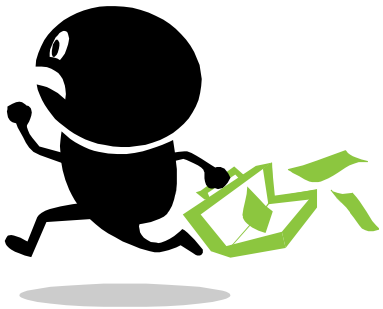
Norfolk Public Schools Payroll & Benefits Information

2018-2019



Blue Cross Blue Shield

Once again this fall, we will have open enrollment for health and dental insurance. This benefit is offered to certified staff with an FTE of .4 or more and hourly employees who work 35 hours per week or more. Open enrollment is from August 1-30. Because we are offering open enrollment, you must do one of the following:

1. If you are already enrolled in the District's HEALTH insurance, you do not need to complete an enrollment form.

2. Under the terms of the proposed regulations for the Affordable Care Act, the District could be fined if we provide a cash-in-lieu payment to an employee without the employee affirming that certain conditions are true and accurate. These conditions include:

- **The employee already has or will have coverage through a different provider; and**
- **The employee will be covered through the different provider during the District's entire fiscal year (September 1 – August 31).**

3. Employees who decline coverage will have to sign a "Declination Form" that certifies an employee has met the above-mentioned conditions in order to receive the cash-in-lieu payments. If an employee does not meet these conditions, they will not be eligible for cash-in-lieu payments and thus, will have to enroll through the District's acceptable coverage with the EHA. A copy of the employee's insurance card must also be provided.

4 . If you are not enrolled in our health plan currently and want to enroll, please fill out the enrollment form and we will enroll you in the district's health care plan, effective September 1, 2018. If you want to enroll in the dental insurance only, please fill out an enrollment form indicating you want dental insurance and decline the health insurance portion of the form.

Blue Cross Blue Shield *Options for 2018-2019*

The District dual-choice health insurance options for this year will be the $900 deductible plan or the $3,500 HSA (Health Savings Account) plan.

If you are not currently enrolled in the HSA plan and want to switch from the $900 plan to enroll in the HSA plan, you will make the switch to the HSA Plan in January. If you are a new employee and want to enroll in the HSA plan, you will enroll in the $900 plan through December and switch to the HSA plan in January. In early December the Payroll Office will send out a reminder for those that want to make the switch to the HSA plan in January and at that time you will fill out an enrollment form to make the change.

Benefit summaries and rates for the $900 deductible and $3,500 HSA plans are on the District website on the Payroll Information and Forms page under the health insurance section.

If you have an HSA, you cannot spend pre-tax HSA dollars on medical expenses for an adult child who may be covered under your health plan if they are not considered a tax dependent. Please consult your tax preparer for clarification of IRS rules governing non-dependent children.

Blue Cross Blue Shield Dental for 2018-2019

- Blue Cross & Blue Shield of Nebraska – PPO - Option 2
- Coverage A – no deductible
- Coverage B & C -$25 deductible for individual; $50 deductible for family
- Coverage A (Preventive & Diagnostic) – no Coinsurance
- Coverage B (Maintenance, Simple Restorative, etc.) - 25% Coinsurance Benefits (% covered person pays)
- Coverage C (Complex Restorative Dentistry) - 50% Coinsurance Benefits (% covered person pays)
- No coverage for orthodontic dentistry.

EyeMed Vision Plan

Norfolk Public Schools offers the EyeMed vision plan. We offer a standard plan and premium plan. The premium plan has the standard plan features, but offers a better frame allowance, contact lens allowance, covers progressive lenses at four different tiers with lower co-pays, scratch-resistant coating and anti-reflective coating. There are also discounts for Lasik surgery and hearing aids.

The rates are as follows:

Standard Plan	**Premium Plan**
Employee - $8.56	**Employee - $10.16**
Employee/Spouse - $16.26	**Employee/Spouse - $19.30**
Employee/Children - $17.12	**Employee/Children - $20.31**
Employee/Family - $25.16	**Employee/Family - $29.86**

Check out all the plan benefits for both vision plans. Frames can be purchased every 12 months. Some exclusions for frames apply. See NPS website (Payroll & Benefits) for more information.

There are NO premium changes for life insurance or disability!

Cancer Insurance

Cancer rates for 2018-2019 will not increase!

One of the features of our cancer policy is a $50 wellness benefit each calendar year for services such as breast exams, PSA's or a colonoscopy. To receive this benefit you can file a claim online at www.coloniallife.com or call 1-800-325-4368. You can even file claims for previous years.

PayFlex Flexible Spending Account Plans

All participants MUST complete a new Enrollment Form, even if you were previously enrolled!

Reminder: You can carry over up to $500 of unused amounts in your PayFlex medical FSA at the end of one plan year to the immediately following plan year.

The health expense deduction is $2,650 per employee this year. The dependent care deduction is $5,000 per year and CANNOT be carried over to the next plan year.

If you plan on enrolling in the new $3,500 HSA health insurance plan in January, you *CANNOT* contribute to your PayFlex 125 health plan. However, we offer a Limited Purpose Flexible Spending Account (LPFSA) for those who enroll in the HSA. The LPFSA can only be used for dental, orthodontia and vision expenses. The limit for 2018 is $2,650. You can have an HSA and a LPFSA account at the same time. If you plan to enroll in the HSA in January and you want to utilize a LPFSA also, you will enroll in the LPFSA in September.

Benefit Forms

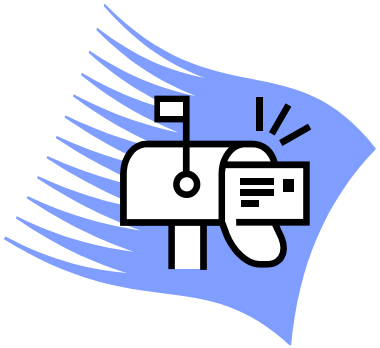
Each employee will receive a Benefit Form. This form allows us to make deductions from your paycheck. Your form is printed with the deductions you had last year. If you want to make changes, please indicate the changes on your form.

We must have your signed and dated form returned to payroll by

August 22, 2018!!!

Remember, if you make changes on your form, such as dropping coverage for health, life, supplemental life, cancer or vision insurance, you **MUST** also fill out a corresponding company's form terminating the coverage. For example, if you drop your vision insurance, find the vision form on our website, fill it out, check the box to terminate coverage, sign the form, and attach it to your Benefit Form when you send it to the Payroll Office.

Any address changes need to be reported to the Payroll Office in writing. An email is acceptable. We had many returned pay stubs this summer because people forgot to tell us they moved!!!



PLEASE keep your pay stubs for the current year. If you buy a house, refinance your house or buy a car, they will need a copy of your pay stub.

To obtain a copy of a past pay stub or W-2, go to the District website, click on Business Services, then Payroll and Benefits. Click on the Check History/W-2 Forms. Your user id will be the first four letters of your last name and first four letters of your first name. Your password is the last four digits of your Social Security Number.

Once you log in, you will see a blue tab across the top. If you scroll over the Employee Information, you can choose Check History or W-2's. Your Check History for the last 12 months is available and your W-2's for the last 3 years are available.

Forms

If you need to change your W-4, your bank account, etc., please use the forms on the district website.

Forms

All forms must be received in the Payroll Office by Wednesday, August 22, 2018. You may send your forms on delivery. Due to appointments with new staff this year, one-on-one times will be limited. If you have any questions, please email us and we will get back to you as quickly as possible:

kathymizner@npsne.org -certified staff
tricianathan@npsne.org -classified staff

Please Sign All Your Forms Before You Return Them To The Payroll Office on August 22nd!!