



# Benefits Overview

7/1/22 - 6/30/23

## Summary

Legacy Traditional Schools offers a comprehensive suite of employee benefits including medical, telemedicine, dental, vision, life, accidental death and dismemberment, short term disability, long term disability, tax-advantaged accounts and a retirement plan. Some benefits are at no cost to you, while others are voluntary. Below you will find a brief summary of our core benefits package paired with what you can expect your cost to be per pay period.

## Medical - Blue Cross Blue Shield of Arizona (BCBSAZ)

At Legacy Traditional Schools, we are pleased to offer quality health insurance plans through BCBSAZ which emphasize the prevention of disease, while providing comprehensive coverage for major medical conditions. An overview of the plans is provided below. If you have questions about the plan or need to speak with a BCBSAZ representative, you can find answers at [www.azblue.com](http://www.azblue.com) or by calling 602-864-4400.

Medical Options	PPO \$2,500		Alliance PPO \$3,000**	
Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Plan Year Deductible</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>
Individual	\$2,500	\$6,000	\$3,000	\$6,000
Family	\$5,000	\$12,000	\$6,000	\$12,000
<b>Out-of-Pocket Maximum</b>				
Individual	\$5,000	\$7,500	\$6,350	\$12,700
Family	\$10,000	\$15,000	\$12,700	\$25,400
<b>Coinsurance (Plan Pays)</b>	20%	50%	20%	50%
<b>Other Covered Services</b>				
PCP/Specialist	\$30/\$60 copay	50% AD	\$25/\$45 copay	50% AD
Laboratory/X-ray	20% AD	50% AD	20% AD	50% AD
Advanced Imaging (CT, MRI, PET)	20% AD	50% AD	80% AD	50% AD
<b>Preventive Care</b>	Fully Covered	50% AD	Fully Covered	50% AD
<b>Urgent Care</b>	\$50 copay	50% AD	\$60 copay	50% AD
<b>Emergency Room</b>	\$250 copay		\$300 copay	
<b>Hospital Services</b>				
Inpatient	20% AD	50% AD	20% AD	50% AD
Outpatient	20% AD	50% AD	20% AD	50% AD
<b>Prescription Drugs*</b>	Copay(s)		Copay(s)	
<b>Retail</b> (30-day supply)				
Level 1/Level 2/Level 3/Level 4	\$10 / \$35 / \$60 / NA	Copay + balance bill	\$15 / \$45 / \$75 / \$130	Copay + balance bill
<b>Specialty</b>	\$50 / \$100 \$150 / \$200	Not Covered	\$60 / \$110 \$160 / \$210	Not Covered
<b>Mail Order</b> (90-day supply)	2x copay	Not Covered	2x copay	Not covered

AD = After Deductible

\*If you purchase a brand-name medication when a generic equivalent is available, you will pay the Level 1 copay plus the difference between the Allowed Amount for the generic and the brand-name medication, even if the prescribing Provider indicates on the prescription that the brand-name medication should be dispensed. If you have completed Step Therapy and are taking a brand-name medication with a generic equivalent as a result of the Step Therapy process, you pay the Cost Share applicable to the brand-name medication.

**\*\*The Alliance PPO has a limited network; Banner Health and Honor Health are the only in-network providers. All others are excluded.**



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7/1/22 - 6/30/23

The High-Deductible Health Plans (HDHP) have a deductible and an account to help you offset that deductible. That account, referred to as a health savings account (HSA), receives a contribution from Legacy Traditional Schools and can receive pre-tax contributions from you as well.

After your deductible is met under these plans, you'll pay a portion of the expenses through coinsurance until you reach the out-of-pocket maximum. An overview of the plans is provided below, however you can find more detailed information in the Summary of Benefits and Coverages (SBC), available on Legacy's intranet or by contacting the Benefits Department. If you have questions about the plan or need to speak with a BCBSAZ representative, you can find answers at [www.azblue.com](http://www.azblue.com) or by calling 602-864-4400.

Medical Options	HDHP/HSA \$4,000		Alliance HDHP/HSA \$4,000**	
Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Plan Year Deductible</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>	<b>You Pay</b>
Individual	\$4,000	\$7,500	\$4,000	\$7,500
Family	\$8,000	\$15,000	\$8,000	\$15,000
<b>Out-of-Pocket Maximum</b>				
Individual	\$6,000	\$10,000	\$6,000	\$10,000
Family	\$12,000	\$20,000	\$12,000	\$20,000
<b>Coinsurance (Plan Pays)</b>	20%	50%	20%	50%
<b>Other Covered Services</b>				
PCP/Specialist	20% AD	50% AD	20% AD	50% AD
Laboratory/X-ray	20% AD	50% AD	20% AD	50% AD
Advanced Imaging (CT, MRI, PET)	20% AD	50% AD	20% AD	50% AD
<b>Preventive Care</b>	Fully Covered	50% AD	Fully Covered	50% AD
<b>Urgent Care</b>	20% copay	50% AD	20% AD	50% AD
<b>Emergency Room</b>	20% After Deductible		20% After Deductible	
<b>Hospital Services</b>				
Inpatient	20% AD	50% AD	20% AD	50% AD
Outpatient	20% AD	50% AD	20% AD	50% AD
<b>Prescription Drugs*</b>	Copay(s) subject to deductible		Copay(s) subject to deductible	
<b>Retail</b> (30-day supply)				
Level 1/Level 2/Level 3/Level 4	\$5 / \$15 / \$25 Copay	50% AD	\$5 / \$15 / \$25 Copay	50% AD
<b>Specialty</b>	\$50 / \$100 \$150 / \$200 Copay	Not Covered	\$50 / \$100 \$150 / \$200 Copay	Not Covered
<b>Mail Order</b> (90-day supply)	10% AD	Not Covered	2x copay	Not covered

AD = After Deductible

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7/1/22 - 6/30/23

## Dental & Vision

Legacy Traditional Schools is offering two dental plans. The dental plans are offered through MetLife, which provides you with the flexibility of a broad network of dental care providers as well as generous benefits to wards diagnostic & preventive care, two routine dental cleanings per year, and even major services Orthodontic services are also covered by the Buy-Up Plan. Legacy Traditional Schools vision plan, offered through MetLife, provides you with the flexibility of a broad network of vision care providers as well as generous benefits towards vision care, eye-wear and contacts. The plan also offers discounts on laser vision correction.

Dental Option	Base Plan	Buy-Up Plan	
Benefits		In-Network	Out-of-Network
<b>Plan Year</b>			
<b>Deductible</b>	<b>You Pay</b>	<b>You Pay</b>	
Individual	\$50 per person	\$50 per person	
Family	3x family	3x family	
<b>Deductible Waived for Routine Services</b>	Yes	Yes	
<b>Routine Services</b> Exams, X-rays, Cleanings, Fluoride Treatments, Space Maintainers	Fully Covered and Deductible Waived	0%	20%
<b>Basic Services</b> Root Canals, Simple Extractions	50% after deductible	20% AD	50% AD
<b>Major Services</b> Crowns, Onlays, Inlays, Denture Repair	75% after deductible	50% after deductible	
<b>Orthodontics</b> (Adult and Child) Lifetime Maximum	Not Covered	50% \$2,000 per covered person	
<b>Maximum MetLife Pays Per Plan Year</b>	\$1,000 per covered person	\$1,500 per covered person	

Vision Option		
Benefits	In-Network	Out-of-Network
<b>Benefit Frequencies</b>		
Exam	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 12 months	
Contacts	Once every 12 months	
<b>Eye Exam</b>	\$10 copay	Up to \$45 allowance
<b>Lenses</b>		
Single	\$25 copay	Up to \$30 allowance
Bifocal		Up to \$50 allowance
Trifocal		Up to \$65 allowance
<b>Frames</b>	\$130 allowance + 20% off balance over \$130	Up to \$70 allowance
<b>Contacts (in lieu of glasses)</b>		
Medically Necessary	\$130 allowance + 20% off balance over \$130	Up to \$210 allowance
Cosmetic		Up to \$105 allowance
<b>Laser Vision Correction</b>	50-60%	Not Covered

AD = After Deductible



## Health Savings Account (HSA) - HealthEquity

Legacy Traditional Schools offers a Health Savings Account (HSA) through HealthEquity. The HSA is a convenient way to save money on a pre-tax basis by contributing to a bank account to cover health related expenses such as: deductibles, coinsurance, out-of-pocket dental and vision expenses, prescription drugs, and more. The HSA cannot be used for cosmetic procedures or cosmetic prescriptions. The HSA is a true bank account, so you can only spend what you have accrued in the account. Legacy Traditional Schools does offer an employer contribution into your HSA bank account. The contribution amounts will vary depending on the tier in which you enroll.

## Flexible Spending Accounts (FSA) - HealthEquity

Legacy Traditional Schools offers Flexible Spending Accounts through HealthEquity. FSAs make it possible to pay for eligible health care or dependent care expenses with pretax dollars – money that is deducted from your pay before taxes are calculated. A debit card is provided by HealthEquity that may be used to pay for eligible expenses. Employees who are enrolled in the HSA and receiving contributions are not eligible to participate in the health care FSA, but may enroll in the dependent care FSA.

## Telemedicine

One of the key benefits of BlueCare Anywhere is convenience. Virtual visits are available 24/7 and can be conducted anywhere you have access to a mobile device, tablet or computer with internet access. All employees can access this program at no additional cost when enrolled in one of the BCBSAZ plan options. Care is available now. Set up your account by visiting [www.bluecareanywhereaz.com](http://www.bluecareanywhereaz.com) or download the mobile app from the app store.

## Life and AD&D

Life insurance offers protection for your family in the event that you are no longer able to provide for them. An accidental death and dismemberment (AD&D) rider is attached to our basic life policy, and pays a second benefit, equal to the life amount, if your death is a result of an accident. Full or partial benefits may also be paid for loss of vision or limb due to an accident. The basic life and AD&D is provided at no cost to you by Legacy Traditional Schools through UNUM and provides a benefit of 1x your annual salary up to a maximum of \$100,000.

You also have the opportunity to purchase supplemental (voluntary) life insurance and accidental death and dismemberment (AD&D) coverage through UNUM. Legacy Traditional Schools employees may purchase this extra coverage at group rates that would otherwise not be available to individuals purchasing term life insurance or AD&D policies on their own.

## Voluntary Hospital Indemnity Insurance

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, co-pays and deductibles.

## Voluntary Critical Illness

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want. The money can help you pay out-of-pocket medical expenses, like co-pays and deductibles. You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the re-occurrence of any critical illness with the exception of skin cancer. The re-occurrence benefit pays 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.



# Benefits Overview

7/1/22 - 6/30/23

## Disability

In the event you become disabled from a non-work related injury or medical condition that leaves you unable to work, disability benefits become a valuable source of income. These benefits, provided through UNUM, are designed to replace a portion of your paycheck paid by Legacy Traditional Schools

### Voluntary Short-Term Disability

**Benefits Begin** 15th day of illness, maternity, or off-the-job injury

**Benefit Duration** 90 days maximum

**Benefit Amount** 60% of your weekly salary, up to \$2,000/week

**Pre-existing Condition** 3/12. Any condition treated 3 mos. prior to coverage start date will not be covered for the first 12 months. Refer to policy for full details.

### Long-Term Disability

**Benefits Begin** 91st day of illness or off-the-job injury

**Benefit Duration** 2 years own occupation then any occupation, up to Social Security normal retirement age

**Benefit Amount** 60% of your weekly salary, up to \$2,000/week

**Pre-existing Condition** 3/12. Any condition treated 3 mos. prior to coverage start date will not be covered for the first 12 months. Refer to policy for full details.

## Retirement - 401(k)

To help you build a solid financial future, Legacy Traditional Schools is proud to offer our eligible employees a 401(k) retirement plan through Empower. Employees are eligible the first day following 30 days of employment. Excluded from the plan are non-permanent substitute teachers and staff and temporary employees. To vest, you will need to complete 3 years of service (based on hire date) to receive 100% of the employee match.

## Paid Time Off (Part-time employees would receive half of each allotment)

- **School Year Hourly** - 56 hours roll over cap and excess of rollover will be paid out.
- **Year Round Hourly** - 80 hours roll over cap and excess of rollover will be paid out.
- **Certified Contracted** - 72 hours 40 hours roll over maximum and excess will be paid out.
- **Year Round Administration** - 200 hours given upon hire and a 120 hour roll over maximum

## LKC Discounts

All Legacy employees receive 20% discount on LTS Preschool and Legacy Kids Care is free.



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7/1/22 - 6/30/23

## 2022-23 Employee Contribution Rates - PER PAY PERIOD

BCBSAZ Medical	PPO \$2,500 EE Premiums	Alliance PPO \$3,000
Employee	\$148.81	\$77.67
Employee + Spouse	\$537.82	\$396.27
Employee + Child(ren)	\$374.88	\$249.67
Employee + Family	\$630.01	\$417.32

BCBSAZ Medical	HDHP/HSA \$4,000 EE Premiums	Legacy Annual HSA Contribution
Employee	\$50.56	\$25.00
Employee + Spouse	\$342.29	\$45.83
Employee + Child(ren)	\$201.93	\$58.33
Employee + Family	\$336.21	\$58.33

BCBSAZ Medical	Alliance HDHP/HSA \$4,000 EE Premiums	Legacy Annual HSA Contribution
Employee	\$0	\$25.00
Employee + Spouse	\$281.30	\$45.83
Employee + Child(ren)	\$147.99	\$58.33
Employee + Family	\$244.57	\$58.33

MetLife Dental	Base Plan	Buy-Up Plan
Employee	\$8.87	\$17.57
Employee + Spouse	\$16.63	\$33.39
Employee + Child(ren)	\$16.10	\$35.22
Employee + Family	\$24.08	\$52.25

MetLife Vision	Vision PPO
Employee	
Employee + Spouse	
Employee + Child(ren)	Paid for by Legacy Traditional Schools if enrolled
Employee + Family	