



Spotsylvania County Public Schools

Together, we prepare our students for their future.

Welcome to Spotsylvania County Public Schools

This presentation is for 4 hour contracted employees

Please review this presentation. Use the red hyperlinks for more detailed information.

The Benefits Specialist will be available to answer questions contact Anne Sexton at 540-834-2500 ext. 1500 or email asexton@spotsylvania.k12.va.us

Employee Benefits Include:

- Medical, Vision & Prescription Drug
- Dental Insurance
- Short-term Disability/Long-term Disability
- Employer contribution to a 403(b) deferred savings plan
- Supplemental Insurance Products – Mark III
 - > Flex Spending Accounts
 - > Misc. Insurance Plan

Health Insurance

New Hire

- You must enroll/waive within 31 days of your start date
- Start date of your healthcare will depend on your start date and the date the election made (see next slide for details)

Qualifying mid- year event

If a qualifying mid-year change is to be effective the 1st of the following month this must be processed before payroll closes for the month Example:

Married 2/11 – 31 days to add spouse to healthcare

To add spouse with cover effective 3/1 – must have all documents and election made by 2/15 (close of payroll)

Documents received or election made after 2/15 cover will be effective 4/1

When will my insurance start?

You must enroll/waive within 31 days of your start date

Start date AND healthcare election made during the pay periods as follows:-

Start date & election made 5/12/19-6/8/19 – insurance will start July 1

Start date & election made 6/9/19-6/30/19 – insurance will start August 1

Start date & election made 7/1/19-7/13/19 – insurance will start August 1

Start date & election made 7/14/19-7/31/19 – insurance will start September 1

Start date & election made 8/1/19-8/17/19 - insurance will start September 1

Start date & election made 8/18/19-8/31/19 – insurance will start October 1

Start date & election made 9/1/19 – 9/14/19 - insurance will start October 1

Start date & election made 9/15/19-9/30/19 – insurance will start November 1

Start date & election made 10/1/19-10/12/19 - insurance will start November 1

Start date & election made 10/13/19-10/31/19 - insurance will start December 1

Start date & election made 11/1/19-11/9/19 - insurance will start December 1

If your employment start date is within a certain pay period, but you DO NOT make your healthcare election until the following pay period, the health insurance start date will be as detailed for the following pay period – not the pay period that you started work.

Example: Start work between 8/1/19-8/17/19, healthcare election made on 8/19/19 – your insurance will start on October 1

Medical, Vision & Prescription Drugs

Anthem BlueCross Blue Shield plans offered:

- KeyCare Expanded

- KeyCare 500

- > employee only, employee + child, employee + spouse, family shared (both spouses work for SCPS) or family

[Click here to view the Summary of Benefits for comparison](#)

(Note: The new plan year starts on 10/1/19, and a High Deductible/HSA plan will be added. Open enrollment will be available 8/1/19-8/31/19 for anyone wishing to change his or her new hire election)

Medical Insurance Rates

KeyCare Expanded Benefits (to include prescription drug and vision) for *Part-Time Employees*

	Employee	Employer	Total Premium
Employee Only	\$ 278.09	\$ 532.82	\$ 810.90
Employee + Child	\$ 591.75	\$ 879.11	\$ 1,470.86
Employee + Spouse	\$ 744.92	\$ 876.89	\$ 1,621.81
Family	\$ 954.60	\$ 1,191.65	\$ 2,146.25

KeyCare 500 (to include prescription drug and vision) for *Part-Time Employees*

	Employee	Employer	Total Premium
Employee Only	\$ 154.24	\$ 532.82	\$ 687.05
Employee + Child	\$ 364.16	\$ 879.11	\$ 1,243.27
Employee + Spouse	\$ 497.22	\$ 876.89	\$ 1,374.11
Family	\$ 599.64	\$ 1,191.65	\$ 1,791.29

NOTES:

1. Premiums are based on employees receiving 12 checks.
2. Rates are for twelve month coverage for October 1, 2018 through September 30, 2019, which the premium is withheld from the paycheck the month prior to coverage.
3. Family SHARED – if both spouses are employees of the Spotsylvania County School Board, premiums can be shared equally.

References:

Anthem – 1-800-445-7490 – www.anthem.com

Dental Insurance

Anthem Blue Cross Blue Shield

employee only, employee + child,

employee + spouse, family shared, family

[Click here to Refer to Plan Details](#)

Employees may choose the level of benefits—medical and dental, medical only, or dental only.

Dental Insurance Rates

Dental Only for Part-Time Employees

	Employee	Employer	Total Premium
Employee Only	\$ 12.49	\$ 20.57	\$ 33.06
Employee + Child	\$ 23.47	\$ 42.65	\$ 66.12
Employee + Spouse	\$ 23.47	\$ 42.65	\$ 66.12
Family	\$ 35.96	\$ 63.24	\$ 99.20

NOTES:

1. Premiums are based on employees receiving 12 checks.
2. Rates are for twelve month coverage for October 1, 2018 through September 30, 2019, which the premium is withheld from the paycheck the month prior to coverage.
3. Family SHARED – if both spouses are employees of the Spotsylvania County School Board, premiums can be shared equally.

References:

Anthem – 1-866-956-8607 – www.anthem.com/mydentalvision

Enrolling/waiving in the medical and dental

- ⦿ You must either enroll or waive within 31 days of your start date
- ⦿ The election will be made in your MUNIS Employee self-serve
- ⦿ The window to enroll will open on your start date and will be available for 31 days
- ⦿ Instructions on the enrollment/waive process are detailed in the resources section of employee self-serve portal
- ⦿ You will need your dependents date of birth and social security number during the enrollment process

Short Term/ Long Term Disability (employer paid)

Eligibility

- Completed one year of contracted employment
- Regular full-time or part-time employees of SCPS
- Actively at work in a contracted position:
 - > at least 5 hours per day and no less than 175 days per year for a full-time employee; or
 - > Less than 5 hours per day and no less than 175 days per year for a part-time employee
- Partial/full income replacement depending on months of service

Note: Employee paid short term disability is provided by Mark III
– see later slide for details

Supplemental Insurance Products

Mark III Employee Benefits

- Employee paid Pre-Tax and After-Tax benefit plans are available through Mark III
 - > If you are interested in learning about the benefits [Click Here](#) If you have questions after viewing the videos, please contact enrollment specialist Cheryl Bradley, at 800-532-1044 ext. 202
- You have 30 days from start date to enroll in the benefits. To enroll contact enrollment specialist Cheryl Bradley, at 800-532-1044 ext. 202
 - > All voluntary products will be offered on a GUARANTEED ISSUE (if enrolled within 30 days of hire) Including Texas Whole Life. This means there are no health questions required to obtain certain levels of coverage.
 - > If you do not contact Mark III to enroll within 30 days of your start date you must wait until the next annual enrollment to sign up and the Guaranteed Issue may not be available and some products will have limitations

403(b) Tax Shelter Annuity

- Regular part-time contracted employees (i.e., 4 hour bus drivers, 4 hour bus aides), who are not eligible to be enrolled in the state VRS system and work less than 5 hours daily are eligible to receive one payment as designated by the School Board per month for a tax shelter annuity approved by the School Board
- \$50 per month for contract year, not to exceed \$500

You MUST contact a 403(b) providers to set up an account

[Click here to see the list of approved 403\(b\) Providers](#)

QUESTIONS?

Contact

Anne Sexton

Benefits Specialist

asexton@spotsylvania.k12.va.us

Have a fantastic school year!!!!



“Together, we prepare our students for their future.”