



Benefits Overview

Employee Group: ACE,APA,EXEMPT,NON-REP,FOOD,MAINTENANCE,TOTEM

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: benefitsdept@asdk12.org

BenefitSpot	BenefitSpot is ASD's online benefits portal. Communication regarding ASD sponsored benefits such as health, dental, vision, 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 Out of date email addresses will impact your ability to receive important information.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/domain/1243

HEALTH & WELFARE		
Medical, Dental, Vision Insurance	<p>ASD collaborates with AETNA to provide you with the Consumer Driven Health Plan (CDHP) with either a health savings account (HSA) or health reimbursement arrangement (HRA). Your vision insurance plan is through Guardian using the VSP signature network.</p> <p>Medical, dental and vision insurance coverage will end on the last day of the month in which you terminate employment. Communication regarding your options to continue coverage will be sent to you. Please ensure you have up to date contact information</p>	<p>Questions about cost, coverage, changes, claims and continuation of coverage:</p> <p>ASD Benefits Department</p> <p>Phone: 907-742-4200 Email: benefitsdept@asdk12.org</p>
<p>Basic Life Insurance & Accidental Death and Dismemberment (AD&D)</p> <p>Supplemental Life Insurance / Accidental Death & Dismemberment (AD&D)</p> <p>Dependent Life Insurance Coverage</p>	<p>ASD provides basic life/ accidental death & dismemberment (AD&D) insurance through The Hartford. There are options to purchase supplemental life & AD&D and dependent life insurance. 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 you a benefit if a covered dependent passes away.</p> <p>Your term date will be communicated to the service provider. Your life insurance and AD&D, supplemental life and AD&D and dependent life insurance benefit will end on the day of your termination of employment.</p> <p>You have the option to continue your coverages under an individual plan. Any cost associated with these benefits are your responsibility. A conversion and portability notice outlining your options will be mailed to your address on file.</p>	<p>Questions regarding conversion/portability, your eligibility, or status:</p> <p>The Hartford, Portability and Conversion Unit P.O. Box 43786 Cleveland, OH 44143-0786 Fax 1-440-646-9339 Phone: 1-877-320-0484</p>

Health Savings Account (HSA) and Health Reimbursement Arrangement (HRA)	<p>When you enroll in the Aetna Consumer Driven Health Plan (CDHP), you may be eligible to open and contribute pre-tax dollars into a personal Health Savings Account (HSA) through Tri-ad. An HSA is a tax-advantaged, portable savings account that you can use to pay for qualified healthcare expenses.</p> <p>If participating, your term date will be communicated to the service provider. Your account will be transferred to an individual account. You will still have access to your HSA funds and may continue to utilize them until exhausted or transfer to an outside HSA.</p> <p>If you are ineligible for an HSA, you can receive employer HRA contributions comparable to the HSA. An HRA is an employer owned and funded account. Employees may not make contributions to this account.</p> <p>When your employment ends or you are no longer enrolled in this plan, the money in your HRA stays with the employer unless you elect COBRA.</p>	<p>Questions, Claims, Eligible Items, Balances</p> <p>TRI-AD 877-874-3213 https://asdk12.benefitspot.com</p> <p>Health Reimbursement Arrangement (HRA) Aetna 1-800-245-0618 www.aetna.com</p>
Flexible Spending Account (FSA) Medical and Dependent Care	<p>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.</p> <p>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 <u>90 days from your term date</u> 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.</p> <p>You may be eligible to continue FSA participation. Communication will be sent to you if you are eligible to continue this benefit after your term date.</p>	<p>Questions, Claims, Eligible Items, Balances</p> <p>TRI-AD 877-874-3213 https://asdk12.benefitspot.com</p>
Employee Assistance Program (EAP)	<p>Each person's life includes its own unique set of challenges. To help you cope with these challenges, ASD contracts with Aetna to provide an Employee Assistance Program through Aetna's Resources for Living. Enrollment is automatic and Anchorage School District pays the full cost for your coverage. Confidential counseling services to help resolve personal concerns are available 24 hours a day at no charge. Services are available for both employee, dependents and your household members.</p> <p>This benefit is available to you for 90 days after your last day of employment at no cost.</p>	<p>Aetna Resources for Living 1-888-866-4827 www.resourcesforliving.com Username: AnchorageSD Password: ARFL Group Number: 737480</p>
Optional Disability, Cancer, Accident Insurance through The Hartford	<p>If you have elected any benefits through The Hartford, you must contact the company directly to address these benefits and continue coverage. No communication will be done by the Benefits department.</p>	<p>Questions, Claims, Cancellations</p> <p>The Hartford 888-212-8484</p>

RETIREMENT		
Mandatory Public Employees Retirement System or Teachers Retirement System Defined Contribution Retirement Plan (PERS Tier IV DCR/TRS Tier III)	<p>If you are new to PERS/TRS or entered PERS/TRS after July 1, 2006, you are automatically enrolled into either PERS Tier IV (if you are classified staff) or TRS Tier III (if certificated). This is a hybrid retirement plan with an investment account and medical benefits available to you at retirement.</p> <p>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.</p> <p>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.</p> <p>For more information TRS DCR Features & Highlights PERS DCR Features & Highlights</p> <p>Retiring employees are encouraged to reach out the benefits department for guidance.</p>	<p>Investment help, website support, beneficiary changes, plan questions, general retirement/financial questions, retirement planning, distributions</p> <p>Empower Retirement 800-232-0859 www.akdrb.com</p> <p>DCR Medical Benefits State of Alaska Member Services Phone: 800-821-2251</p>
Public Employees Retirement System / Teachers Retirement System Defined Benefit (PERS Tier I, II and II / TRS Tier I and II)	<p>If you have an existing PERS/TRS plan and entered before July 1, 2006, you may be a part the PERS (If you are classified staff) or TRS (if you are certificated staff) Defined Benefit system. 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.</p> <p>Your term date will be communicated to the State of Alaska. Please note this may take several weeks.</p> <p>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.</p> <p>For more information: http://doa.alaska.gov/drb/trs/index.html</p>	<p>Questions?</p> <p>Email: Benefitsdept@asdk12.org</p>
Anchorage School District 403(b) Retirement Plan Anchorage School District 457(b) Deferred Compensation Plan	<p>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.</p> <p>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.</p>	<p>Investment help, website support, beneficiary changes, plan questions, general retirement/financial questions, retirement planning, distributions</p> <p>Empower Retirement 800-232-0859 www.empowermyretirement.com</p>