

Benefits Summary for the Employees of The King's Academy



Effective October 1, 2018

Group # 602375	Kaiser HMO	Kaiser HSA		
Plan	\$20 Plan	\$1,500 DHMO Plan		
Deductible Single	None	\$1,500		
Deductible Family	None	\$3,000 (\$2,600)		
Physician's Office Care				
Office Visit Copay	\$20	20% after ded		
Routine Physicals	No Charge	No Charge		
Well Baby Care	No Charge	No Charge		
Labs and X-rays	\$10	20% after ded		
Chiro/Acupuncture	\$15 Copay	Not Available		
Prescription Drugs				
Generic	\$10 (30 day)	\$10 (\$20) after ded		
Brand Name	\$30 (30 day)	\$20 (\$40) after ded		
Mail Order (100 Days)	2 times copay	2 times copay		
Hospital Care				
Urgent Care	\$20	20% after ded		
In-Patient Hospital	\$500 / admit	20% after ded		
Out-Patient Services	\$250 / procedure	20% after ded		
Hospital Emergency	\$150 / visit	20% after ded		
Maximum Out-of-Pocket				
Individual	\$3,000	\$3,000		
Family	\$6,000	\$6,000		
Max. Lifetime Benefit	Unlimited	Unlimited		
	Premium	Emp Cost	Premium	Emp Cost
Employee	\$753.70	\$120	\$586.02	\$40
Employee + Spouse	\$1,658.15	\$250	\$1,289.24	\$80
Employee + Child(ren)	\$1,507.41	\$240	\$1,172.04	\$80
Family	\$2,261.11	\$350	\$1,758.05	\$120

Premium and Emp cost shown is monthly

Group # 222304	Sutter Health HSA	Sutter Health HMO		
Plan	HSA 1500	HMO 20		
Deductible Single	\$1,500	\$500		
Deductible Family	\$3,000 (Single person \$2,600)	\$1,000		
Physician's Office Care				
Office Visit Copay	\$20 after deductible	\$20		
Routine Physicals	No Charge	No Charge		
Well Baby Care	No Charge	No Charge		
Labs and X-rays	\$10 - \$50 after deductible	\$10 - \$50		
Chiro/Acupuncture	Not Available	\$10 (30 visits)		
Prescription Drugs- (Mail Order -100 Days)				
Generic	\$10 (\$20) after deductible	\$10 (\$20)		
Brand Name	\$30 (\$60) after deductible	\$30 (\$60)		
Non-Formulary	\$60 (\$120) after deductible	\$60 (\$120)		
Hospital Care				
Urgent Care	\$20 after deductible	\$20		
In-Patient Hospital	\$250 per day (5 max) after deductible	10% after deductible		
Out-Patient Services	\$20 copay after deductible	10% after deductible		
Hospital Emergency	\$100 copay after deductible	10% after deductible		
Maximum Out-of-Pocket				
Individual	\$3,000	\$3,000		
Family	\$6,000	\$6,000		
Max. Lifetime Benefit	Unlimited	Unlimited		
	Premium	Monthly Emp Cost	Premium	Monthly Emp Cost
Employee	\$674.29	\$40	\$793.36	\$120
Employee + Spouse	\$1,483.44	\$80	\$1,745.15	\$250
Employee + Child(ren)	\$1,348.60	\$80	\$1,586.50	\$240
Family	\$2,022.87	\$120	\$2,380.08	\$350

ded = deductible

Premium and Emp cost shown is monthly

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*If the eligible employee elects not to receive the medical insurance benefit, a \$500 unreimbursed medical allotment is available upon request.

Dental PPO	Guardian Dental, Group # 441291	
Benefits	Contracted Provider	Non-Contract Provider
Calendar Year Max. Benefit	\$1,500	\$1,000
Calendar Year Deductible	\$50 Per Member, 3 Per Family	
Preventive Services:	100%	80% (Subject to UCR)
Exam, X-rays, Cleaning	Deductible Waived	
General/Basic Services:	80%	70% (Subject to UCR)
Fillings, Endodontic, Perio.		
Major Services:	50%	40% (Subject to UCR)
Crowns, Bridges, Dentures		
Orthodontic Services:	50%	50% (Subject to UCR)
Child and Adult		
Orthodontics Lifetime Maximum	\$1,000	
Maximum Rollover	Threshold \$500, In network \$350 (\$250 Out), limit \$1,000	
	Premium	Monthly Emp Cost
Employee	\$69.57	\$35
Employee + Spouse	\$131.82	\$66
Employee + Child(ren)	\$167.09	\$84
Family	\$229.34	\$115



Health Savings Acct	Annual TKA Contribution
Employee	\$500
Employee + Dependents	\$1,000



HSA Deposit Limits Per IRS Code		
2018-2019 Plan Year	2018	2019
Single	\$3,450	\$3,500
Family (2 or more)	\$6,900	\$7,000
Catch-UP (55 or older)	\$1,000	



Voluntary Vision Plan - VSP Guardian	
Exams (Every 12 months)	\$10
Materials (Every 24 months)	\$25
Lenses	Contracted Provider
Single, Bifocal	Covered in Full
Trifocal	Covered in Full
Frames	\$120 + 20%
Contacts	\$120.00
	Monthly Emp Cost
Employee	\$13.41
Employee + Spouse	\$22.56
Employee + Child(ren)	\$23.01
Family	\$36.41



Guardian Life Insurance
\$30,000 Basic Life and AD&D

Optional FSA Plan Available (800) 473-9595
Pre-Tax Contributions may be made to your FSA up to \$2,650 Medical, \$5,000 Dependent Care, Transit



Voluntary Life	Guardian, Group # 441291
Employee Benefit	Additional life insurance up to \$500,000
Spouse & Child	Spouse 50% of emp amount, Child 10% of Emp amount
Guarantee Issue	\$200,000 Employee, \$50,000 Spouse, \$10,000 Child

Voluntary Life Insurance is Voluntary, See BeneTrac for rates

Accident - Monthly Cost	Guardian Accident Insurance
Employee Only - \$18.27	Hospital Admission - \$1,000
Employee+Spouse - \$30.85	Knee Cartilage, Tendon/Ligament \$500
Employee+Child(ren) - \$31.80	Physical Therapy \$25
Employee+Family - \$44.38	Urgent Care \$75

Accident Insurance is Voluntary, See Plan Summary for Coverage

Cancer - Monthly Cost	Guardian Cancer Insurance
Employee Only - \$18.54	Initial Diagnosis \$2,500
Employee+Spouse - \$37.34	Chemotherapy, up to \$4,000
Employee+Child(ren) - \$21.48	Surgery \$500-\$2,000
Employee+Family - \$40.28	Hospital Confinement \$300 per day

Cancer Insurance is Voluntary, See Plan Summary for Coverage

Retirement Plan - The Standard
In July of 2005, The King's Academy initiated a retirement plan for all full-time employees. This program is being administered through The Standard.
During the 2018-2019 school year TKA will contribute 3% of each eligible individual's base salary or hourly compensation to a 403(b) account in that employee's name. A matching 3% is also available when the employee contributes 3% or more to this fund. Eligibility for this plan begins immediately upon employment.
Additional voluntary contributions may be made by the employee to their 403(b) account administered by The Standard.
Please visit: www.standard.com/retirement or (800) 858-5420

Information provided in this handout is for comparison purposes only and is provided without any coverage guarantees. Refer to the insurance carrier plan summary to verify any specific procedures.

(888) 995-3343

www.tkabenefits.com

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