

## Section 125 Enrollment Information



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All benefits and rates represented in this file are applicable only to the benefit period stated above. Benefits and rates are subject to change each benefit period. Please refer to your employer's benefits department for verification. Please note this brochure features plan highlights only. It is not a contract of insurance. The benefits are determined by the terms and conditions of the policy and certificates alone. Underwriting information and policy numbers are provided for each product. Please refer to your plan certificates(s), policies, and brochures for more detailed information. If a difference exists between this summary and the policy, the policy governs. You may obtain a detailed brochure for each product at enrollment or by visiting <https://secure.benebridge.com/assn/142>.

### Enrollment Dates & Times

<b>Augusta Grade Schools</b>		<b>Augusta District Office</b>	<b>Augusta Middle School</b>
<i>Ewalt</i>	<i>Lincoln</i>	August 24 4:30 pm – 6:30 pm	August 24 7:30 - 4:00 Room 104
August 26 7:30 - 12:00 Room 107	August 27 7:30 - 12:00 Room 109	August 27 <i>District Office &amp; Retirees Only 10:00 - 12:00</i> 4:30 pm – 6:30 pm	
<i>Robinson</i>	<i>Garfield</i>	<b>Service Center</b>	<b>Augusta High School</b>
August 27 12:30 - 4:00 Art Room	August 26 12:30 - 4:30 Room 114	<i>Transportation/Maintenance</i> August 27 7:30 - 9:30	August 25 7:30 - 4:30 Room 208

## *Blue Cross - Blue Shield*

As a homegrown company, established in Kansas in 1942, BCBS of Kansas has been historically sensitive to the desires of Kansans. Their daily mission is to provide their members the highest level of service available. Blue Cross and Blue Shield of Kansas is especially proud to report that in their 103-county Kansas service area, 98 percent of physicians and general acute care hospitals, and 94 percent of other providers gladly accept a Blue Cross card. What's more, through BlueCard®, members have access to more than 90 percent of all doctors and 80 percent of hospitals in the U.S., as well as providers in more than 200 countries and territories worldwide. In addition to a large network, members have the freedom of seeing a specialist without needing a referral from their PCP and several resources available to them for a healthier lifestyle.



## *Heritage Companies*

Webb and Associates, Inc. along with OFG Financial Services, Inc., have partnered together with Heritage Companies to provide the health insurance. For more than thirty years, Heritage Companies has been helping individuals and businesses with their insurance needs. Their commitment to establish trust and long lasting relationships with their clients has led to a team that continues to advance and excel in the areas of service, standards and technology. With more than fifty years of experience between them, Mike Sanders, President, and Scott Lepley, Executive Partner, pledge to uphold the highest standards as professional insurance agents and advisors. It is their desire for Heritage to be your single point of contact for health insurance questions, claims issues, etc.

### **Mike Sanders & Scott Lepley**

7926 E 171st Street  
Belton, Missouri 64012  
(800) 686-7260  
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[www.heritagekc.com](http://www.heritagekc.com)

# Augusta USD 402 Medical Plan Comparison

Coverage	Blue Choice - Option 1	Blue Choice - Option 2	Blue Choice - Option 3	High Deductible - Option 4
<b>Annual deductible</b>	<b>In-network</b>	<b>In-network</b>	<b>In-network</b>	<b>In-network</b>
~ Individual	\$1,000	\$1,500	\$2,500	\$3,000
~ Family	\$2,000	\$3,000	\$5,000	\$6,000
<b>Coinsurance</b>	20%	20%	20%	0%
<b>Coinsurance Maximum</b>	\$1,000/\$2,000	\$1,000/\$2,000	\$1,000/\$2,000	\$0
<b>Maximum out-of-Pocket (includes copays, deductible and coinsurance)</b>	\$6,350/\$12,700	\$6,350/\$12,700	\$6,350/\$12,700	\$6,350/\$12,700
<b>Office Visit (primary)</b>	\$25 Copay	\$25 Copay	\$25 Copay	Deductible
<b>Qualified Preventive Benefit</b>	Paid at 100%	Paid at 100%	Paid at 100%	Paid at 100%
<b>Inpatient Hospital</b>	Deductible / Coinsurance	Deductible / Coinsurance	Deductible / Coinsurance	Deductible
<b>Outpatient Hospital</b>	Deductible / Coinsurance	Deductible / Coinsurance	Deductible / Coinsurance	Deductible
<b>Emergency Services</b>	\$100 Copay; then Deductible / Coinsurance	\$100 Copay; then Deductible / Coinsurance	\$100 Copay; then Deductible / Coinsurance	Deductible
<b>Urgent Care &amp; Retail Health Clinics</b>	\$25 Copay	\$25 Copay	\$25 Copay	Deductible
<b>Prescription Short-Term</b>	Blue Choice - Option 1	Blue Choice - Option 2	Blue Choice - Option 3	High Deductible - Option 4
<b>Tier 1 Formulary</b>	\$15	\$15	\$15	Deductible; then: \$15
<b>Tier 2 Formulary</b>	\$30	\$30	\$30	Deductible; then: \$50
<b>Tier 3 Non-Formulary</b>	\$45	\$45	\$45	Deductible; then: \$75
<b>Employee Cost of Health* &amp; Corresponding Dental**</b>	Blue Choice - Option 1	Blue Choice - Option 2	Blue Choice - Option 3	High Deductible - Option 4***
<b>Employee</b>	23.97	10.86	0.00	0.00
<b>Employee + Spouse</b>	530.27	502.08	455.05	422.90
<b>Employee + Child(ren)</b>	511.50	483.89	437.81	407.32
<b>Family</b>	1,029.95	987.24	916.03	842.37

\*These premiums reflect a \$422.00 reduction by the district.

\*\*Employee is able to buy up on the dental plan.

\*\*\*If this plan is elected, the employer will make a monthly contribution to employee's HSA account in the amount of \$48.54.

*This is a sample of the health insurance. For full description, see the policy.*

## Group Term Life Insurance

The group term life insurance offered through your Section 125 plan, as underwritten by Leaders Life Insurance Company, provides a simple way to secure coverage at low group rates.

### Plan Features:

- ◆ Guarantee issue by attained age (initial enrollment only):  
5 times annual salary (up to) \$120,000
- ◆ Additional coverage amounts up to 5 times salary, not to exceed \$500,000.  
Additional coverage requires completion of underwriting questionnaire and acceptance by the company.
- ◆ Accelerated death benefit of up to 50% of your life benefit not to exceed a max of \$50,000.
- ◆ Portability - allows you to continue this insurance program for you & your dependents should you leave your employer for any reason.

Coverage for spouse limited to 50% of employee's insured amount (less than age 60 guarantee issue \$60,000 for new hires; all other are underwritten).

Premiums will change automatically each year when you attain an age that qualifies you for a new age bracket rate. Benefits reduced at age 70 for the insured & decrease every five years thereafter. Spousal coverage terminates at age 70.

Children Coverage: \$10,000

14 days old to age 21 (25 if a full-time student)

## Short Term Disability Insurance

In this time of insurance on everything you own (your house, your car, your boat) and on your health, many people completely disregard one of their most valuable assets: their income.

The disability income protection offered in your Section 125 plan by Reliance Standard Life Insurance Company lets you insure a portion of your income should you become disabled and not able to work.

### Some of the Plan Features

- ◆ Enrollment will insure 60% of your salary (rounded up to the next largest \$100 amount) not to exceed \$7,500 monthly benefit
- ◆ You may elect an elimination period of 14, 30, 60, or 90 days for Sickness or Injury.
- ◆ Benefits are paid monthly for a period determined by subtracting the waiting period elected by you from 26 weeks.
- ◆ Benefits are coordinated with your employer paid "sick leave." If you are receiving "sick leave" benefits from your employer, the disability benefit will be reduced. This plan does not require you to take your "sick leave."

## Flexible Spending Accounts

The Security Flex 125 Program offered through your employer allows you to pay less in taxes and take home more of your hard earned income. Here's how it works.

Section 125 of the Internal Revenue Code allows employers to set up Flexible Spending Accounts for medical and child care expenses as part of their cafeteria plans. As an employee, you can set aside part of your income on a pre-tax basis for medical and/or child care expenses that you will incur over the course of the year.

Then, after you pay for child care or eligible medical expenses, you simply submit the bill or receipt with the proper form and you will be reimbursed for your expenses from the Flexible Spending Account.

Here's how the Security Flex 125 Program can help increase your spendable income:

Example of Potential Savings	With FSA	Without FSA
Annual Gross Pay	\$40,000	\$40,000
FSA Contributions	<u>-\$2,000</u>	<u>\$0.00</u>
Taxable Income	\$38,000	\$40,000
Deductions From Pay (Fed Inc Tax, FICA Tax, State Inc Tax)	-\$10,982	-\$11,560
Healthcare Expenses	<u>\$0.00</u>	<u>-\$2,000</u>
After-Tax Take Home Pay	\$27,018	\$26,440
Annual Tax Savings	\$578	\$0.00

These accounts are serviced by Security Benefit. Web-based solution which allows participants to access information both efficiently and effectively. Participants can view real-time account information, submit claims, and make changes to their personal information through the Security Flex website ([www.securityflex.com](http://www.securityflex.com)).

Convenient Prepaid Benefits Cards simplify the reimbursement process by allowing plan participants to use a stored value card instead of cash to pay for eligible health care expenses. These cards are provided at no charge.

## Dental Coverage Information

With Delta Dental of Kansas you receive the expertise of the largest, most experienced dental benefits carrier in the nation, paired with our unparalleled customer service. Together with your employer, we have designed a dental benefit plan to help protect the oral health of you and your covered dependents. Regular preventive dental care not only reduces the cost and the pain generally associated with extensive dental work, but a healthy mouth contributes to your overall well-being.

Exams and cleanings are covered one every six months for the convenience of you. Preventive services, such as the previous mentioned, are covered at 100% (of usual and customary). Basic and major services, if chosen are covered at 80% and 50%. Orthodontics coverage is not available. Dependents are covered to age 26.

Dental Plan Benefits	
<b>Annual deductible</b>	\$50 x 3
<b>Diagnostic/preventive services</b> Cleanings/fluoride	100%
<b>Basic services</b> Simple extractions/ fillings	80%
<b>Major services</b> Crowns/dentures/caps/bridge	50%
<b>Annual Maximum Benefit</b>	\$1,500 per person per plan year
<b>Orthodontics</b>	Not Covered

Coverage Level	Monthly Cost
Employee	\$31.16
Employee + Spouse	\$61.66
Employee + Children	\$61.08
Family	\$103.73



## Vision Coverage Information– Surency

### Exam & Hardware Vision Plan

Services	In-Network Member Cost
Annual Eye Exam with Dilation as Necessary	\$10
Standard Plastic Lenses	
Single Vision	\$25 Copay
Bifocal	\$25 Copay
Trifocal	\$25 Copay
Contacts	
Conventional	\$130 allowance, 15% off balance over
Disposable	\$130
Medically Necessary	\$130 allowance
	\$0
Frames	\$130 Allowance
Frequencies (months)	
Exam/Lens/Frame	12/12/12 (based on date of service)

Services	In-Network Member Cost
Std. Polycarbonate	Dependents under 19: \$0 \$40 adults
UV Coating	\$15
Tint (solid & gradient)	\$15
Scratch Resistant Coating	\$15
Anti-Reflective Coating	\$45
Standard Progressive	\$65
Premium Progressive	\$90, 80% retail less \$120
Other Add-Ons & Services	20% of retail

Exam & Hardware	Full Monthly Cost
Employee	\$8.81
Employee + Spouse	\$18.50
Employee + Children	\$15.86
Family	\$29.67

### Hardware Only Vision Plan

Frames, Lens & Options Package      \$200 allowance for frame, lens and lens options, 20% off balance over \$200

*Any frame, lens and lens options available at provider locations*

Contact Lenses      \$200 allowance

*(in lieu of frames, lens & options package)*



Hardware Only	Full Monthly Cost
Employee	\$8.11
Employee + Spouse	\$17.01
Employee + Children	\$14.59
Family	\$28.36

## Individual Accident Insurance

WHEN AN ACCIDENT HAPPENS. . .

Your Expenses Increase . . . for treatments, medication, co-payments and deductibles.  
Your Income Decreases due to missed work.

All the while your everyday expenses do not stop. House payments or rent, utilities, credit card bills, and all other monthly obligations continue on their regular schedule.



**PLAN PAYS YOU!!!**

The Plan pay money directly to You or a person designated by You.  
You can use the money any way You want.

Highlights. . .

The Bronze, Silver, and Gold Options includes benefits for Accidental Death and Dis-  
memberment, Dislocations and Fractures, Accident Hospital Indemnity, Ambulance,  
Accident Medical Expense.

\*Pays regardless of other coverage  
\*Portable (take it with You)

\*Guaranteed Renewable to age 70  
\*In- and out-of-hospital benefits

## Individual Cancer and Specified Disease Insurance

When Cancer Strikes. . .

~ Expenses increase. . . travel & lodging to and from treatment, medication, co-payments, special diets, and treatment not covered by health insurance, etc.

~ Income decreases. . . missed work for both you and your spouse (will you be able to afford to have your spouse with you when you have to go to treatment?)

**PLAN PAYS YOU!!!**

- Major medical pays the doctor and hospital
- This Plan pays money directly to you or a person designated by you
- You can use the money any way you want

Highlights. . .

\* Pays regardless of other coverage  
\* Covers certain transportation and lodging  
\* Wellness Benefits  
\* Donor Benefits

\* In and out of hospital benefits  
\* Many benefits have no lifetime maximum  
\* Portable (take it with you)  
\* Renewable for life

\* Premiums for this policy are calculated at age at issue class as of the effective date of the policy. You lock in your age class for the life of the policy. The premium for this policy and rider if selected may change but will not change because you attain the next premium rate age classification.



# Group Critical Illness Insurance

## Plan Features

- Pays regardless of other coverage
- Portable (take it with you)

Choose from flexible benefit options including:

- \* Heart Attack and Stroke
- \* End State Renal Failure
- \* Coronary Bypass Surgery
- \* Alzheimer’s Dementia
- \* Major Organ Transplant
- \* Diabetes
- \* Cancer

Illness	Benefit
Heart Attack	Pays 100% of Face Amount
Heart Transplant	Pays 100% of Face Amount
Stroke	Pays 100% of Face Amount
Coronary By Pass Surgery	Pays 25% of Face Amount



## Heart Attack, Heart Disease, Stroke Insurance

With Optional Benefits for Intensive Care and Cancer First Diagnosis

*WHEN YOU EXPERIENCE A HEART ATTACK, STROKE OR HEART DISEASE  
WHAT HAPPENS TO YOUR FINANCIAL SITUATION?*

- ~ Your expenses increase. . . for medications, co-payments, deductibles and other medical costs.
- ~ Your recovery could take weeks or months resulting in lost wages.

### PLAN PAYS YOU!!!

- This Plan pays money directly to you or a person designated by you
  - You can use the money any way you want

### Highlights. . .

- \* Pays regardless of other coverage
- \* In and out of hospital benefits
- \* Portable (take it with you)
- \* Renewable for life
- \* Premiums for this policy are calculated at age at issue class as of the effective date of the policy. You lock in your age class for the life of the policy. The premium for this policy and riders, if selected, may change but will not change because you attain the next premium rate age classification.



### Monthly Premium Rates Per Unit Base Policy

Issue Age Band	Employee	Employee + Spouse	Employee + Child(ren)	Family
Under 30	3.17	6.34	4.14	7.31
30 - 44	10.26	20.52	11.23	21.49
45 - 59	23.23	46.46	24.19	47.42
Over 59	46.14	92.27	47.10	93.24

## SafetyNets Plus

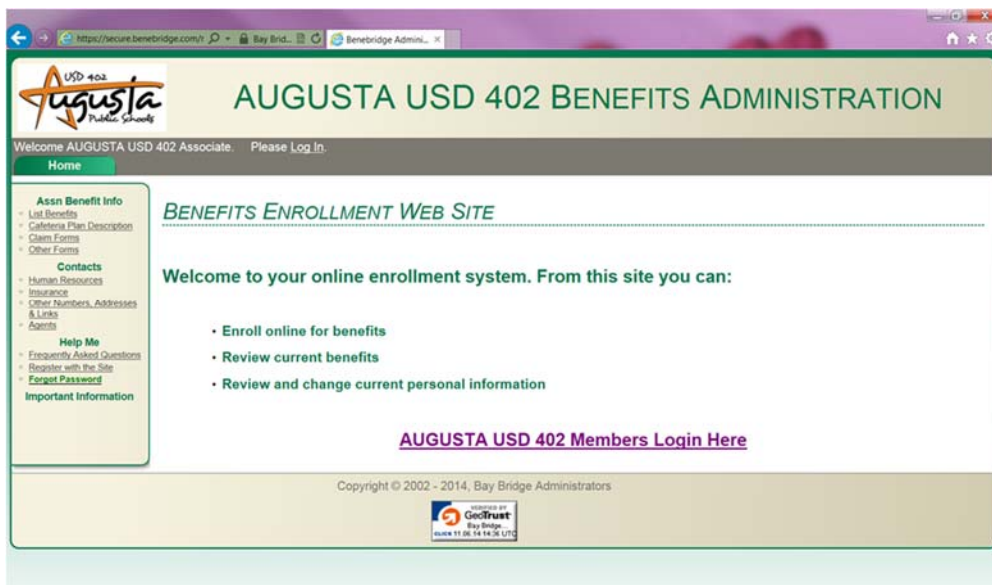
Benefits included in the package will help you reduce your ever increasing healthcare and prescription costs as well as offset often higher co-pays. The telehealth service provides access to a board certified, licenses physician at anytime from anywhere; 24-7 365, via phone, secure e-mail or video. Additional benefits consist of no-cost legal services including, but no limited to , initial consultation, simple wills and document review plus discounted legal fees for other legal matters. You and your family will also save on auto expenses from towing to flat tire and lock out services, a fitness program, and protection from one of the fastest growing crimes in America– identity theft.

<p><b>6 Benefits</b> For Your Entire Family</p>	<p>Identity Theft Protection Discount Legal Plan Fitness Advantage</p>	<p>24/7 TeleMedicine Roadside Assistance Discount Pharmacy Card</p>	<p>Only <b>\$20.95</b> per month</p>
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The previous information is for summary purposes only. If you would like to see a full brochure of the individual product, go to the following link & follow these instructions below.

Augusta BeneBridge web page: <https://secure.benebridge.com/assn/142>

On the left side click “List Benefits” for the individual products full brochure. If you would like to be able to log in to view what you are currently enrolled in, please contact Webb & Associates, Inc. through the “Agents” link (email or phone).



## 403(b) Retirement Plan Highlights

### Contributions

#### *What kinds of contributions may be made to this plan?*

- This plan provides for pre-tax salary reduction contributions, post-tax Roth salary reduction contributions, and rollovers. There are no employer contributions.
- Pre-tax contributions are deducted **before** you pay current income taxes. Pre-tax investments grow tax-deferred and the contributions and any earnings are taxed when you take a distribution from this plan.
- Post-tax Roth contributions are deducted **after** you pay current income taxes. Earnings on post-tax Roth contributions will never be taxed if you are 59 ½, die, or become disabled and have held the Roth account for 5 years at the time of its distribution from this plan.
- You may transfer benefits from a former employer's eligible retirement plan into this plan.

#### *How much may I contribute?*

- You can contribute up to 100% of your compensation to this plan up to the limit allowed under the Internal Revenue Code (\$18,000 in 2015).
- If you are age 50 or older you can contribute a "catch-up" contribution of up to \$6,000 (2015).

#### *Can I ever lose my benefits?*

- You are always 100% vested in your salary reduction contributions. This means the value of your contributions and earnings are yours when you terminate employment with your employer, without respect to your years of service.

#### *What do I have to do to start contributing?*

- Automatic payroll deduction withdraws your contributions directly from your paycheck after you complete a Salary Reduction Agreement and return it to your financial representative or your employer. You may commence making contributions or modify the amount of your current contributions at any time by modifying your Salary Reduction Agreement.

### Investments

#### *Where are my contributions invested?*

- You may choose the 403(b) custodial account or annuity contract you want from the list of approved investment providers and 403(b) investment products located on the Bay Bridge website, <http://sfr.baybridgeadministrators.com>.

#### *How are my contributions invested?*

- You select how you want your contributions to be invested from among the investment options available under each approved investment provider's product.
- Your investment provider's custodial account or annuity contract will determine how often you may change your investment mix.

# *Benefits Provided By*

## *Webb & Associates, Inc., Salina, Kansas*

Webb and Associates, Inc. is a full service branch office of Topeka based OFG Financial Services, Inc. Since 1992, John and Kelli Webb have worked with school districts to provide comprehensive Sec. 125 benefits and retirement planning services to thousands of public school employees. In 2009 Eric Stewart joined our organization and in 2014 Jordan Webb was added. This has allowed us to further expand our service capabilities. In addition to these four financial professionals, our office staff consists of a dedicated Sec. 125 customer service agent, Jami Simmons, and two additional assistants, Donella Hughes and Louanne Short. Our branch office currently services Sec. 125 and voluntary 403(b) plans in over 30 school districts. We also service employer matching 403(b) plans, employer prefunded 403(b) plans, and employer post retirement funding 403(b) plans in over 20 school districts. Each member of our staff and their families were born and raised in Kansas with deep ties to our communities and to our local schools. We strive to give back to Kansas through our memberships in various organizations, and through volunteering in our community, churches, and schools.

### **John Webb, Kelli Webb, & Jordan Webb**

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Salina, Kansas 67401  
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## *OFG Financial Services, Inc., Topeka, Kansas*

Beginning in 1975, OFG Financial Services, Inc. started offering "Cafeteria" fringe benefit plans to public schools. This was cutting edge as it was before the Sec. 125 "Cafeteria" Fringe Benefit Plan law was finalized in 1978. Beginning with one school district in 1975, we have grown, and now provide Sec. 125 Plan benefits and compliance for numerous public schools and corporations in Kansas, Oklahoma, Missouri and Texas.

Our Sec. 125 plan business in the public school market has become the basis for significant growth in the Sec. 403(b) market. The servicing of, and our visibility in providing Sec. 125 benefits to our public school employees, provides a natural extension into the Sec. 403(b) market.

OFG Financial Services, Inc. is a proud sponsor of KASBO, USA, KNEA, KASB and the Kansas Teacher of the Year program.

Leasha Rutschman and Rachel Brown both grew up in Kansas and office in Wichita, Leasha specializes in retirement services and Section 125 benefits. Rachel and her husband are raising three children while she works in schools offering Section 125 benefits.

### **Leasha Rutschman & Rachel Brown**

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