



DSST PUBLIC SCHOOLS

ENROLLMENT GUIDE

PLAN YEAR: JULY 1, 2023—JUNE 30, 2024



BENEFIT HIGHLIGHTS

MEDICAL PLANS

We offer a large network of physicians that allow our employees to seek the quality of care that is best for themselves and their families. **Aetna Open Access POS II Network** offers the choice of four competitive medical plans that include comprehensive medical care and prescription drug coverage.

Choose from two Aetna High Deductible Health Plans (HDHP) with a Health Savings Account (HSA) offered on the POS II Broad Network

- **Why this plan?** You have **two** options to choose from. The HSA Base Plan with a \$4,000 single or \$7,000 family deductible or the Buy Up Plan with a \$3,000 single or \$6,000 family deductible. DSST pays majority of the **employee only** premium on the Base Plan. You pay a higher premium to enroll on the Buy Up Plan and to enroll your dependents on either option. Being enrolled on a HDHP plan means you are responsible for the full, negotiated, cost of care for each appointment/service until your deductible is met. On this plan you do not have copays for office visits or prescription drugs. However, to offset these costs, enrollment in a qualified HDHP plan allows you to save money on a pre-tax basis into an Health Savings Account (HSA).
 - The Base Plan has an out of pocket (OOP) maximum of \$5,000 for single or \$10,000 for family. The Buy Up Plan has an out of pocket (OOP) maximum of \$3,500 for single or \$7,000 for family. Both plans have a coinsurance of 90%.
 - **Base Plan Cost to Employee: \$21.05 per pay period for the employee.** (DSST covers majority of the employee cost). You pay an additional premium to enroll your dependents.
 - **Health Savings Account (HSA):**
 - Though the deductible with the HDHP is high, you can plan ahead for expenses with an HSA account to offset costs by making a pre-tax contribution to pay for any qualified health care expense as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.
- 1.To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B, TRICARE, enrolled on a spouse's copay plan or enrolled under a spouse's medical flexible spending account.
- 2.Total contributions may not exceed the annual IRS limits.

Choose from two Aetna Copay Plans offered on the POS II Broad Network

- **Why this plan?** This plan offers a slightly higher premium but with a much lower deductible. The deductible is \$2,000 for single or \$4,000 for family on the Base Plan. The deductible is \$1,500 for single or \$3,000 for family on the Buy Up Plan. Employees that select this plan are eligible to participate in the Medical Flexible Spending Account (FSA).
- **Cost to Employee:** DSST covers 90% of the employee only premium on the **Copay Base Plan**. You pay a higher premium to enroll on the Buy Up plan and to enroll your dependents on either option.
- **Co-Pays & Deductibles:** On copay plans, there are set co-pays for primary and specialty care for office visits and prescription drugs. Other services will accumulate towards your deductible.

Plan Type	Per Pay Period Premium			
	EE Only	EE+ Spouse	EE+ Child(ren)	EE+ Family
HDHP Base Plan	\$21.05	\$157.26	\$98.17	\$215.28
HDHP Buy Up Plan	\$53.90	\$245.22	\$167.01	\$341.02
COPAY Base Plan	\$34.89	\$197.07	\$123.08	\$291.15
COPAY Buy Up Plan	\$74.46	\$295.80	\$201.84	\$433.92

DENTAL PLAN

DSST offers employees a choice between two affordable dental plans with Aetna Insurance.

- **Base Plan—\$1,000** annual maximum; provides strong coverage in network, with low employee only premium. Includes child ortho.
- **Buy Up Plan—\$1,500** annual maximum; provides strong coverage in network, with low monthly premium. Includes child and **adult** ortho.

Tier	Base Plan Per Pay Period Premium	Buy Up Plan Per Pay Period Premium
EE Only	\$4.31	\$17.37
EE + Spouse	\$15.36	\$42.07
EE + Child(ren)	\$15.65	\$43.07
EE + Family	\$29.53	\$74.14

VISION PLAN

DSST offers a single vision plan option at a low monthly cost through Aetna, utilizing the Eyemed network. The plan covers eye exams, lenses, frames and contacts.

Staying in the network helps to maximize your benefit and reduce your out of pocket cost.

Tier	Per Pay Period
EE Only	\$3.16
EE + Spouse	\$6.00
EE + Child(ren)	\$6.32
EE + Family	\$9.29

BENEFIT HIGHLIGHTS CONTINUED

Individual Benefit Support Programs

Quantum Health—Your personalized, guided healthcare experience, starts with Quantum Health. Your new ID card will guide you and your providers directly to Quantum Health to manage all your medical and prescription needs.

TeleDoc—Access a board certified physician to diagnosis and prescribed prescriptions, virtually, anywhere in the US. Connect with TeleDoc directly through your member portal.

KiSx Card—Helping you find high quality and high value providers for surgical and imaging procedures.

Patient Assistance Program - If you or a dependent are taking a high cost specialty medication you may qualify for the program.

NEW 2023! Progyny Infertility - We believe everyone should be able to pursue their dream of having a family. If you've struggled with natural conception, and are considering a fertility journey, connect with Progyny for support.

PAID LEAVE: BEGINNING DAY 1

DSST provides a variety of available leave to employees to ensure that you can maintain a healthy work-life balance!

- Summer Holiday: On average, 35 days; Other Holidays: On average, 32 days
- Paid Personal Days: 3 days school year employees; 8 days for year round employees (see DSST handbook for info)
- Paid Sick Days: 6 days (in accordance with HFWA)
- Paid Caregiver Leave: 2.25 days used in 3-hour increments (see DSST handbook for detailed information)
- Family Medical Leave Act: 12 weeks (*unpaid*)
- DSST Paid Leave: 6 weeks (paid—see DSST handbook for info)

MENTAL HEALTH RESOURCES

Employee Assistance Program (EAP): Access to up to 8 sessions, per year, per member of your household at **NO COST** to you provides confidential, around-the-clock assistance to help employees balance the demands of work, life, and personal issues. Program includes text therapy, support groups, and more!

DSST Dedicated Mental Health Counselor: All DSST team members have **unlimited access to no-cost virtual counseling sessions** with Keyaisha Thomas through Mines & Associates. Call (303) 832-1068 to schedule.

Aetna Medical Plans:

- The Copay plan has a \$25 copay for behavioral health services.

WELLNESS PERKS & DISCOUNTS

DSST offers special discounts including:

- 1 year subscription for free to Headspace
- 25% discount Denver Parks & Rec
- 20% discounts with Corepower Yoga
- GlobalFit—Gives you access to discounted gym memberships. Use code P14376 to access discounts
- Perk spot—discover thousands of discounts from travel and restaurants, to electronics and auto.

HOUSING ASSISTANCE

Financial Guidance & Planning/Assistance:

- **LANDED** will guide you through the home buying process and is available to assist with down payments on your new home! www.landed.com
- **Teacher Next Door**: Assistance through the home buying and loan process! <https://tinyurl.com/y99b9bxxg>

FLEXIBLE SPENDING ACCOUNTS (FSA)

Employees on **copay plans** can set aside pre-tax dollars, to pay for qualified health care, dental, vision and/or dependent care expenses. 2023 contribution limits are as follows:

Dependent Care FSA—Employees may contribute up to \$5,000 (per family) to cover eligible dependent care expenses.

Medical FSA—Employees may contribute up to \$3,050 to cover eligible health care expenses incurred by themselves, their spouses, and their children up to age 26.

Limited Purpose FSA—Employees that are enrolled on the **HDHP HSA** medical plan and contribute into a HSA account can contribute up to \$3,050 to cover eligible dental and vision expense incurred by themselves, their spouses, and their children up to age 26.

NOTE: Employees enrolled in the HDHP HSA medical plan, cannot also contribute to the Health Care FSA in the same plan year.

401K & PERA! SAVING FOR YOUR FUTURE

Denver Campuses:

DSST partners with Empower Retirement to offer its staff a 401K Plan with a broad fund selection to help you save for your retirement. DSST is committed to your future and thus provides a **gift** of 5% of your annual earnings* to your 401k plan. For new employees starting on or after 7/1/2023 this gift is deposited into your 401k account and is 100% vested as you return to work in August of your **third year**. As you continue your career with DSST, you will receive the 100% vested, 5% gift each year in August.

Aurora Campuses:

Team members at AST will contribute to PERA along with DSST's employer contribution. To learn more, visit copera.org.

NO COST ADDITIONAL BENEFITS

DSST also offers the following additional benefits including:

- **Long Term Disability (LTD)** — Disability insurance through Sun Life provides a benefit that replaces part of your lost income when you become unable to work due to a covered injury or illness at **NO COST** to you.
- **Sun Life Basic Coverage**—1x salary to \$300,000 employee coverage
- **Quantum Health**—Desktop and Mobile app accessible specific to you. They also offer professional advocacy related to claims, finding doctors, managing care, etc.

VOLUNTARY BENEFITS

These voluntary benefit plans provide an opportunity to enroll in additional coverage at group rates:

- **Sun Life Supplemental Life Coverage**—Employee coverage, Spouse coverage, and Child(ren) coverage options
- **Aflac Accident policy** - Includes Wellness reimbursement.
- **Info Armor Identity Theft Protection** - protects you up to \$1,000,000 theft insurance along with several other features.
- **Aflac Hospital Indemnity Plan** - Extra insurance that reimburses \$1,500 for a hospital admission. Great for if you are having a baby or have a surgery planned that will require a hospital stay, subject to waiting periods.
- **Aflac Critical Illness** - Extra insurance that reimburses a flat dollar amount to you, based on your elected amount, if you are diagnosed with a critical illness.
- **ARAG Legal** - Provides legal services for you and your family for a low single premium.
- **NEW in 2023 Pet Insurance—Coming Soon!**