

Qualification for Benefits Eligibility

- Full time employees working 30 hours per week or greater.
- You may enroll your legally married spouse and/or dependent children up to the age of 26.

Terms of Coverage

- Coverage begins the first of the month, following 30 days from your hire date and continues through June 30 of the following year or end of the month upon termination.
- Coverage continues through the summer and into the new school year if you make your elections through the open enrollment process held annually in May.
- Mid-year changes available if you have a qualifying life event (Birth, Death, Marriage, Divorce, etc.).

Medical Plan provided by Lake Havasu Schools Employee Benefit Trust (LHSEBT)

- Gilsbar is the medical claims administrator.
- Blue Cross Blue Shield of AZ is the network.
- The monthly premium is paid 100% by the district for employee coverage.
- Dependent premiums are deducted pre-tax through the payroll process, saving you all the associated payroll taxes.
- **INCLUDES Teladoc – Physician consultations available 24/7/365 via phone or computer at no cost!** Prescriptions available for qualified diagnoses.

Dental Plan provided by LHSEBT

- Ameritas is the dental network and claims administrator.
- The monthly premium is paid 100% by the district for employee coverage.
- Dependent premiums are deducted pre-tax through the payroll process, saving you all the associated payroll taxes.

Vision Plan provided by United Health Care

- The monthly premium is paid 100% by the district for employee coverage.
- Dependent premiums are deducted pre-tax through the payroll process, saving you all the associated payroll taxes.

Flexible Spending Accounts provided by Gilsbar

- Flexible spending accounts are a tax advantaged way to pay for qualified out-of-pocket medical/dental/vision expenses for employees and dependents and work-related day care expenses.
- Elections are deducted pre-tax through the payroll process, saving you all the associated payroll taxes.

Basic Term Life/Accidental Death and Dismemberment Insurance provided by Guardian

- Paid 100% by the district.
- Benefit amount = 1.5 times annual contract salary.

Voluntary Term Life Insurance provided by Guardian

- Additional term life insurance you may purchase through payroll deduction at group rates for yourself and your dependents.
- Portable upon termination of employment.

Voluntary Short-Term Disability provided by Guardian

- Disability insurance you may purchase through payroll deduction.
- Short-Term Disability benefits (66% of pay) are payable, when approved by Provider, on the 9th day of the disability up to 25 weeks.

Long-Term Disability provided by Arizona State Retirement System (ASRS)

- Available only to employees who are enrolled in [ASRS](#).
- Long-Term Disability benefits (66% of pay) are payable, when approved by Provider, on the 181st day of the disability.

Tax Sheltered Annuities (403b & 403b Roth) provided by Voya, Mass Mutual, Security Benefit and MetLife

- 403b plans are pre-tax retirement savings plans available for public education organizations. 403b Roth plans are after tax savings plans.
- Enrollment is optional and contributions are subject to current regulations, including restricted access to funds on deposit. These products are designed to help you save for your retirement.
- Elections are deducted through the payroll process, saving you the associated Federal and State withholding taxes.

Defined Benefit Pension Plan provided by ASRS

- Participation when you meet eligibility requirements (work 20 or more hours per week for 20 or more weeks per year).
- District matches 100% of employee contribution.

AFLAC

- Voluntary cancer, accident & STD plans.
- Elections are deducted through the payroll process.