



# EMPLOYEE BENEFITS

**JULY 1, 2024–JUNE 30, 2025**

At AIRES, we care about you. That's why we offer benefits that support your physical, emotional, and financial health. We encourage you to evaluate and elect benefits that best suit your personal needs.

## Eligibility

For benefit eligibility purposes, employees are classified class 1 or class 2.

- **Class 1 employees:** Class 1 employees or full-time employees are scheduled to work at least 30 hours per week. Class 1 employees become eligible on the first of the month following 60 days of continuous employment.
- **Class 2 employees:** Class 2 employees or variable hour employees (Direct Support Professionals [DSP]) hours vary greatly based on the needs of the people we support. Class 2 employees must complete 12 full months of continuous employment and average 30 hours per week. After the 12 full months, benefits will then begin the first of the month following a 30 day administrative period.

## Enrollment

You can only sign up for benefits or change your benefits at the following times.

- Within 30 days of meeting your classes' eligibility requirement.
- During the annual benefits enrollment period.
- Within 30 days of a qualifying life event.

**The choices you make at this time will remain in place through June 30, 2025, unless you experience a qualifying life event as described on page 2.** If you do not sign up for benefits during your initial eligibility period or the open enrollment period, you will not be able to elect coverage until the next open enrollment period without a qualifying life event. You must remain benefits eligible during this time.

## Per Pay Period Benefit Plan Costs

Listed below are the per pay period costs for medical, dental, and vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna Choice Plus PPO		Cigna PPO Dental Plan		Cigna DHMO Dental Plan		Cigna Vision Plan You Pay
	You Pay	AIRES Pays	You Pay	AIRES Pays	You Pay	AIRES Pays	
Employee Only	\$71.60	\$281.68	\$6.14	\$5.44	\$3.26	\$2.88	\$3.56
Employee + Spouse	\$360.25	\$381.60	\$23.18	\$22.28	\$7.86	\$7.56	\$9.08
Employee + Child(ren)	\$340.13	\$331.06	\$23.18	\$22.28	\$7.86	\$7.56	\$9.08
Employee + Family	\$425.14	\$634.67	\$23.18	\$22.28	\$7.86	\$7.56	\$9.08

## Section 125 Benefit

The AIRES Section 125 Plan allows you to pay for benefits with pre-tax dollars.

This reduces your taxable income and increases your take-home pay. Unless you request not to participate, you will automatically be enrolled in the Section 125 Plan.

## Changing Your Benefits

Due to IRS regulations, once you have made your elections for 2024–2025, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

**Qualifying life events include, but are not limited to:**

- Loss of coverage.
- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Spouse's work status changed affecting their benefits.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.

To request a benefits change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

## Cigna One Guide Benefits Support

Cigna One Guide can help you make smarter, informed choices and get the most from your medical, dental, and vision plans.

During the enrollment period, call Cigna One Guide to get personalized, useful guidance:

- Easily understand the basics of health coverage.
- Identify the types of health plans available to you that best meet the needs of you and your family.
- Check if your doctors are in network.

**After enrollment, the support continues:**

- Get answers to your health care or plan questions.
- Find an in-network doctor, lab, or urgent care center.
- Get cost estimates and service comparisons to avoid surprises.

Call 888-806-5094, visit [mycigna.com](https://mycigna.com), or download the myCigna app for support.

# Medical Benefits

## AIRES offers a medical plan through Cigna.

The Cigna medical plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Cigna provider.

Locate a Cigna network provider at [mycigna.com](https://mycigna.com).

The table below summarizes the benefits of the medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna Choice Plus PPO	
	In Network	Out of Network*
<b>Calendar Year Deductible</b>		
Individual/Family	\$3,000/\$6,000	\$6,000/\$12,000
<b>Out-of-Pocket Maximum</b>	Includes deductible, copays, and coinsurance	
Individual/Family	\$6,250/\$12,500	\$12,500/\$25,000
<b>Preventive Care</b>	Plan pays 100%	Not covered
<b>Physician Services</b>		
Primary Care Physician	\$30 copay	50% after deductible
Specialist	\$60 copay	50% after deductible
Virtual Visits	Plan pays 100%	Not covered
Urgent Care	\$50 copay	50% after deductible
<b>Lab/X-Ray</b>		
Diagnostic Lab/X-Ray	Plan pays 100%	50% after deductible
High-Tech Services (MRI, CT, PET)	30% after deductible	50% after deductible
<b>Hospital Services</b>		
Inpatient	30% after deductible	50% after deductible
Outpatient	30% after deductible	50% after deductible
<b>Emergency Room</b>	\$300 copay	
<b>Prescription Drugs</b>		
(Up to a 30-day supply)		
Tier 1	\$10 copay	Not covered
Tier 2	\$35 copay	
Tier 3	\$70 copay	
Mail Order (Up to a 90-day supply)	2.5x retail copay	

\*You will be responsible for amounts billed by out-of-network providers in excess of eligible medical expense amount (balance-billing).

Note: Some benefits require pre-authorization and/or certain limitations may apply. For a complete description of benefits, limitations, and exclusions, consult your benefits summary available from Human Resources or visit [mycigna.com](https://mycigna.com).

## AHCCCS

Arizona's Medicaid program, AHCCCS, offers health insurance for families with children who are under 19 years old and who meet income and eligibility requirements. For those who qualify, there are no monthly premiums.

You can apply online for AHCCCS Health Insurance (as well as KidsCare, Nutrition Assistance, and Cash Assistance using Health-e-Arizona). Health-e-Arizona will screen your application based on the information you entered and send your application to an office for a decision.

Visit [healthearizonaplus.gov](https://healthearizonaplus.gov) for more information.

Note: There are income limits for the AHCCCS Program. Depending on family size, the case worker reviews the monthly family income to determine qualification status. Contact a caseworker at the local Department of Economic Security office to discover what services are available to you.

# Medical Benefits

As part of your Cigna medical plan, you have access to resources that help support your total wellbeing.

## Behavioral Health Services

To ensure you have the support you need, when you need it, AIRES provides you with access to Cigna behavioral health resources. These confidential, free resources are available 24 hours a day, seven days a week.

**Your Cigna behavioral services include:**

- Up to three free face-to-face sessions with a licensed clinician.
- On-demand seminars, community resources, and referrals on a mental health and wellbeing topics.
- Access to a licensed counselor from your phone, tablet, or home computer.

**Get assistance with:**

- Anxiety, stress, and depression
- Child and elder care
- Grief and loss
- Parenting and relationship issues
- Substance abuse issues
- Legal and financial services

No information is ever shared with AIRES. Access the Digital Resource Guide at [cignabehavioralprograms.com/facets/](https://cignabehavioralprograms.com/facets/), call 877-231-1492, or visit [mycigna.com](https://mycigna.com).

## MDLIVE

As part of your Cigna medical plan, you have access to a 24/7 telehealth service to support your physical and mental health through MDLIVE.

- **Receive mental health support and counseling:** Licensed counselors and psychiatrists can help diagnose, treat, and even prescribe medication when needed for depression and anxiety, substance abuse and panic disorders, PTSD, men and women's issues, grief and loss, and more.
- **Get care for non-emergency conditions:** Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more.

Visit [mycigna.com](https://mycigna.com) or call 888-726-3171 to get started.

## Identity Theft Protection

As part of your Cigna medical insurance, you have access to identity theft protection through IdentityForce at no cost to you. If your identity is stolen, IdentityForce can help. Connect with a personal case manager for step-by-step help with everything from identify theft to credit card fraud to emergency travel arrangements. Real-time support is available anytime, from anywhere in the world.

Visit [cigna.identityforce.com/starthere](https://cigna.identityforce.com/starthere) or call 833-580-2523 to get started.

## Important Crisis Numbers

Help is always available when you need it. If you are struggling and need support, contact any of the below numbers for immediate assistance.

- **Cigna plan members:** Call the number on your medical ID card
- **National Suicide Prevention Lifeline:** 800-273-8255
- **National Domestic Violence Hotline:** 800-799-7233 or text LOVEIS to 866-331-9474
- **Crisis Text Line:** Text HOME to 741741 from anywhere in the United States
- **Cigna Veteran Support Line:** 855-244-6211

Don't hesitate to reach out whenever you need it. No personal information is ever shared with AIRES and accessing these lines is completely confidential.

# Dental Benefits

AIRES offers two dental insurance plan options through Cigna.

The Cigna PPO plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Cigna provider. The Cigna DHMO plan provides in-network benefits only. Locate a Cigna network provider at [mycigna.com](https://mycigna.com).

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay.

Summary of Covered Benefits	Cigna PPO Dental Plan		Cigna DHMO Dental Plan
	In Network	Out of Network	In Network Only
<b>Calendar Year Deductible</b> Individual/Family	\$50/\$150	\$50/\$150	None/None
<b>Calendar Year Benefit Maximum</b>	\$1,500	\$1,000	You pay a copay for each covered procedure. Refer to the official plan documents for more information.
<b>Preventive Care</b> (Oral exams, cleanings, x-rays, sealants, fluoride applications, space maintainers)	Plan pays 100%	Plan pays 100%	
<b>Basic Services</b> (Fillings, emergency palliative treatment, simple oral extractions)	20% after deductible	20% after deductible	
<b>Major Services</b> (Periodontal services, endodontic services, oral surgery, bridges, crowns [inlays/onlays], dentures [full/partial], implants)	50% after deductible	50% after deductible	
<b>Orthodontia Services</b> (Children up to age 19)	50%		Discounts available
<b>Orthodontia Lifetime Maximum</b>	\$1,000 per child		N/A

Note: Out-of-network benefits are paid based on 90th percentile of allowed charges. Members will be balanced-billed the remaining charges.

# Vision Benefits

AIRES offers a vision insurance plan through Cigna.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate the Cigna vision network at [mycigna.com](https://mycigna.com), then select "Coverage" > "Vision"> "Visit Cigna Vision". Choose the "Cigna Vision Network Eye Care Professional" tab to search the EyeMed vision directory.

The table below summarizes key features of the vision plan.

Summary of Covered Benefits	Cigna Vision Plan	
	In Network	Out of Network*
<b>Eye Exam</b> (Every 12 months)	\$10 copay	Reimbursement up to \$45
<b>Standard Plastic Lenses</b> (Every 12 months) Single/Bifocal/Trifocal	\$10 copay	Reimbursement up to \$32/\$55/\$65
<b>Frames</b> (Every 12 months)	\$130 allowance + 20% off balance	Reimbursement up to \$71
<b>Contact Lenses</b> (Every 12 months in lieu of standard plastic lenses) Elective Medically Necessary	\$130 allowance Plan pays 100%	Reimbursement up to \$105 Reimbursement up to \$210
<b>LASIK and PRK Vision Correction</b>	Up to 20% off retail price	Not covered

\*You will be responsible for amounts billed by non-participating providers in excess of reimbursement amount (balance-billing).

# Life and AD&D Benefits

AIRES comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

## Basic Life and AD&D Insurance

AIRES automatically provides basic life and AD&D insurance through OneAmerica to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Employee life benefit:** \$20,000
- **Employee AD&D benefit:** \$20,000

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

## Supplemental Life and AD&D Insurance

AIRES provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through OneAmerica. You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents.

- **Employee:** \$1,000 increments up to \$500,000 or 5x annual earnings, whichever is less—  
guarantee issue: \$175,000
- **Spouse:** \$500 increments up to \$250,000 or 50% of the employee's election—guarantee issue: \$30,000
- **Dependent children:** Birth to 6 months: \$1,000; 6 months to age 26: \$2,500 increments up to \$10,000—  
guarantee issue: \$10,000



If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by OneAmerica.

## Employee Assistance Program

Assistance is always available for you. The employee assistance program (EAP) services are provided **AT NO COST** to you and your household through ComPsych.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **three free face-to-face** visits per person, per issue, per year with a licensed counselor.

### When is the best time to use your EAP?

- When you feel burnt out or stretched thin, call to connect with a counselor to find relief.
- When you need help finding care for your child or loved one, call to find care solutions.
- When you need someone to talk to with 24/7 support, you can connect when it's convenient.
- When you're not sure of the next step to take, reach out for legal and financial planning.

Don't hesitate to reach out whenever you need it. No personal information is ever shared with AIRES and access to the EAP is completely confidential.

## FinancialConnect

The AIRES EAP provides direct access to financial experts and unlimited information through FinancialConnect.

### Get support for a broad range of personal financial issues, including:

- Debt management
- Money management
- Family budgeting
- Estate planning
- Tax questions
- Lease vs. buy
- Retirement programs
- Insurance
- Real estate
- Credit problems
- Investment options
- Bankruptcy
- Mortgages, loans, and refinancing
- Online will preparation

Access your EAP by calling 855-387-9727, visiting [guidanceresources.com](https://guidanceresources.com) (web ID: ONEAMERICA3), or downloading the GuidanceNow mobile app.

## Travel Assistance

AIRES automatically provides travel assistance services **AT NO COST** to you and your household through OnCall International.

Find comfort in knowing you and your loved ones are protected by the travel assistance benefit when traveling more than 100 miles from home for business or leisure. Coverage extends to your spouse, domestic partner, and children (under 21 or 25 and living at home as a full-time student) even when they are traveling without you.

### Travel assistance services include:

- Pre-trip information
- 24/7 emergency travel arrangements
- Translator and interpreter referral
- Emergency travel funds assistance
- Legal consultation and referral
- Lost or stolen travel documents assistance
- Emergency messaging
- Lost luggage assistance

For support, call 866-816-2103 in the US/Canada or 603-328-1754 collect from other locations or email [mail@oncallinternational.com](mailto:mail@oncallinternational.com).

## PerkSpot

You have access to PerkSpot—an online discount marketplace—**AT NO COST**.

Find everyday deals and discounts on all the products you love like, AMC theater movie tickets, Target, Costco, Enterprise car rentals, Disney Parks and Resorts, Apple products, Verizon, gym memberships, and much more. With over 30,000 national and local offers, you'll always find the best deal with PerkSpot.

Access at work, home, or on the go and browse thousands of discounts! Plus, keep an eye out for new featured discounts in your weekly email.

Download the PerkSpot mobile app or visit [locktonmws.perkspot.com](https://locktonmws.perkspot.com) to access your exclusive discounts.

# Contacts

If you have any questions regarding your benefits or the material contained in this guide, please contact AIRES Human Resources at [hr@aires.org](mailto:hr@aires.org).

Kristin Quigley

Teresa Coulombe

AJ Lawton

Call local office + ext. 2601

Call local office + ext. 1601

Call local office + ext. 2602

Provider/Plan	Policy Number	Phone Number	Website
<b>Medical</b>   Cigna	632845	888-806-5094	<a href="http://mycigna.com">mycigna.com</a>
<b>Dental</b>   Cigna	632845	888-806-5094	<a href="http://mycigna.com">mycigna.com</a>
<b>Vision</b>   Cigna	632845	888-806-5094	<a href="http://mycigna.com">mycigna.com</a>
<b>Life and Disability Insurance</b>   OneAmerica	621306	800-553-3522	<a href="http://oneamerica.com">oneamerica.com</a>
<b>Employee Assistance Program</b>   ComPsych	621306	855-387-9727	<a href="http://guidanceresources.com">guidanceresources.com</a> (web ID: ONEAMERICA3)

This summary of benefits is not intended to be a complete description of the terms and AIRES insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although AIRES maintains its benefit plans on an ongoing basis, AIRES reserves the right to terminate or amend each plan, in its entirety or in any part at any time.