



AccessPoint Educational HR Employees Assigned to Work at American International Academy

Employee Benefits Overview

Full-time employees at **American International Academy** are eligible for health benefits on the first of the month following 30 days of employment. *If you do not enroll when you are first eligible, you must wait until open enrollment, which is during the month of July for medical, dental and vision coverage for AccessPoint Educational HR.* The only exception to this is for employees who experience a qualifying event, such as birth or death, marriage or divorce, and/or loss of other coverage.

Your benefits are administered through AccessPoint Educational HR. AccessPoint Educational HR takes all deductions one month in advance (i.e. premiums for July will be taken out of your check in June). Therefore, if you do not notify AccessPoint Educational HR that you would like to enroll in the health benefits at least 30 days prior to your benefit start date, you may incur increased deductions to collect for missed premiums. Please check with your Human Resources Manager for further details.

AccessPoint Educational HR is able to offer pre-tax deductions to its employees who elect medical, dental and vision coverage. This allows for the total amount of your benefit deductions to be subtracted from your gross earnings before you are taxed on them, thus reducing your taxable income. For example, if your gross earnings for a pay period are \$1,000 dollars and your benefit deductions total \$200 your total taxable income would be reduced from \$1,000 to \$800. As an example, if you were paying 20% in taxes, your savings would be as follows:

- \$ 1,000 X 20% = \$200 in taxes paid
- \$ 800 X 20% = \$160 in taxes paid
\$40 savings in taxes paid

The Federal Health Care Reform legislation, known as the Patient Protection and Affordable Care Act (PPACA), applies several changes to group medical insurance benefits that will be implemented over the next several years. The following reform provisions have already gone into effect on **AccessPoint Educational HR's** medical plan:

- Dependent child coverage extended to age 26 regardless of financial dependency, marital status or enrollment in school
- Removal of Lifetime Dollar Limits – Overall medical plan and Essential Health Benefits
- Elimination of pre-existing condition for enrollees under age 19
- Prohibition of rescission – Except for fraud or intentional misrepresentation

□ Medical Insurance

Blue Cross Blue Shield GlidePath Plan is available for all full-time employees on the first of the month following 30 days of employment. The cost per employee for medical coverage will vary based the age of the employee and all dependents covered on the plan. Your employer will be contributing \$328.38 towards single, 732.63 towards 2-Party, 915.27 towards Family for the cost of medical coverage per month.

GlidePath offers ten (10) health care plan options and provides on-line/phone support that enables you to choose the right plan based on your needs.

Website: www.bcbsm.com/glidepath

□ **Dental Insurance**

Guardian Optimal Dental DentalGuard Preferred PPO is available for all full-time employees on the first of the month following 30 days of employment. The cost for this coverage is as follows:

Status	Employee Cost per Month
Single	\$9.09
Employee + Spouse	\$18.37
Employee + Child(ren)	\$18.71
Family	\$25.49

Website: www.Guardiananytime.com

Guardian Value Dental DentalGuard Preferred PPO is available for all full-time employees on the first of the month following 30 days of employment. The cost for this coverage is as follows:

Status	Employee Cost per Month
Single	\$0.00
Employee + Spouse	\$0.00
Employee + Child(ren)	\$0.00
Family	\$0.00

Website: www.Guardiananytime.com

□ **Vision Insurance**

Guardian Vision VSP Signature is available for all full-time employees on the first of the month following 30 days of employment. The cost for this coverage is as follows:

Status	Employee Cost per Month
Single	\$0.00
Employee + Spouse	\$0.00
Employee + Child(ren)	\$0.00
Family	\$0.00

Website: www.Guardiananytime.com

□ **Voluntary Short-Term Disability**

All full-time employees are eligible to purchase short-term disability coverage through Guardian. Short-term disability will cover the employee on the 1st day that the employee misses work due to a non-work related injury, or on the 8th day that the employee has missed work due to illness. Short-Term Disability coverage pays 60% of average earnings, up to **\$500.00 per week**.

- ❑ **Voluntary Long-Term Disability**

All full-time employees are eligible to purchase long-term disability coverage through Guardian. Long-term disability will cover the employee on the 180th day that the employee misses work due to a non-work related injury or illness. Long-term disability coverage pays 60% of average earnings up to \$5,000 per month. Benefits continue while you are disabled up to **2 years**.
- ❑ **Voluntary Life Insurance**

AccessPoint Educational HR offers voluntary life insurance through Guardian. Voluntary life insurance is available for the employee, employee's spouse and/or children. The employee is responsible for 100% of the cost of voluntary life insurance. Voluntary life insurance is age-rated. Please see the provided chart for more information.
- ❑ **Employer Paid Life Insurance**

AccessPoint Educational HR offers **\$20,000** employer paid life insurance through Guardian, for the employee. Additional voluntary coverage for the employee, employee's spouse and/or child(ren) is also available. The employee is responsible for 100% of the cost of voluntary life insurance. Voluntary life insurance is age-rated. Please see the provided chart for more information.
- ❑ **Flexible Spending/Health Savings Accounts**

All Full-Time AccessPoint Educational HR employees are eligible to participate in either a Medical Flexible Spending Account or a Health Savings Account, depending on which health plan you choose. All Full-Time employees are eligible for a Dependent Care Spending Account. These benefits are available when the employee has reached his/her eligibility date for health care benefits. These benefits allows employees to set aside pre-tax dollars for medical care and/or dependent care expenses. Please see the Flexible Spending Account enrollment packet for more detailed information.
- ❑ **401(k) Retirement Plan**

Employees who are at least 18 years of age are eligible to participate in the 401(k) through Slavic 401(k) monthly following 30 days of continuous employment. A Summary Plan Description is available upon request. If you wish to obtain more information prior to becoming eligible, you can visit Slavic's website at, www.slavic401k.com or call (800) 356-3009.
- ❑ **Hospital Indemnity**

Full-Time staff are eligible to participate in Hospital Indemnity Coverage. Guardian Hospital Indemnity Insurance supplements your medical plan— no matter what type of other coverage you have. Guardian pays you cash benefits for hospital admissions and hospital stays. Cash benefits are paid directly to you — you decide how to use them. Costs are outlined in the Guardian Summary Packet.
- ❑ **Accident**

Full-Time staff are eligible to participate in Accident Coverage. Even if you have medical insurance, you will have out-of-pocket costs that could really set you back financially. Guardian pays you cash benefits for covered injuries, treatments and services, based on a comprehensive schedule of benefit amounts. Payments go directly to you, and you can pay for other expenses, like traveling to the hospital, childcare and lost income from missed work. Costs are outlined in the Guardian Summary Packet.
- ❑ **Critical Illness**

Full-Time staff are eligible to participate in Critical Illness Coverage. Guardian Critical Illness Insurance supplements your medical plan— no matter what type of coverage you have Guardian pays you cash benefits based on a comprehensive schedule of benefit amounts based on eligible diagnoses. Cash benefits are paid directly to you — you decide how to use them. Costs are outlined in the Guardian Summary Packet.

Benefit Enrollment Information –

You are able to enroll in benefits in 1 of 3 ways:

1. You are a new hire and you complete the waiting period. You are eligible to enroll in all of the insurance coverage. Enrollment forms must be dated and turned in to AccessPoint Educational HR within 30 days from your eligibility date. You will be provided access to GlidePath to electronically enroll in health coverage during the first 30 days of employment. You do have the opportunity to send your enrollment forms in prior to your eligibility date. Please remember, if you do not notify AccessPoint Educational HR that you would like to enroll in the health benefits at least 30 days prior to your eligibility date, you may incur increased deductions to collect for missed premiums.
2. Open Enrollment – Once per year, you have an opportunity to enroll in, change, or drop coverage. The dates for open enrollment differ with each plan. Enrollments and drops must be turned in 30 days from the open enrollment date to be eligible. Outside of the open enrollment period you must wait until the next open enrollment or have a “Qualifying Event” which would allow you to enroll any other time during the plan year.

Open Enrollment Dates:

Medical	July 1 st
Dental	July 1 st
Vision	July 1 st
Flex Spending	January 1 st
Health Savings	January 1 st

3. Qualifying Event* - You have a “Qualifying Event” which enables you or your dependents to enroll on the plan. Examples of qualifying events are: birth or adoption of a child, divorce, marriage, death, or loss of job. Enrollment forms must be turned into AccessPoint Educational HR within 30 days of this “Qualifying Event” in order to be eligible. If you have questions or think that you may have a qualifying event which entitles you to add or delete coverage please contact AccessPoint Educational HR immediately.

** In order to enroll at open enrollment or with a qualifying event, you must have already satisfied and met the waiting period.*