

## **Benefits Overview**

**Employee Group: AEA** 

The guide below is to provide information regarding Anchorage School District benefits to those separating from employment. Please read the following information carefully. Questions should be directed to:

## ASD Benefits Department 5530 E Northern Lights Blvd, Anchorage

Phone: (907) 742-4200 Email: <a href="mailto:benefitsdept@asdk12.org">benefitsdept@asdk12.org</a>

BenefitSpot	BenefitSpot is ASD's online benefits portal.  Communication regarding ASD sponsored benefits such as life insurance and FSA will come from TRI-AD. Please ensure that your email address is up to date. You will not have access to your ASD assigned email address after termination. Out of date email addresses will impact your ability to receive important information.	TRI-AD Online Portal:  https://asdk12.benefitspot.com
District Address Changes	It is important to keep your contact information with the District up to date to ensure you receive communications from the District.	Talent Management Webpage: https://www.asdk12.org/domai n/1243

HEALTH & WELFARE				
Medical, Dental, Vision Insurance; Member Assistance Program (MAP)	Your medical benefits are offered to you through the Public Education Health Trust (PEHT), an affiliated entity with your employee group. This is a separate plan from the Anchorage School District Medical, Dental, and Vision Plan and is not serviced by the ASD Benefits Department. Questions should be directed to PEHT.  Your term date will be communicated to the health trust by the Benefits department. Typically, medical, dental and vision coverage will end on the last day of the month of in which you terminate employment.  For example: If your last day of work is 5/15/2022, your coverage will end on 5/31/2022.  You should receive a packet from the health trust with more information on your rights to continue coverage after your term date.  It is very important that members of the AEA employee group review section 205 of their negotiated agreement regarding health insurance as there are financial impacts. These impacts include billing for employee and employer cost of health insurance. The negotiated agreements can be found here: https://www.asdk12.org/Page/5365  You can find out more information regarding your AEA Medical, Dental, Vision coverage here: Website: https://pehtak.com/ AEA Health Plan Documents: https://pehtak.com/plans/aea  Your Member Assistance Program is through SupportLinc 888-881-5462 Website: www.supportlincmap.com	Questions about cost, coverage, changes, claims and continuation of coverage:  Public Education Health Trust (PEHT) 2550 Denali Street, Suite 1614 Anchorage, AK 99503  Alaska: 1-888-685-7526 Anchorage: 907-274-7526 Fax: 1-907-222-2556  Questions about your employee group negotiated agreement can be directed to your group representative or the ASD Labor department.  ASD Labor Department Phone: 907-742-4007		

Basic Life Insurance & Accidental Death and Dismemberment (AD&D)  Supplemental Life Insurance / Accidental Death & Dismemberment (AD&D)  Dependent Life Insurance Coverage	ASD provides basic life/ accidental death & dismemberment (AD&D) insurance through The Hartford. There are additional options to elect supplemental life insurance and AD&D and dependent life. Life insurance pays your beneficiary a benefit if you pass away and AD&D pays a benefit should your death result from an accident or you are injured. Dependent life pays a benefit if a cover dependent passes away.  Your term date will be communicated to the service provider. Your life insurance and AD&D, supplemental life and AD&D and dependent life will end on the day you terminate employment.  You have the option to continue your coverages under an individual plan. You are responsible for all cost associated with continue these benefits. A conversion and portability notice outlining your options will be mailed to your address on file.	Questions regarding conversion/portability, your eligibility, or status:  The Hartford, Portability and Conversion Unit P.O. Box 43786 Cleveland, OH 44143-0786 Fax 1-440-646-9339 Phone: 1-877-320-0484
Flexible Spending Account (FSA) Medical and Dependent Care	The Flexible Spending Account (FSA) is an optional account offered through TRI-AD and allows you to save pre-tax dollars for known qualified medical, dental and vision expenses and dependent care expenses. The amount elected for medical expenses is separate from the amount elected for dependent care expenses. Ensure the amount you elect is sufficient for your needs. This amount cannot be changed once elected unless you have a qualified event. This is use it or lose it  If participating, your term date will be communicated to the service provider. Your coverage and debit card access will terminate on your termination date. You have 90 days from your term date to submit any claims for qualified expense incurred from your coverage start date to your last day of employment only. Qualified expenses incurred after your last day of employment are not eligible for reimbursement. Claims filed after 90 days from the last day of employment will be denied. Any unclaimed funds are forfeited.  You may be eligible to continue FSA participation after you term employment. Communication will be sent to you if it is determined you are eligible.	Questions, Claims, Eligible Items, Balances  TRI-AD 877-874-3213 https://asdk12.benefitspot.com
Optional Disability, Cancer, Accident Insurance through The Hartford	If you have elected any benefits through The Hartford, you must contact the company directly to address these benefits and to continue coverage. No communication will be done by the Benefits department.	The Hartford 888-212-8484
	RETIREMENT	
Mandatory Teachers Retirement System (TRS Tier III DCR) or Public Employees Retirement System (PERS Tier IV DCR) Defined Contribution Retirement Plan	If you are new to PERS/ TRS plan or entered the retirement system after July 1, 2006, you are automatically enrolled into one of the Defined Contribution Retirement plans based on your position. This is a hybrid retirement plan with an investment account and medical benefits available to you at retirement.  Your term date will be communicated to the State of Alaska. This process may take several weeks but does not impact accessing your account. No actions will occur on your account after termination. Your account will remain as is unless you choose to take an action.  Please note that there is a 60 calendar day waiting period before funds can be withdrawn from your account. There may be hardship exceptions to this rule. Spousal consent may be required, if married.  For more information TRS DCR Features & Highlights  PERS DCR Features & Highlights  Retiring employees are encouraged to reach out to the benefits department for guidance.	Investment help, website support, beneficiary changes, plan questions, general retirement/financial questions, retirement planning, distributions  Empower Retirement 800-232-0859 www.akdrb.com  DCR Medical Benefits State of Alaska Member Services Phone: 800-821-2251

Teachers Retirement System (TRS DB) or Public Employees Retirement System (PERS DB) Define Benefit	If you have an existing TRS/PERS plan and entered before July 1, 2006, you may be a part of the PERS/TRS Defined Benefit plan (TRS DB/ PERS DB). PERS/TRS DB has several different tiers and provides a lifetime benefit and medical coverage. Vesting for benefits is based on age or years of services and is dependent on the DB tier. This plan is administered by the State of Alaska.  Your term date will be communicated to the State of Alaska. Please note this may take several weeks.  Retiring employees are encouraged to reach out to the benefits department for guidance on appropriate steps. Retirement from this retirement system requires completion of a retirement packet. This is time sensitive.	Questions? Email: Benefitsdept@asdk12.org
	For more information: http://doa.alaska.gov/drb/trs/index.html	
Anchorage School District 403(b) Retirement Plan	There are two voluntary retirement plans sponsored by Anchorage School District and serviced by Empower Retirement. These plans allow employees to save pre-tax/post-tax money to a retirement account. You can invest your money into a variety of different investment options OR have your investments managed for you at an additional cost.	Investment help, website support, beneficiary changes, plan questions, general retirement/financial questions, retirement planning, distributions
Anchorage School District 457(b) Deferred Compensation Plan	Term dates will be communicated to the service provider. Funds are available for distribution after your last day of employment. A form is required. Spousal consent may be required on the 403(B) plan, if married.	Empower Retirement 800-232-0859 www.empowermyretirement.com