



# KENAI PENINSULA BOROUGH SCHOOL DISTRICT

## Instructional Support

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As of November 7, 2016, all employees who work thirty (30) or more hours per week or at least .75 FTE are eligible for year round health benefits and are required, as a condition of employment, to participate in the KPBSD health plan.

### YOU HAVE TWO OPTIONS TO CHOOSE FROM:

MEDICAL BENEFITS	TRADITIONAL PLAN	HIGH DEDUCTIBLE HEALTH PLAN (HDHP)
Annual Medical Deductible Individual Family	\$200 \$600	\$1,500 \$3,000
Out-of-Pocket Maximum (Not including deductible) Individual Family	\$1,000 \$3,000	\$2,000 \$4,000
Health Reimbursement Arrangement (HRA)	None	\$750 / year
Employee contribution Monthly Monthly Prorated (9 month deduction)	\$550.14 \$733.52	\$228.00 \$304.00

### **ALL OTHER PLAN PROVISIONS REMAIN THE SAME BETWEEN THE TWO PLANS:**

- Prescription drug coverage, Vision, and Dental benefits are the same for the Traditional Plan as they are for the HDHP
- The same types of services and the same coverage conditions apply to both plans.

### **DEPENDENTS:**

If you are enrolling a Spouse, you must provide a copy of your legal marriage certificate. If you are enrolling a child, you must include a copy of that child's birth certificate, or legal guardianship or adoption papers. This documentation must be received **within 31 days from your date of hire** in order for the dependents to be eligible.

### **DECLINING COVERAGE:**

Members who have alternative health insurance coverage meeting the minimum ACA requirements may elect to waive their entitlement to District provided health insurance coverage. Alternative health insurance coverage shall not include District provided coverage which the member is entitled to by reason of his/his status as a spouse or dependent of a District employee who is covered by the District's health insurance plan.