

YOUR *employee* BENEFITS

SEPTEMBER 1, 2020–AUGUST 31, 2021

At Clark County School District, we care about you. That's why we offer benefits that support your physical and financial health. We encourage you to evaluate and elect benefits that best suit your personal needs.

▼ WHO IS ELIGIBLE

If you are scheduled to work at least 20.5 hours per week in a full/part-time position, you are eligible for benefits on the first day of the month following your date of employment.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse or domestic partner.
- Your children to age 27, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

▼ WHEN TO ENROLL

You can sign up for benefits or change your benefit elections within 30 days of your initial eligibility date (as a newly-hired employee), during the annual benefits open enrollment period, or within 30 days of experiencing a qualifying life event.

The choices you make at this time will remain the same through August 31, 2021. If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year.

▼ MAKING BENEFITS CHANGES

Due to IRS regulations, once you have made your elections for 2020, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of a child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects his or her benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.

To request a life event change, please visit hcm.ccsd.net within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You will need to provide proof of the event, such as a marriage license or birth certificate.

▼ MEDICAL INSURANCE

Clark County School District offers three medical plan options through Health Plan of Nevada (HPN). Locate an HPN network provider at www.myhpncsd.com.

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	HMO Plan	POS Plan			PPO Plan	
	In Network Only	Tier I HMO	Tier II PPO	Tier III Out of Network	In Network	Out of Network
All benefits paid at a percentage are subject to calendar year deductible and paid based on eligible medical expenses (EME)						
Physician Services						
Virtual Visits	\$0 copay	\$0 copay	30%	50%	\$0 copay	50%
Convenient Care	\$10 copay	\$10 copay	30%	50%	\$15 copay	50%
Primary Care	\$20 copay	\$15 copay	30%	50%	\$25 copay	50%
Specialist	\$40 copay	\$30 copay	30%	50%	\$40 copay	50%
Lab/X-Ray						
Laboratory	\$10 copay	\$10 copay	30%	50%	\$15 copay	50%
Routine Radiology	\$20 copay	\$20 copay	30%	50%	\$35 copay	50%
Hospital Services						
Inpatient	Ded., \$750 copay*	Ded., \$500 copay	30%	50%	20%	50%
Outpatient	Ded., \$750 copay	\$500 copay	30%	50%	20%	50%
Ambulatory	\$100 copay	\$100 copay	30%	50%	20%	50%
Urgent Care	\$35 copay	\$40 copay			\$25 copay	50%
Emergency Room	Ded., \$750 copay	Ded., \$500 copay			\$250 copay + 20% EME	
Prescription Drugs						
Tier 1	\$20 copay		\$10 copay		\$10 copay	
Tier 2	\$50 copay		\$35 copay		\$50 copay	
Tier 3	\$75 copay		\$60 copay		\$80 copay	
Deductible						
Individual/Family	\$1,000/\$2,000	\$2,000/\$4,000	\$2,000/\$4,000	\$4,000/\$8,000	\$2,000/\$4,000	\$4,000/\$8,000
Out-of-Pocket Max	Includes deductible, copay, and coinsurance					
Individual/Family	\$6,850/\$13,700	\$6,850/\$13,700	\$6,850/\$13,700	\$13,700/\$27,400	\$6,000/\$12,000	\$12,000/\$24,000

*Per day up to \$2,250

▼ DENTAL INSURANCE

Clark County School District offers a dental plan through UnitedHealthcare. Locate a UnitedHealthcare network provider at www.myuhc.com (Find a Dentist > Select National Options PPO 20 Network).

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount the plan pays. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Dental PPO	
	In Network	Out of Network
Calendar Year Deductible		
Individual/Family		\$50/\$150
Annual Plan Max		
Per Member		\$2,000
Services	Plan pays:	Plan pays:
Preventive	100%	80%
Basic	80%	60%
Major	60%	50%
Orthodontia (child only)	50%	50%
Orthodontia Lifetime Max	\$1,500	\$1,500

PER PAY PERIOD INSURANCE PLAN COSTS

Listed below are the per pay period costs for medical, dental, vision, and long-term disability insurance. These amounts are deducted from 20 payrolls.

Coverage Level	HMO Plan	POS Plan	PPO Plan
Employee Only	\$21.13	\$101.82	\$111.07
Employee + One	\$97.15	\$293.45	\$398.94
Employee + Two (Or More)	\$142.95	\$424.74	\$725.41
Two District Employees (Couple)	\$0.00	\$76.14	\$126.35
Two District Employees (Family)	\$0.00	\$242.04	\$372.56

LIFE INSURANCE

Clark County School District provides life and AD&D insurance through MetLife to all benefits-eligible Support Professional and Police employees. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit.

Clark County School District also provides basic life insurance to your eligible dependents.

- **Employee life benefit amount:** \$50,000
- **Employee AD&D benefit amount:** \$50,000
- **Spouse/domestic partner life benefit amount:** \$5,000
- **Dependent child(ren) life benefit amount:** \$5,000

Please be sure to keep your beneficiary designations up to date.

LONG-TERM DISABILITY INSURANCE

Clark County School District automatically provides long-term disability (LTD) insurance through MetLife to all benefits-eligible Support Professional and Police employees. LTD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

- **Benefit:** 60% of base monthly pay up to \$6,667
- **Elimination period:** 180 days
- **Benefit duration:** 24 months

THE LIFE CONNECTION EMPLOYEE ASSISTANCE PLAN

This program provides counseling services and support free of charge to employees enrolled in the medical plan.

VOLUNTARY BENEFITS

The following voluntary benefits are offered through payroll deduction. However, the Clark County School District does not endorse any of these products. This list is for informational purposes only.

HEALTH INSURANCE

- **Life, cancer, and disability insurance—AFLAC:** 702-312-3522
- **Life, cancer, and disability insurance—American Fidelity:** 702-433-5333
- **Life, long-term care, disability insurance—Colonial:** 800-325-4368
- **Disability insurance—Mutual of Omaha:** 800-877-1050
- **Life insurance—Horace Mann:** 702-895-9230
- **Life insurance—Western Life Insurance Company:** 800-342-0707

AUTO AND PROPERTY INSURANCE

- **Auto and homeowners insurance—California Casualty:** 800-841-4736
- **Auto and homeowners insurance—Horace Mann:** 702-895-9230

▼ VOLUNTARY BENEFITS

TAX SAVINGS AND INVESTMENTS

- **Tax shelter—403(b) and 457 plans—Employee Benefits Department:** 702-799-5418
- **Dependent care reimbursement—American Fidelity:** 702-433-5333
- **Medical expense reimbursement—American Fidelity:** 702-433-5333

MISCELLANEOUS

- **Association dues—CCEA:** 702-733-3063
- **Association dues—ESEA:** 702-794-2537
- **Association dues—CCASAPE:** 702-796-9602
- **Contributions—Channel 10:** 702-799-1010
- **United Way:** 702-892-2300
- **Retirement buy back—PERS:** 702-486-3900
- **Scholarship fund—CCEA:** 702-733-3063

▼ APPROVED 403(b) AND 457(b) INVESTMENT COMPANIES

The vendors listed below are currently approved for participation in the Clark County School District 403(b) plan in accordance with the applicable IRS code section. However, the Clark County School District does not endorse any vendor nor is an endorsement implied.

Employees who wish to enroll in the 403(b) and/or 457(b) plan must first select the provider and investment product before beginning contributions from their payroll to these vendors.

- **AIG Retirement Services (VALIC):** 800-426-3753
- **American Fidelity Assurance Company:** 702-433-5333
- **Ameriprise Financial*:** 800-328-8300
- **ASpire Financial Services:** 866-634-5873
- **AXA Equitable Life Insurance Company:** 702-362-6234
- **Global Atlantic (Issued by Commonwealth):** 888-477-9700
- **Fidelity Investments:** 800-343-0860
- **Great American-Annuity Investors Life:** 800-854-3649
- **Horace Mann Insurance Company:** 800-456-7378
- **Life Insurance Co of the Southwest a member of National Life Group:** 800-579-2878
- **Metropolitan Life Insurance Company:** 800-560-5001
- **Pacific Life*:** 800-722-2333
- **PFS Investments (Primerica)*:** 800-544-5445
- **PlanMember Services:** 800-874-6910
- **ReliaStar Life Insurance Co. (A VOYA Company):** 877-882-5050
- **Security Benefit Group:** 561-694-0110
- **The Legend Group:** 561-694-0110
- **TIAA - CREF:** 800-842-2888
- **VOYA Financial:** 800-864-2660
- **Waddell & Reed, Inc.:** 800-366-5465

* These vendors do not offer a 457(b) plan.

▼ IMPORTANT CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact the Employee Benefits Office at 702-799-5418.

Provider/Plan	Policy Number	Contact Number	Website
Medical—Health Plan of Nevada	50500664	877-813-2316	www.myhpnccsd.com
Dental—UnitedHealthcare	909111	800-445-9090	www.myuhc.com (Find a Dentist > Select National Options PPO 20 Network)
Life Insurance—MetLife	165764-1-6	800-638-6420	www.metlife.com
Long-Term Disability Insurance—MetLife	165764-1-6	866-729-9200	www.metlife.com
TLC Employee Assistance Plan (BHO)	N/A	800-280-3782	www.bhoptions.com (Code: CCSD)
Vision—EyeMed	1019470	866-299-1358	www.eyemed.com

This guide contains highlights of the benefits options available to you through Clark County School District. They are not complete descriptions of the benefits. Clark County School District may terminate, withdraw, or modify any benefit described in this guide, in whole or in part, at any time. The descriptions of the benefit are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official Plan Document, the official documents will govern.