based on your Dental election				
w/ UCCI* Employee Only	\$866.05	\$782.54	\$783.89	\$871.01
w/ UCCI* Family	\$808.81	\$725.30	\$726.65	\$813.77
w/ Willamette Dental	\$852.35	\$768.84	\$770.19	\$857.31

	Non - Rep Mgmt/ Professional	Teamsters 1 Security & Safety	Teamsters 2 Transportation, Facilities & Nutrition Services	Teamsters 3 Instructional & Admin Support
District Allocation	\$973.00	\$973.00	\$973.00	\$973.00
(-) Retiree Contribution	\$0.00	\$0.00	\$0.00	\$0.00
(+) Pooling				
(-) Dental Plan				
(pick one of the 3 below)				
1. UCCI* Employee Only	(\$73.70)	(\$73.70)	(\$73.70)	(\$73.70)
2. UCCI* Family	(\$130.94)	(\$130.94)	(\$130.94)	(\$130.94)
3. Willamette Dental	(\$87.40)	(\$87.40)	(\$87.40)	(\$87.40)
(-) Vision	(\$15.00)	(\$15.00)	(\$15.00)	(\$15.00)
(-) Long Term Disability	(\$8.81)	(\$8.81)	n/a	(\$6.33)
(-) Life Insurance	(\$9.35)	n/a	n/a	(\$8.10)
District Contribution for Monthly Medical Premiums based on your Dental election				
w/ UCCI* Employee Only	\$866.14	\$875.49	\$884.30	\$869.87
w/ UCCI* Family	\$808.90	\$818.25	\$827.06	\$812.63
w/ Willamette Dental	\$852.44	\$861.79	\$870.60	\$856.17

The above figures are based on a 1.0 FTE. Figures for employees with less than a 1.00 FTE will vary accordingly. The District is required to return \$69.56 to the State to subsidize retirees' insurance premiums.

***United Concordia Dental**

Notes

Monthly Insurance Rates for 2019

Kaiser Permanente - All Staff

MEDICAL	Kaiser Permanente Traditional
Employee Only	\$517.39
Employee & Spouse	\$983.46
Employee & Child(ren)	\$716.91
Family	\$1,183.39

To comply with SSB 5940, employees electing medical coverage must contribute a minimum of 1% of the employee only allocation available after mandatory benefits are deducted. If your portion of the premium is more than 1% of the employee only rate you will pay the greater amount.

Aetna and United Healthcare- HEA ONLY

MEDICAL	Aetna		United Healthcare	
	PPO	High Performance	PPO	High Performance
WEA Plan 2				
Employee Only	\$972.38	\$883.70	\$1,014.95	\$909.72
Employee & Spouse	\$1,788.84	\$1,625.04	\$1,867.46	\$1,673.10
Employee & Child(ren)	\$1,306.87	\$1,187.42	\$1,364.20	\$1,222.46
Family	\$2,143.57	\$1,947.14	\$2,237.85	\$2,004.77

MEDICAL	Aetna		United Healthcare	
	PPO	High Performance	PPO	High Performance
WEA Plan 3				
Employee Only	\$890.22	\$809.10	\$925.56	\$835.82
Employee & Spouse	\$1,638.86	\$1,488.86	\$1,704.20	\$1,538.27
Employee & Child(ren)	\$1,196.20	\$1,086.93	\$1,243.80	\$1,122.93
Family	\$1,961.59	\$1,781.90	\$2,039.87	\$1,841.10

MEDICAL	Aetna		United Healthcare	
	PPO	High Performance	PPO	High Performance
WEA EasyChoice A				
Employee Only	\$670.86	\$609.92	\$680.35	\$610.24
Employee & Spouse	\$1,227.30	\$1,115.17	\$1,244.75	\$1,115.75
Employee & Child(ren)	\$898.74	\$816.83	\$911.49	\$817.26
Family	\$1,467.10	\$1,332.90	\$1,487.99	\$1,333.60

MEDICAL	Aetna		United Healthcare	
	PPO	High Performance	PPO	High Performance
WEA EasyChoice B				
Employee Only	\$699.59	\$636.00	\$712.39	\$638.85
Employee & Spouse	\$1,283.60	\$1,166.29	\$1,307.23	\$1,171.55
Employee & Child(ren)	\$937.34	\$851.88	\$954.55	\$855.71
Family	\$1,533.80	\$1,393.47	\$1,562.06	\$1,399.76

MEDICAL	Aetna		United Healthcare	
	PPO	High Performance	PPO	High Performance
WEA Plan 5				
Employee Only	\$1,135.56	\$1,031.86	\$1,178.58	\$1,056.80
Employee & Spouse	\$2,192.79	\$1,991.83	\$2,276.17	\$2,040.16
Employee & Child(ren)	\$1,550.34	\$1,408.48	\$1,609.19	\$1,442.60
Family	\$2,634.62	\$2,393.01	\$2,734.86	\$2,451.12

Monthly Insurance Rates for 2019

Aetna and United Healthcare- HEA ONLY

MEDICAL WEA Basic Plan	Aetna		United Healthcare	
	PPO	High Performance	PPO	High Performance
Employee Only	\$554.72	\$504.46	\$575.01	\$518.25
Employee & Spouse	\$1,025.07	\$931.54	\$1,062.82	\$957.20
Employee & Child(ren)	\$742.09	\$674.60	\$769.34	\$693.12
Family	\$1,218.45	\$1,107.13	\$1,263.38	\$1,137.68

MEDICAL *WEA QHDHP	Aetna		United Healthcare	
	PPO	High Performance	PPO	High Performance
Employee Only	\$636.69	\$590.40	\$653.54	\$602.35
Employee & Spouse	\$1,066.98	\$981.09	\$1,098.23	\$1,003.26
Employee & Child(ren)	\$809.81	\$747.59	\$832.46	\$763.65
Family	\$1,244.63	\$1,142.40	\$1,281.82	\$1,168.79

*Your WEA QHDHP plan premiums include a \$125 monthly contribution to your HSA.

Premera Blue Cross – Classified, Administrators and Building Principals ONLY

MEDICAL	Premera Plan 2	Premera Plan 3	Premera Plan 5	Premera Easychoice	Premera Basic Plan	Premera QHDHP*
Employee Only	\$943.05	\$862.17	\$1,090.84	\$634.81	\$512.45	\$622.27
Employee & Spouse	\$1,726.47	\$1,578.57	\$2,096.70	\$1,153.67	\$930.44	\$1,027.77
Employee & Child(ren)	\$1,259.29	\$1,151.37	\$1,488.54	\$842.40	\$679.64	\$784.50
Family	\$2,069.92	\$1,892.78	\$2,525.89	\$1,382.44	\$1,114.70	\$1,191.78

*Your Premera QHDHP plan premiums include a \$125 monthly contribution to your HSA.

Dental	United Concordia
Employee Only	\$73.70
Family	\$130.94

Dental/Vision	Willamette Dental	NBN Vision
Composite Rate	\$87.40	\$15.00

The rates on these plans are the same if it's just the employee enrolling or their entire family.

Mutual of Omaha Life (except HEA and Teamsters 1 & 2)	Cigna Long Term Disability (except Teamsters 2)
\$8.10 - \$54.00	\$6.33 - \$23.20

The information herein is not a contract. It is a brief summary of the benefits available. It is not intended to be an all-inclusive description of Plan benefits, limitations or exclusions, and should not be used in lieu of a Plan book. Be sure to consult your Plan booklet, or consult with the insurance company representative before making your selection. If there are any discrepancies between this summary and the official Plan documents and booklets, the official Plan documents and booklets prevail. Please direct any questions to **Human Resources** or **The Partners Group** at **(877) 455-5640**. This summary was printed on July 10, 2019. Any further information, revision by bargaining units or by insurers after this date could change or modify the information contained herein.