

Employee Benefit Enrollment Instructions

We would like to take this opportunity to introduce **BenefitEdge Insurance Services Inc.** to you. We are the employee benefits brokerage for **The King's Academy** and work in support of the TKA HR Department.

Attached you will find information regarding the insurance programs available to you as a benefit eligible employee. Please read through all of the materials to help you choose the plan that is the best fit for your needs. We have included instructions to make your selections via the online system, BeneTrac. Through this system, there are no forms to fill out and everything is transferred to the carriers electronically. Furthermore, this system is available any time throughout the year so that you can review your benefit plans, enrollment, and access the carrier's sites.

For questions or assistance, your first stop will be your HR Department. If necessary, you will be referred to BenefitEdge Insurance Services.

Thank you once again for taking the time to read through the enclosed materials. We look forward to helping you successfully use your benefit programs.

Benefit Programs

As a full time employee, you are eligible to participate in the following benefit programs;

Medical Insurance – There are currently medical insurance plan options provided through two different insurance carriers – Kaiser and Sutter Health. With Kaiser, you have an HMO \$20 copay plan and a high deductible Health Savings Account (HSA) compatible plan available to you and your family members. To receive care, you must use Kaiser doctors and facilities unless you have an emergency outside their service area.

With Sutter Health, you may choose from two different insurance plans. These options include an HMO and a high deductible HSA qualified plan.

The (HSA) plans allow you to enroll in a high deductible HSA program where you are responsible for a specified amount of the initial claims (\$1500). However, you may set aside funds in an IRS approved savings account to use to meet the deductible as well as pay for medically necessary expenses. The funds earn interest and you can use the funds tax free. The funds can be deposited in your account pre-tax via payroll deductions. The funds rollover each year, and there is no "use it or lose it" rule. If you enroll in one of these HSA plans (Kaiser or Sutter Health), TKA will contribute \$500 annually for a single enrollee and \$1,000 annually (family of 2 or more) into your health savings account. More information is available upon request by emailing tka@benefitedge.net or by visiting the benefits website: www.tkabenefits.com.

Benefit Programs (con't)

Dental Insurance – The dental insurance is provided through Guardian. With this plan, you have a PPO option and Dental HMO option. Using the Dental HMO network you choose a primary care dentist that you and your family must use for your dental care. The PPO plan allows you to use a dentist in the Guardian network with an annual benefit of \$1,500. If you use a non-contracted provider there is a reduced coverage level. In the network you are covered at 100% for preventive services, 80% for basic services, and 50% for major services. You can go out of network and will be covered at 80% for preventive, 70% for basic, and 40% for major services. Orthodontia coverage is provided for adult and child with a lifetime maximum of \$1,000 each member and at 50% in or out of the network. Additional information is available at: www.tkabenefits.com.

Vision Discount Insurance – A voluntary vision plan is offered through VSP. Additionally, there is a vision discount plan provided through Guardian. You will experience savings of 20% off of listed services by providing your medical or dental card.

Life Insurance-The life and Accidental Death & Dismemberment (AD&D) insurance is through Guardian and provides a death benefit total of \$30,000. This benefit is of no cost to you and is paid entirely by The King's Academy. Remember to keep your beneficiaries updated annually.

Voluntary Insurance – Provided through Guardian, you have a number of different plan options available. Policy options include; Voluntary Life, Accident, and Cancer. With the voluntary life insurance you can elect an amount up to \$500,000 and obtain coverage for your spouse and child(ren). Your spouse can obtain 50% of your amount and your children can obtain 10% of your amount.

Section 125 Plan – This plan allows your employer to make deductions for your premium contributions on a "pre tax" basis. Additionally, you may elect to set aside some of your own money on a pre-tax basis to pay for daycare and unreimbursed medical expenses along with commuter expenses. The administrator of this plan is administered by BRI.

403(b) Plan –The King's Academy provides a retirement plan for all full-time employees. This program is being administered through The Standard. During the 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 contact The Standard at www.standard.com/retirement or (800) 858-5420.

Benefit Programs (con't)

We have summarized the coverage levels for each of the aforementioned plans in the enclosed spreadsheet. We have also provided your premium contribution amounts associated with the corresponding plans and dependent status/costs.

Please visit www.tkabenefits.com to see all of the medical plan designs, rates, open enrollment items, etc.

If you are choosing to waive coverage at this time for either medical or dental insurance, you will need to complete the waiver sections online also.

Once you have submitted your enrollment selections online, the Human Resources Department will receive confirmation and you will be enrolled in the plans. Please be aware that it will take a week or so for the insurance carriers to enroll you and/or your dependents in their systems. Should you need services from a medical provider prior to receiving your member cards from the insurance carriers, you may have your providers contact our office to verify coverage.

Frequently Asked Questions:

How long will it take to receive my cards? It usually takes 2-3 weeks to receive your cards.

What if I need to see a Doctor? If you need to see a Doctor before you receive your member cards, you may have your doctor contact our office to verify coverage. Also, we will send you a temporary card that will suffice until the permanent one arrives.

What if I need a prescription? Try to refill all prescriptions prior to changing plans. If you need a prescription before you receive your member cards, you may need to pay the cost of the prescription and then do one of the following;

1. If you receive your member card with 1-2 weeks of purchasing the prescription, **most** pharmacies will allow you to present your member card and they will provide you with a refund.
2. If the pharmacy will not refund your cost, you can submit a claim directly to the insurance carrier. We will provide you with the claim form and assist you.

Thank you again. We look forward to helping you with any of your employee benefit needs.

BenefitEdge Insurance Services, Inc.

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