



## **Benefits Overview**

**Employee Group: Bus**

**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](mailto:benefitsdept@asdk12.org)**

<b>BenefitSpot</b>	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 Out of date email addresses will impact your ability to receive important information.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:  <a href="https://asdk12.benefitspot.com">https://asdk12.benefitspot.com</a>
<b>District Address Changes</b>	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: <a href="https://www.asdk12.org/domain/1243">https://www.asdk12.org/domain/1243</a>

<b>HEALTH &amp; WELFARE</b>		
<b>Medical, Dental, Vision Insurance</b>	<p>Your medical benefits are offered to you through a health trust affiliated 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 your health trust or union.</p> <p>More information can be found here: <a href="https://www.959trusts.com/">https://www.959trusts.com/</a></p>	<p>Questions about cost, coverage, changes, claims and continuation of coverage:</p> <p><b>Teamsters Local 959</b>  Phone: 907-751-9700  Phone: 800-478-4450</p>
<b>Basic Life Insurance &amp; Accidental Death and Dismemberment (AD&amp;D)</b>  <b>Dependent Life Insurance Coverage</b>	<p>ASD provides basic life/ accidental death &amp; dismemberment (AD&amp;D) insurance through The Hartford. Life insurance pays your beneficiary a benefit if you pass away and AD&amp;D pays a benefit should your death result from an accident or you are injured. Dependent life pays a benefits if a covered dependent passes away.</p> <p>Your term date will be communicated to the service provider. Your life insurance benefit and dependent life will end on the date of your termination of employment.</p> <p>You have the option to continue your coverages under an individual plan. Cost of any coverages 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><b>The Hartford, Portability and Conversion Unit</b>  P.O. Box 43786 Cleveland, OH 44143-0786  Fax 1-440-646-9339  Phone: 1-877-320-0484</p>

<b>Flexible Spending Account (FSA) Medical and Dependent Care</b>	<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. This is use it or lose it</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 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.</p> <p>You may be eligible to continue FSA participation. Communication will be emailed to you from TRI-AD If eligible.</p>	<p>Questions, Claims, Eligible Items, Balances</p> <p><b>TRI-AD</b> 877-874-3213 <a href="https://asdk12.benefitspot.com">https://asdk12.benefitspot.com</a></p>
<b>Employee Assistance Program (EAP)</b>	<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><b>Aetna Resources for Living</b> 1-888-866-4827 <a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a></p> <p>Username: AnchorageSD Password: ARFL Group Number: 737480</p>
<b>Optional Disability, Cancer, Accident Insurance through The Hartford</b>	<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><b>The Hartford</b> 888-212.8484</p>

#### RETIREMENT

<p><b>Mandatory Public Employees Retirement System (PERS Tier IV DCR)</b></p>	<p>If you are new to PERS or entered PERS after July 1, 2006, you are automatically enrolled into PERS Tier IV Defined Contribution Retirement Plan. 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: <a href="#">PERS Tier IV Features &amp; Highlights</a></p> <p><b>Retiring employees are encouraged to reach out the benefits department for guidance.</b></p>	<p>Investment help, website support, beneficiary changes, plan questions, general retirement/financial questions, retirement planning, distributions</p> <p><b>Empower Retirement</b> 800-232-0859 <a href="http://www.akdrb.com">www.akdrb.com</a></p> <p>PERS Tier IV Medical Benefits <b>State of Alaska Member Services</b> Phone: 800-821-2251</p>
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<p><b>Public Employees Retirement System Defined Benefit (PERS Tier I, II and III)</b></p>	<p>If you have an existing defined benefit plan and entered before July 1, 2006, you may be a part the PERS Defined Benefit plan (PERS DB). PERS 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><b>Retiring employees are encouraged to reach out to the benefits department for guidance on appropriate steps. Retirement from the State of Alaska Defined Benefit Plan requires completion of a retirement packet. This is time sensitive.</b></p> <p>For more information: <a href="http://doa.alaska.gov/drb/trs/index.html">http://doa.alaska.gov/drb/trs/index.html</a></p>	<p>Questions?</p> <p>Email: <a href="mailto:Benefitsdept@asdk12.org">Benefitsdept@asdk12.org</a></p>
<p><b>Anchorage School District 403(b) Retirement Plan</b></p> <p><b>Anchorage School District 457(b) Deferred Compensation Plan</b></p>	<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><b>Empower Retirement</b> 800-232-0859 <a href="http://www.empowermyretirement.com">www.empowermyretirement.com</a></p>