

ATTENTION EMPLOYEES

Flexible Benefits Plan Open Enrollment

To: All Benefit Eligible Employees

From: Dr. David O. White, Division Superintendent

Date: August 15, 2018

King William County Public Schools will continue to work with Pierce Group Benefits to communicate our benefit plans. During the upcoming open enrollment period, Pierce Group will communicate and assist employees with enrolling in the following benefits: Anthem Health, Flexible Spending Accounts, Sun Life Dental, Superior Vision, Reliance Standard Long Term Disability, and Colonial Life supplemental benefits.

IRS regulations require that these benefits be made available to all eligible employees; therefore, **all** eligible employees must attend a group briefing at one of the scheduled locations, as well as an individual enrollment session with the Pierce Group representative.

The following points may assist you in evaluating your choices regarding participation in the flexible benefits plan:

Benefits Plan Overview

PRE-TAX BENEFITS



Flexible Spending Accounts

Medical Reimbursement: Max: \$2,650
Dependent Care: \$5,000



Vision Insurance

Superior



Dental Insurance

Sun Life



Health Insurance

Anthem



Individual Medical Bridge



Cancer Insurance



Accident Insurance

***NOTE:** Current participants in a medical and/or dependent care FSA **MUST** re-enroll to continue them next year. IF NO ACTION IS TAKEN, CURRENT CONTRIBUTIONS WILL STOP EFFECTIVE SEPTEMBER 30, 2018.

POST-TAX BENEFITS



Group Critical Care

(Guarantee Issue this year, see your representative for more details!)



Term Life Insurance

(Guarantee Issue this year, see your representative for more details!)



Whole Life Insurance



Disability Insurance



Long Term Disability

PLAN YEAR:

October 1, 2018 – September 30, 2019

ENROLLMENT DATES:

August 20 – August 31, 2018

ELIGIBILITY:

Full-time Bus Drivers & Full-time Employees working 30+ hours are eligible for all benefits

Flexible Benefits Plan Important Information

- The Pierce Group Benefit Counselor will provide every employee with an employee benefits handbook that will outline your complete, flexible benefits package. The handbook will be distributed at the group briefings. Any questions you may have about the plan or the information provided in the handbook can be directed to your Pierce Group Benefit Counselor. **If you are covering a spouse or dependent, please make sure to have all appropriate information (SSN and date of birth) available at point of enrollment.**
- Elections made during this enrollment period, **August 20, 2018 – August 31, 2018**, may not be changed. The only exception is for a qualified status change as defined by the Internal Revenue Service Code. A plan change due to a family status change must be initiated within 30 days of the qualifying event.
- Anthem Health Plan: Employees will not have any health premium changes. They will pay exactly the same as last year.
 - REFERRALS – Healthkeepers plan participants will no longer need referrals; continue to utilize in-network providers for the best benefit. Anthem will no longer track an assigned Primary Care Provider.
 - ID CARDS - Anthem is moving to a new enrollment and claim system and all plan participants will receive new ID Cards. Cards may have a new member ID number. It will be imperative to use this card every time you receive services so benefits can be verified and claims will be filed appropriately. Please fill all current prescriptions prior to September 30, 2018 and be sure to use your new card each time after October 1, 2018, to ensure services are not interrupted. ID cards will come in a plain envelope and may look like “junk mail”; please be looking for it. Cards will be generic and will not contain as much plan information as your current card. Each covered dependent will receive a card with their name on it.
 - PHARMACY CHANGES - We will implement the RX Choice program effective 10/1/2018. Each pharmacy is designated as Level 1 or Level 2. You can use any pharmacy however if you utilize a Level 2 Pharmacy the copay will increase by \$10. We will have lots of information about money saving tips on how to use this program at the open enrollment sessions so please be sure to attend. Anthem’s provider look up tool should be used to determine which pharmacies are Level 1 or Level 2. Please see your benefit book for more information.
- In order to participate in a medical or dependent care FSA in the 2018-2019 plan year, both new and existing participants **MUST** enroll online or see a plan Benefit Counselor during this enrollment period and complete the appropriate election form. **IF YOU DO NOT TAKE ACTION, YOUR CURRENT CONTRIBUTION WILL STOP EFFECTIVE SEPTEMBER 30, 2018.**
 - Health FSA Rollover Provision: Employees can rollover up to \$500 into the next plan year.
 - Employees who terminate during the plan year have 90 days from their termination date to file claims for qualified services received prior to the last day of the plan enrollment.
 - If you participate in the FSA/DCA with Ameriflex, you have access to Identity Theft Protection. You can sign up online at www.mastercard.us/idtheftalerts.
- We are pleased to announce that during this year’s annual enrollment period, Colonial Life’s Group Critical Care and Term Life will be Guaranteed Issue, meaning you will qualify for coverage regardless of health. Pre-existing limitations will still apply. Please see the Pierce Group Benefit Counselor for further details.

ONLINE INFORMATION

<https://piercegroupprofits.com/KingWilliamCountyPublicSchools>

Website will be available August 17, 2018.

Next Enrollment: Fall 2019

Please retain a copy of your enrollment form provided by Pierce Group Benefits. This is your only proof of enrollment.

Deductions will begin in September for Health, Dental, and Vision benefits.

Deductions will begin in October for Flexible Spending Accounts, Voluntary Long-Term Disability, and Colonial Life benefits.