











Christian Academy[®]

SCHOOL SYSTEM

BENEFITS AT A GLANCE

PLAN YEAR JANUARY 2021 THROUGH DECEMBER 2021

Benefits	Carrier	Benefit Details, Limits, Comments	Employee Semi-Monthly Cost
Medical Insurance	Plan 1- High Option PPO  1-833-578-4443	<ul style="list-style-type: none"> Preventive Services are covered in full \$1,500 Individual \$3,000 Family Deductible \$4,000 Individual \$8,000 Family Out of Pocket (Copays Included) \$30 PCP and \$45 Specialist Copay for in-network office visit \$150 Emergency Room Copay \$75 Urgent Care Copay Prescription Copays: \$15 \$30 \$50 35% 	Single: \$150.00 EE + Spouse: \$372.00 EE +Child(ren): \$338.00 Family: \$548.00
	Plan 2- Middle Option HDHP / HSA 1  1-833-578-4443	<ul style="list-style-type: none"> Preventive Services are covered in full \$3,000 Individual \$6,000 Family Deductible PCP and Specialist for in-network office visit - 90% after deductible Emergency Room and Urgent Care - 90% after deductible Prescription Copays: 90% after deductible 	Single: \$ 80.00 EE + Spouse: \$230.00 EE +Child(ren): \$208.00 Family: \$338.00
	Plan 3- Low Option HDHP / HSA 2  1-833-578-4443	<ul style="list-style-type: none"> Preventive Services are covered in full \$4,000 Individual \$8,000 Family Deductible PCP and Specialist office visit - 90% after deductible Emergency Room and Urgent Care - 90% after deductible Prescription Copays: 90% after deductible 	Single: \$ 66.00 EE + Spouse: \$196.00 EE +Child(ren): \$178.00 Family: \$290.00
Dental Insurance	 1-866-589-0578	<ul style="list-style-type: none"> \$50 Individual \$150 Family deductible per calendar year \$1,000 calendar year maximum The plan pays 100% for preventive services (deductible waived) The plan pays 80% for basic services and 50% for major services. Orthodontics is not covered 	Single: \$ 13.54 EE + Spouse: \$ 30.01 EE +Child(ren): \$ 30.80 Family: \$ 45.12
Vision Insurance	 1-866-723-0515	<ul style="list-style-type: none"> \$10 Copay for routine vision exam \$20 copay for lenses; \$130 retail frame allowance + 20% discount \$130 contact allowance + 15% discount Frequencies: Exam and Lenses - 12 months; Frames - 24 months 	Single: \$ 3.62 EE + Spouse: \$ 7.24 EE +Child(ren): \$ 7.42 Family: \$ 11.04
Life and AD&D	 1-800-553-5318	<ul style="list-style-type: none"> Class 1—Directors and Executives—\$50,000 Class 2 - Full-time Faculty and Staff—\$50,000 	Christian Academy School System Provides
Voluntary Life and AD&D		<ul style="list-style-type: none"> Employee - available in increments of \$10,000 up to a maximum of \$500,000 or 5x annual salary. Spouse - available in increments of \$5,000 up to a maximum of \$250,000 and 50% of approved employee amount. Child(ren) life benefit is \$10,000 Guaranteed issue amount is \$100,000 employee; \$30,000 spouse; \$10,000 Child(ren) 	Voluntary
Long Term Disability		<ul style="list-style-type: none"> Class 1— Directors and Executives - 60% of covered monthly earnings up to \$7,000 Class 2 - Full-time Faculty and Staff - 60% of covered monthly earnings up to \$6,000 90 day elimination period before benefits begin Payable to Social Security Normal Retirement age for full-time staff (if continuously disabled) 	Christian Academy School System Provides
Retirement Savings 403b		<ul style="list-style-type: none"> Quarterly enrollment available Additional information available upon request 	Voluntary + Employer Match
Health Savings Account (HSA)		<ul style="list-style-type: none"> You can set aside money-tax free for health care, dental and vision costs Single contract calendar year maximum - up to \$3,600 annual maximum Family contract calendar year maximum - up to \$7,200 annual maximum 	Voluntary
Flexible Spending Account (FSA)	1-866-233-4377	<ul style="list-style-type: none"> You can set aside money-tax free for health care, dental and vision costs Health Care FSA - up to \$2,750 annual maximum Dependent Care FSA - up to \$5,000 annual maximum 	Voluntary