

2023 / 2024

Benefit Summary



**GUNNISON
WATERSHED**
SCHOOL DISTRICT

Important Information Enclosed

23/24 Employee Benefits



**GUNNISON
WATERSHED**
SCHOOL DISTRICT

WELCOME TO THE GUNNISON WATERSHED SCHOOL DISTRICT BENEFITS PROGRAM

At Gunnison Watershed School District (GWSD), one of our highest priorities is addressing the health and welfare needs of our employees and their family members. To help you protect yourself and your family physically and financially, we are pleased to offer the District Benefits Program.

You are eligible for the benefits listed below if you are employed as either a full or part-time teacher, an Administrator, or as a full-time Classified Support Staff employee. As a part-time teacher, you will be required to pay a portion of medical insurance premiums.

- Medical
- Voluntary Dental
- Voluntary Vision
- Life Insurance
- Employee Assistance Program (EAP)
- Calm Premium Mindfulness App - **NEW!**
- Voluntary Pet Insurance - **NEW!**
- Additional Benefits - **ENHANCED!**

Human Resources will provide you with the materials and instructions you need to enroll in the District Benefits Program. Please review this guide carefully before completing the enrollment process and keep it handy for future reference. If you have questions about the program, please contact the district Benefits Coordinator, Tracy Brooks, at tbrooks@gunnisonschools.net or (970) 596-1678.

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We appreciate your
commitment to
the District as we strive
to be the employer of
choice in our industry.

We hope you will take
advantage of all the
District has to offer.

Important Contacts

Contact Information

The District, in partnership with the following carriers, strives to meet your benefit needs. If you have questions regarding your benefits, please contact the district Benefits Coordinator, Tracy Brooks, at tbrooks@gunnisonschools.net or (970) 596-1678.

MEDICAL PLAN

HealthComp

800.843.3831

www.healthcomp.com

RX PLAN

Rx Benefits

855.649.3641

welcome@rxbenefits.com

DENTAL PLAN

Delta Dental

800.610.0201

www.deltadentalco.com

VISION PLAN

EyeMed Vision

866.939.3633

www.eyemedvisioncare.com

PET INSURANCE

Pet Partners

800-956-2495

mypolicy@petpartners.com

www.petpartners.com

BASIC LIFE AND AD&D INSURANCE

The Hartford

800.523.2233

www.thehartford.com

HEALTH & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

P&A Group

800.688.2611

www.padmin.com

ADDITIONAL SUPPLEMENTAL INSURANCE

American Fidelity

800.365.9247

www.americanfidelity.com

CALM BUSINESS APP

Calm

www.calm.com

EMPLOYEE ASSISTANCE PROGRAM

Triad

877.679.1100

info@triadeap.com

www.triadeap.com

COLORADO-MEDICAID

Medicaid Phone

For all other states

1.800.221.3943

877.267.2323, ext. 61565

www.colorado.gov/

WORK PERKS BANKING

Community Banks of Colorado

970.641.9000

BROWN & BROWN (FORMERLY HAYS COMPANIES)

Jesse Stuedemann / Benefits Consultant Group

720.279.3415

jesse.stuedemann@bbrown.com

Overview of GWSD Health Insurance Plans



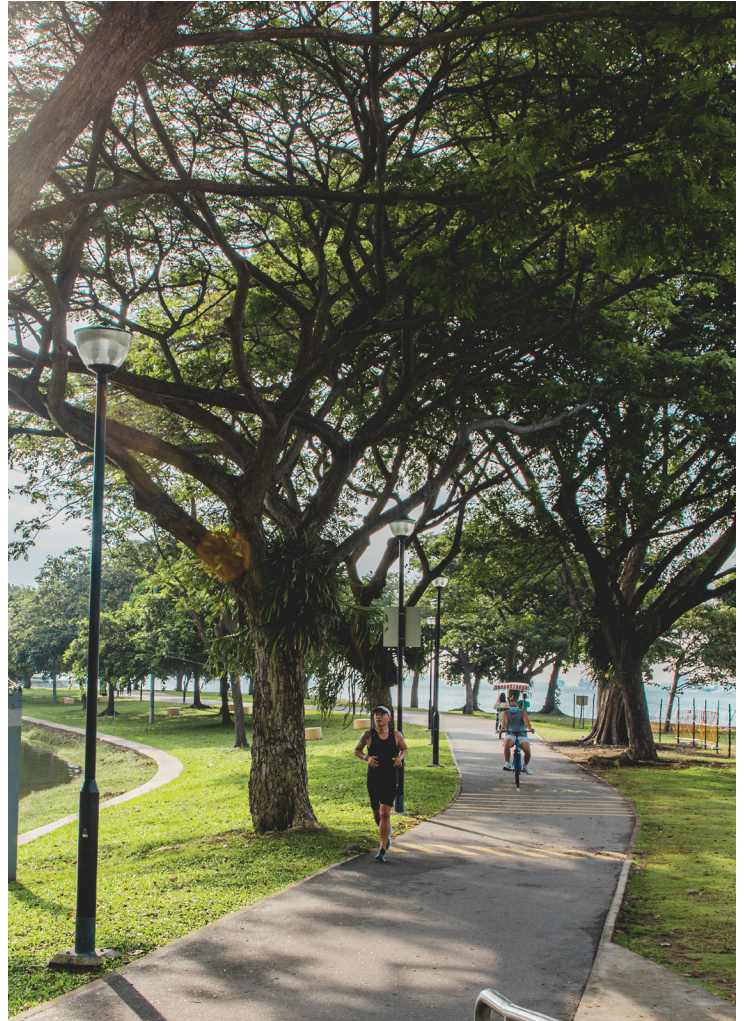
The Gunnison Watershed School District offers two health plans. A Copay Plan and a High Deductible Plan. Both plans offer the same coverages and pay for preventive services at 100% as required by federal law. The way the plans pay for your claims is what sets them apart. (<https://www.healthcare.gov/coverage/preventive-care-benefits/>)

Copay Plan:

This plan features cost-sharing until you meet your deductible each calendar year. The copay for a visit with a primary care physician is \$25, specialist visits are \$50. With this plan, you are responsible for the costs of services or procedures up to the \$1,500 deductible (\$4,500 family) each calendar year. Once you reach your deductible, you are responsible for 30% of billed charges (the plan pays 70%) until you reach the max Out-of-Pocket (OOP) of \$3,500 (\$8,500 family). Copay and prescription charges accrue towards your OOP, but not towards your deductible. Once you reach your OOP, the plan pays for all of the remaining covered expenses for the rest of the calendar year. With the Copay plan, you are eligible to contribute to a Flexible Spending Account (FSA). You can contribute pre-tax dollars via payroll deduction to the FSA in order to pay for qualified medical expenses. With a FSA you cannot rollover a balance year to year – it is “use it or lose it”. An FSA can only be initiated during open enrollment and the contribution amount cannot be adjusted during the year.

High Deductible Plan :

This plan has a \$3,000 individual annual deductible (\$6,000 family annual deductible). Aside from preventive services, you will be responsible for all charges until you meet the \$3,000 deductible or max Out-of-Pocket (OOP), which are one and the same for this plan, in a calendar year. Once you meet that limit, all covered services will be paid at 100%. Enrollment in the High Deductible Plan qualifies you to have a Health Savings Account (HSA). You can contribute pre-tax dollars to your HSA via payroll deduction in order to pay for medical expenses. With an HSA, the money in the savings account is yours and the balance can roll over from year to year. It is possible to accrue HSA monies until retirement. HSA contributions can be initiated, stopped or adjusted at any point during the year.



For more information on the exact coverages of both plans, visit the benefits folder in ClassLink or navigate to [Staff > Employee Benefits](#) on the GWSD website.

You may request a copy from Tracy Brooks, tbrooks@gunnisonschools.net or (970) 596-1678.

Medical Benefits

Medical

The District's medical plans offer great flexibility in managing care for you and your family. As part of your benefits package, the District offers medical plans administered by HealthComp and 6 Degrees Health. This is an open-access plan – there is not a network of doctors or hospitals you must use to receive benefits.

		Copay Plan	High Deductible Plan (with embedded deductible)
Lifetime Maximum		Unlimited	Unlimited
Deductible	Individual Family	\$1,500 \$4,500	\$3,000 \$6,000
Out-of-Pocket (Includes deductible and Med / Rx copays)	Individual Family	\$3,500 \$8,500	\$3,000 \$6,000
Coinsurance		30%	0%
Office Visits PCP Specialist		\$25 copay per visit \$50 copay per visit	No coinsurance, after deductible
Preventive Care		100% covered	100%
Lab and X-ray (excludes MRI, CAT scan, nuclear medicine)		100% covered	No coinsurance, after deductible
MRI, CAT scan, nuclear medicine		30%, after deductible	No coinsurance, after deductible
Maternity Office Visits		\$25 copay (PCP) \$50 copay (Specialist)	No coinsurance, after deductible
Emergency Room		\$200 copay per visit	No coinsurance, after deductible
Inpatient Hospital		30%, after deductible	No coinsurance, after deductible
Outpatient Surgery		30%, after deductible	No coinsurance, after deductible
Retail Prescription Drug (up to 30 day supply)		\$15/\$40/\$60/30% to copayment of \$250	No coinsurance, after deductible
Mail-order Prescription Drug (up to 90 day supply)		\$15/\$80/\$120	



HealthComp

Our Team



800-843-3831

www.healthcomp.com

Call Center

Our dedicated Member Advocates Team is staffed with organized, seasoned, and professional representatives who average more than 10 years experience in the health benefits industry. Our team motto is "One Call Resolution". We undergo regular continued education, team building exercises, and utilize real time resources.

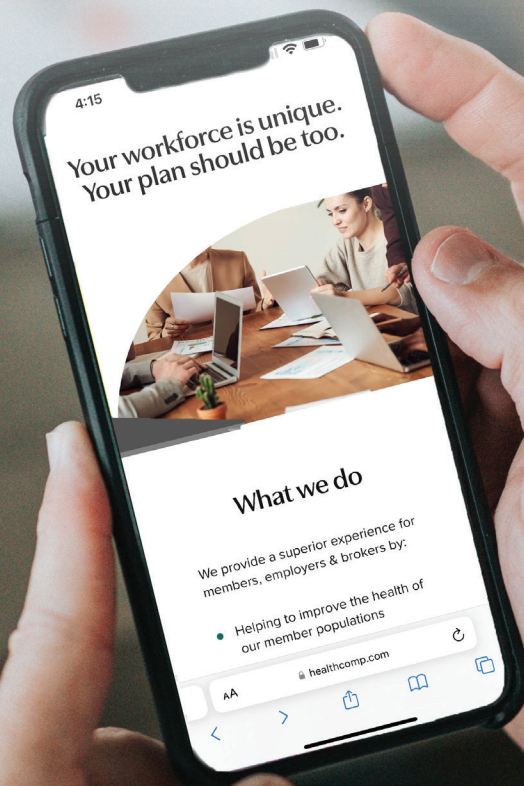
We are committed to providing an enhanced member experience. We understand medical benefits can be a complex issue. Our members are supported full circle by our team: pre-medical service and post-medical service. Our team is specially trained to listen to the member and ask clarifying questions.

Our call center is available Monday-Friday, 8am-9pm MST

We encourage member feedback after each interaction through an email survey.

Our call center is the single point of contact for:

- Complex Billing Issues - Provider Disputes
- Navigating your health plan
- Locating quality area providers
- Outreach member education phone calls and text messages
- 24/7 Member Portal and Mobile App
- Personal Assistant Service



FSA/HSA

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) allows you to set aside pre-tax money to use for medical, dental, vision and other qualified medical expenses. These funds do not roll over year to year, so it is important to determine your annual contribution amount accurately. You can contribute up to \$2,500 per calendar year into your FSA. You do not need to be enrolled in a medical plan with the District to have an FSA.

Dependent Care FSA

Eligible expenses for dependent care services are for children age 12 and under, a disabled spouse, or an incapacitated parent as long as you incur the expense while you and your spouse work or attend school full time. Dependent Care Assistant Account covers the amount you pay to daycare centers, babysitters, after school programs, day camp programs and eldercare facilities. This account does NOT reimburse medical expenses for your dependent(s). It is for qualified daycare expenses only. The maximum annual contribution is \$5,000 (\$2,500 if you are married and filing a separate income tax return).

Health Savings Account (HSA)

If you enroll in the District's High Deductible Plan, you are eligible to contribute pre-tax money each month into a Health Savings Account via American Fidelity through payroll deductions.

- The federal government's cap on **2023** HSA contributions is \$3,850 for an individual and \$7,750 for a family.
- The federal government's cap on **2024** HSA contributions is \$4,150 for an individual and \$8,300 for a family.
- At age 55, individuals can contribute an additional \$1,000.

You can pay for any qualified medical expenses with money from your HSA. The money in an HSA belongs to you and rolls over from year to year. Contributions to an HSA are not limited to open enrollment. You may begin payroll deductions, change amounts, or discontinue deductions at any time by emailing Linda Wartes, Payroll Specialist at lwartes@gunnisonschools.net.

Dental Benefits

Dental

Maintaining good dental health by getting regular check-ups may prevent you from having major expenses later. The District's Dental Plan is a PPO Plan administered by Delta Dental. You have the freedom to see any dentist. If you choose a dentist outside the Delta Dental Participating network, benefits will be paid based on Usual Customary & Reasonable (UCR) for the zip code where services are provided. You will be responsible for the difference between the non-participating Maximum Plan Allowance and the full fee charged by the Dentist. The District offers the following dental plan:



MAC (Maximum Allowable Charge)

	PPO Dentist	Premier Dentist	Non-Participating Dentist
Deductible (Applies to Basic & Major Services)	\$50 Individual / \$150 Family		
Preventive & Diagnostic	100%	90%	90%
Annual Maximum	\$1,000 per individual		
Basic Services	80%	80%	80%
Major Services	50%	50%	50%

A complete list of In-Network providers can be found at www.deltadentalco.com/members.html

Vision Benefits

Vision

EyeMed Vision Care allows you to choose an ophthalmologist or optometrist from the EyeMed Insight network, or you may use any licensed provider of your choice. EyeMed offers you a wide selection of experienced ophthalmologists, optometrists, and opticians. Regardless of who you choose, the vision plan will cover a portion of the benefits. The local participating eye clinic is ABBA Eye Care, located in Gunnison.

EyeMed Vision Plan

Frequency	In-Network (Covered Services)	
Examinations	Once Every 12 Months	
Lenses	Once Every 12 Months	
Frames	Once Every 24 Months	
Copayments		
Well Vision Exams	\$10 copay	
Prescription Glasses	\$25 copay	
	Services from a Participating Provider	Out-of-Network Reimbursement
Examination	\$10 copay	Up to \$30
Single Vision Lenses	\$25 copay	Up to \$25
Bifocal Lenses		Up to \$40
Trifocal Lenses		Up to \$60
Lenticular Lenses		Up to \$60
Frames	\$0 copay, \$150 allowance, 20% off balance over \$150	Up to \$75
Conventional Contact Lenses	\$0 copay, \$150 allowance, 15% off balance over \$150	Up to \$120
Disposable Contact Lenses	\$0 copay, \$150 allowance	
Medically Necessary Contact Lenses	\$0 copay, Paid in Full	Up to \$210

Laser Vision Correction Discounts Available

A complete list of In-Network providers can be found at www.eyemedvisioncare.com or by calling 866.939.3633



Life and Disability Insurance



Life and Accidental Death and Dismemberment

Life Insurance is an important part of your financial well-being, especially if others depend on you for support. Gunnison Watershed School District provides Basic Life and AD&D coverage to eligible employees through The Hartford in the amount of \$25,000. Accidental Death and Dismemberment pays an additional \$25,000 benefit equal to your life coverage if your death is the result of an accident.

OPTIONAL Life and Accidental Death & Dismemberment

If you are interested in supplementing your Group Life and Accidental Death & Dismemberment Benefit, you may purchase additional coverage through The Hartford. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions.

You can purchase coverage on yourself in \$10,000 increments. The minimum coverage is \$10,000 and the maximum is the lesser of \$500,000 or 5 times your annual earnings. You can also purchase additional coverage for your spouse. You can purchase in \$5,000 increments on your spouse not to exceed \$250,000 or 50% of your election. Evidence of Insurability (EOI) is required for life insurance benefit amounts above \$100,000 for an employee or above \$25,000 for a spouse.

Spouse premium is based on the employee age.

Age	Monthly Cost for each \$1,000 of Employee and Dependent Life Insurance Coverage										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate	\$0.050	\$0.050	\$0.070	\$0.110	\$0.170	\$0.300	\$0.520	\$0.710	\$1.250	\$2.590	\$3.960

*Voluntary Accidental Death & Dismemberment is also available for an additional \$0.02 per \$1,000.

You can purchase \$10,000 of life insurance for your dependent children ages 15 days to 26 years for \$1.00 per month. This rate is for all eligible dependent children in a family, regardless of number.

PERA's Life Insurance



Colorado PERA offers an optional decreasing term life insurance program administered by Unum. The life insurance program includes the following benefits:

- Guaranteed enrollment - no health questions or exams required during the annual open enrollment period
- Accidental Death and Dismemberment (AD&D) benefit
- Coverage you can keep into retirement
- Automatic enrollment for eligible dependents at no additional cost
- Affordable group rates
- Convenient payroll deductions

Enrollment

If you are actively working for a PERA employer, you have two opportunities to enroll in guaranteed coverage:

- Within 90 days of first becoming a PERA member.
- During the annual open enrollment period from April 1 through May 31.

Active members may also enroll at any time during the year with proof of good health, called Evidence of Insurability (EOI). Once enrolled, coverage can continue into retirement, however retirees are not eligible to enroll in coverage.

For more information, please call Unum at 1.866.277.1649.

GVH Low-Cost Blood Testing



GUNNISON VALLEY HEALTH

Gunnison Valley Health Wellness Event

Gunnison Valley Health's annual low-cost blood testing events will occur in Gunnison and Crested Butte in June. These routine health screenings are an essential part of your healthcare and are covered by the Gunnison Watershed School District Employee Health Plan.

Should you take advantage of the Gunnison Valley Health Wellness Event, please know they will not be able to bill our insurance. To receive reimbursement for your out-of-pocket expenses, you must submit your itemized receipt to Tracy Brooks, district Benefits Coordinator, via the Google Form, which you will receive via email.

Pet Insurance



Now You Can Play More and Worry Less

If you haven't had pet insurance in the past, here's why you should consider it.

If you're a pet parent, your fur babies are an important part of your family, bringing comfort, joy, and unconditional love. In return, you do the best you can to take care of them. But pet care is expensive and veterinary costs continue to rise. That's why we're offering pet insurance, underwritten by Independence American Insurance Company, to our employees.

What's Covered

- Pre-Existing Conditions*
- Broken Bones
- Diagnostics
- Surgery
- Prescription Medication
- Alternative Treatments**
- Toxin Ingestion
- Digestive Issues
- Behavioral Issues**
- Cancer
- Hospitalization

Take the Stress Out of Unexpected Vet Bills

Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life.

1. Visit your vet (or any licensed vet or clinic)
2. Pay your vet then submit a claim
3. Get reimbursed for eligible expenses



Enrollment is a two-step process:

1. Opt-in on EASE during GWSD Open Enrollment.
2. Receive enrollment instructions from Pet Partners and formally enroll in coverage.



**Pre-Existing condition coverage may require 12-month waiting period. Waiting period may be waived for groups over 200 employees with prior coverage for Accident & Illness plans.*

***Eligible with optional Alternative & Behavioral Care rider.*

Triad Employee Assistance Program (EAP)

Triad EAP provides support when you need it most.

Whether you are facing challenging life problems or want to take your personal or professional life to the next level, Triad has the resources to help.

Confidential Mental Health Counseling

EAP counseling is a pre-paid service provided by your employer that provides short-term, solution-based counseling intended to help you move through issues quickly. Our counselors can help you recognize and begin to address concerns including depression, anxiety, stress, substance abuse, trauma, grief, parenting or relationship issues—just to name a few.

For long-term issues, the EAP can be used as a starting point. Once you have completed your EAP sessions, your counselor may suggest continued treatment, and you will have the option of transitioning to health insurance coverage or self-pay arrangements if needed.

Selecting a Counselor

Use your organization's login credentials to access the counselor search on our website. This allows you to review counselor biographies and search by area of specialization or location, so you can connect with a counselor qualified to address your situation. Our counselors have a minimum of a master's degree in psychology, counseling or social work; current liability insurance; and are registered with the state licensing board.

Life Coaching

Employees can access up to 5 life coaching sessions. A life coach can help you identify your goals, recognize obstacles and hold you accountable through a proactive and collaborative process that will help you maximize your personal or professional life.

Legal Benefits

Take advantage of a free, 30-minute consultation with an attorney on civil or criminal matters with discounted fees for most ongoing legal services.** Visit our website to access downloadable legal forms and a free state-specific will builder.

Financial Benefits

A Certified Credit Counselor can help you address credit concerns, debt consolidation, budgeting, identity theft and much more.

Confidentiality

Triad is bound by strict privacy standards and shares only demographic and statistical data with your employer. We do not release identifying information regarding who utilized the benefit.*

Crisis Support

In case of a mental health crisis, call (877) 679-1100 to speak with a licensed counselor 24-hours a day, seven days a week.

How to get started?

Pre-authorization for counseling, life coaching, legal or financial consultations is required and can be obtained by calling (877) 679-1100 between 8 a.m. and 6 p.m. (MST) Monday through Friday.

Benefit details for Gunnison Watershed School District:
Counseling: 5 sessions per incident, per year

Benefit Year: July 1 — June 30

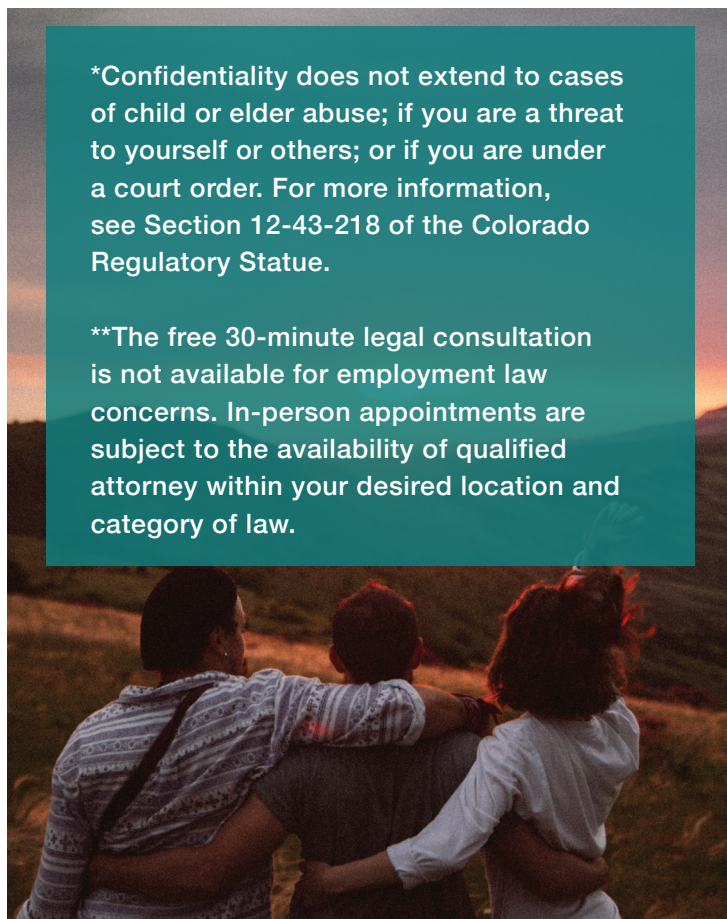
Credentials for accessing www.triadeap.com

Username: gunnison **Password:** schools

Eligibility: No enrollment is required. Services are available to full-time and part-time employees as well as their spouse or domestic partner and dependents 26 and under.

***Confidentiality does not extend to cases of child or elder abuse; if you are a threat to yourself or others; or if you are under a court order. For more information, see Section 12-43-218 of the Colorado Regulatory Statue.**

****The free 30-minute legal consultation is not available for employment law concerns. In-person appointments are subject to the availability of qualified attorney within your desired location and category of law.**



Calm Subscription from GWSD

The world's #1 app for sleep, meditation and relaxation



Kids Sleep Music Meditations For Work Wisdom Movement

We've partnered with Calm to provide you with tools that can help you meditate, relax, focus, and improve sleep. Now more than ever, it's important that we continue to find ways to manage stress and stay strong in the face of uncertainty. Whether you have 30 seconds or 30 minutes every day, Calm's resources are designed to seamlessly integrate with your schedule and needs.

Your Calm subscription gives you unlimited access to their full library of resources at www.calm.com and in the Calm app.

Here's a sneak peek as to what you can expect:

- Calm's Masterclasses taught by world-renowned experts
- Guided breathing exercises such as the Breathe Bubble
- Music tracks designed to promote focus, relaxation, and sleep
- 100+ guided meditations that cover anxiety, stress, gratitude, and much more
- Brand new daily meditations and movement sessions as part of their Dailies series
- The entire library of Sleep Stories which contains soothing bedtime tales that's suitable for both grown-ups and children (new stories added every week!)

Follow the below instructions to redeem your Calm Premium subscription:

1. Download and open the Calm app
2. Create an account using the same email address at which you receive your paycheck stubs and go to: **Profile > Settings > Link Employer Subscription**
3. Click on Redeem via Email
4. Enter your credentials to activate your free subscription. If at any point you're asked to enter your organization name, please enter **gunnisonschools**

If you already have an existing Calm account, go to your Settings > Link Employer Subscription and follow steps 3 and 4.

Once you've signed up, you can [add up to 5 people of your choice](#) (age 16 years or older) via the "Manage Subscription" page inside your Calm account at www.calm.com.

Need help? Reach out to the [Calm Support Team](#) with any questions.

Additional Benefits

Annuities

403(b) Retirement Plan

All common law employees except student workers and employees that work less than 1,000 hours per year are eligible to participate in the Gunnison Watershed School District's 403(b) plan. Below is a list of approved investment option providers for the GWSD 403(b) plan:

American Fidelity Assurance Co	Stephanie Apodaca	720-577-6506
Aspire Financial Services	Group Billing and Premium	866-634-5873
AXA Equitable	403(b) Desk	800-628-6673
Horace Mann Service Corp.	Karl Keller	719-587-5104
Fiduciary Trust (formerly Waddell & Reed)	Customer Service	866-937-0010
Invesco Oppenheimer Funds	Client Services	800-959-4246

If you wish to participate in a 403(b) plan, you will need to contact one of the above providers and complete the proper paperwork to establish an account with that entity. You will then need to complete the AFPlanServ Salary Reduction Agreement, available from the Payroll Office, and return it to Payroll prior to the 15th day of the month you would like to begin making contributions.

PERAPlus 401(k)/457 Retirement Plan

All employees are eligible to participate in the PERAPlus 401(k) or PERAPlus 457 voluntary retirement savings plan. If you wish to participate in the 401(k) plan, you need to print the 401(k) Contribution Authorization Form found on the PERA website, and provide it to the Payroll office prior to the 15th day of the month you would like to begin making contributions. If you wish to participate in the 457 plan, log into your online PERA account using your user ID and password, and select "Enroll in the PERAPlus 457 Plan". You may call PERA at 1.800.759.7372 for more information regarding either retirement plan.

Supplemental Insurance

We have partnered with American Fidelity Assurance Company to provide supplemental insurance benefits and reimbursements accounts. American Fidelity offers you the opportunity to enroll in the following policies:

- Cancer Insurance
- Accident Only Insurance
- Critical Illness Insurance
- Life Insurance

Learn more about your available benefits here:

<https://benefits.americanfidelity.com/gunnison-watershed-school-district>



For further information or to enroll please contact:
Stephanie Apodaca | Senior Account Manager
Stephanie.apodaca@americanfidelity.com
800-365-9247 | 720-577-6506

Additional Payroll Deduction Benefits

Employees have the option to payroll deduct charges for their children's **Preschool Tuition** at GWSD Lake School. Please contact the Payroll Office at 970.641.7716 for more information.

Local Wellness Perk Program

We are actively enhancing our [Local Wellness Perk Program](#), and we've partnered with various local wellness organizations to offer discounted services to eligible GWSD teachers and support staff.

Participating organizations include 24/7 Gym, Core Fitness, CB Thrive Yoga CB, The Fountain, and **MORE!**

Scan and
bookmark this
QR code to stay
in the know!



Important Notices

Federal regulations require the District to provide benefit eligible employees with the following notices:

Change in Family Status

All benefit selections are binding except in the event you have a “change in family status”. If one of these situations occurs, you have 31 days to notify Human Resources and complete the appropriate paperwork. If you do not make the change within the 31 days following the event, your next opportunity to make a change will occur during the plan’s open enrollment period.

Examples of status changes include:

- Marriage, divorce, death
- Birth or adoption
- Gain or Loss of other group coverage
- Change in employment status/Employee or Spouse
- Change in status affecting dependent eligibility
- Reduction or increase in hours worked
- Initial entitlement to Medicare or Medicaid

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as “protected health information” (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plan’s HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan’s Notice of Privacy Practices that describes the Plan’s policies, practices and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact Human Resources or the medical plan directly.

Individual Coverage Mandate

Effective January 1, 2014, federal law requires that you have Health Care coverage, but there no longer is a penalty assessed for having no coverage. You can enroll in the District’s health plan, or you may want to consider visiting www.connectforhealthco.com for information on health plans available through the Healthcare Marketplace in your area.



Important Notices

Women's Health and Cancer Rights Act

The District's medical plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce symmetrical appearance
- Prostheses and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Newborns' and Mothers' Health Protection Act

The Newborns' and Mothers' Health Protection Act of 1996 prevents group health plans and insurers from restricting benefits for any hospital length of stay in connection with child birth for the mother or the 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 for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Notice of Prescription Drug Creditable Coverage

The District provides a "Notice of Prescription Drug Creditable Coverage" to all Medicare-eligible participants on an annual basis. This notice states that under the Gunnison Watershed School District medical plan, you have prescription drug coverage that is on average as generous as the standard Medicare prescription drug coverage.

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 are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

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, you can contact your state Medicaid or CHIP office to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not 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, you can contact your local state Medicaid or CHIP office for more information.

Summary of Benefits and Coverage (SBC)

Effective for plan renewals after January 1, 2012, the Patient Protection and Affordable Care Act requires employers that offer health coverage to provide a uniform Summary of Benefits and Coverage (SBC) to people who apply for and enroll in the health plan. This document contains the following:

- Overview of plan benefits, cost sharing and limitations
- Required set of examples of how the plan works
- Phone number and internet address for obtaining copies of plan documents
- A Standard glossary of medical and insurance terms must also be available



GUNNISON WATERSHED SCHOOL DISTRICT

This booklet and the materials that accompany it are intended to provide only a general overview of the benefit programs for eligible District employees. This booklet is not a summary plan description and does not provide, nor is it intended to provide, complete details of any of the benefit plans. The plans are governed by legal plan documents and insurance contracts. If this booklet (and/or the materials that accompany it) and the plan documents or insurance contracts do not agree, the plan documents or the insurance contracts will rule. This brochure is not intended as a promise of continued benefits or employment. The District reserves the right to change or end the plans at any time and for any reason.