



CERTIFIED STAFF

2019-2020 District Benefit Program

The dual-choice option with Blue Cross-Blue Shield health insurance has not changed for this year. Certified staff may choose the \$1,050 deductible plan or the \$3,500 HSA (Health Savings Account) plan. The MONTHLY premiums for these plans are as follows:

Points of Interest

- **Special enrollees should be aware of the time frame available to them to enroll in the health insurance plan**
- **Using an Rx Nebraska pharmacy can result in considerable savings to a policy holder**
- **A direct bill plan is available to those who are considering retiring**
- **All eligible employees must complete the district benefit form by August 24, 2019**

Employee Health with...	\$1,050 Deductible	HSA
Single Dental	\$668.50	\$568.55
Employee/Spouse Dental	\$700.32	\$600.37
Employee/Child(ren) Dental	\$693.08	\$593.13
Family Dental	\$721.20	\$621.25
Employee/Spouse Health with...		
Single Dental	\$1,372.00	\$1,162.12
Employee/Spouse Dental	\$1,403.82	\$1,193.94
Employee/Child(ren) Dental	\$1,396.58	\$1,186.70
Family Dental	\$1,424.701	\$1,214.82
Employee/Child(ren) Health with...		
Single Dental	\$1,212.82	\$1,027.23
Employee/Spouse Dental	\$1,244.64	\$1,059.05
Employee/Child(ren) Dental	\$1,237.40	\$1,051.81
Family Dental	\$1,265.52	\$1,079.93
Employee/Family Health with...		
Single Dental	\$1,832.32	\$1,550.50
Employee/Spouse Dental	\$1,864.14	\$1,582.32
Employee/Child(ren) Dental	\$1,856.90	\$1,575.08
Family Dental	\$1,885.02	\$1,603.20
Dental Insurance Only...		
Single Dental	\$28.96	
Employee/Spouse Dental	\$60.78	
Employee/Child(ren) Dental	\$53.54	
Family Dental	\$81.66	

Some points of information are:

✓ Certified staff must have an FTE of .40 in order to be able to participate in this program.

✓ The **2020** limits for an HSA account are \$3,500 for a single person and \$7,000 for a family. The District also offers a Limited Purpose Flexible Spending account (through PayFlex) for employees who enroll in the HSA. This account can be used **only** for dental, orthodontia and vision expenses. The limits for 2019 are \$2,700. You can enroll in the HSA account and have a Limited Purpose Flexible Spending account at the same time.

✓ If you enroll in the HSA, your HSA account will be through Elkhorn Valley Bank.

✓ Contributions to your HSA account are pre-tax contributions that can be made through payroll deduction.

✓ Please refer to your BC/BS packet that contains a Four-Tier Benefit Program regarding co-pays of prescription drugs.

✓ 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.

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When you retire, to qualify for the Direct Bill Plan an employee must have been enrolled in an EHA group health plan for 5 years at the time of leaving the school.

Basic Life Insurance

The District's term life insurance program is with the National Insurance Services. Staff may purchase coverage equal to their salary rounded to the next highest thousand. The maximum that may be purchased is \$100,000 and the minimum is \$10,000. This policy contains an accidental death and dismemberment provision doubling the amount of benefit that may be available.

Applying for coverage 31 days or more after the first day of employment will require an "Evidence of Insurability" form.

Retirees may keep their basic life insurance at the current coverage amount and cost they are paying until they reach age 70.

The cost for this benefit is \$.16/\$1,000 of coverage.

Dependent Life Insurance

Dependent Life Insurance in the amount of \$5,000 for the spouse and \$2,000 for each child, 14 days old to 26 years old, is available at an additional cost of \$2.01 per family per month. Employees must take the Basic Life Insurance to be eligible for Dependent Life.

Supplemental Life Insurance

Supplement Life Insurance coverage is offered to employees in amounts from \$10,000 to \$100,000 in increments of \$10,000. This includes an equal amount of accidental Death and Dismemberment provision for the employee only. One-half of the amount of the employee coverage is available for the employee's spouse at the employee's rate. Coverage for children is available at \$5,000 per child, 14 days old to 23 years old if a full-time student, with the cost being \$1.00 for coverage for all children. You must take the Basic Life Insurance coverage to be eligible to participate in the Supplemental Life Insurance coverage. All new employees are eligible for coverage in the first 31 days of employment without "Evidence of Insurability" requirements. For those who have been employed over 31 days and have not previously taken Supplemental Life, an "Evidence of Insurability" form is required. This form is available in the payroll office. You are eligible to request this coverage at the beginning of each school year. Additionally, evidence of insurability is required if requesting coverage over \$60,000.

The rates for the Supplemental Life plan are step-rated based upon age and amount of coverage. Use the following table to calculate the cost. If you desire spouse coverage, it is 50% of the employee coverage and 50% of the employee's cost.

<u>Age Bands for Supplemental Life</u>	<u>Per \$1,000 of Insurance</u>
15-29	0.09
30-34	0.10
35-39	0.12
40-44	0.19
45-49	0.26
50-54	0.44
55-59	0.69
60-64	1.01
65-69	1.73
70-74	2.91
75-79	4.64
80 & Over	6.40

Disability Insurance

The National Insurance Services long-term disability insurance policy is available to purchase. Policy benefits begin after the use of allowable accumulative sick leave, up to a maximum of 75 days. The disability payment is based upon 66 2/3% of gross salary with a maximum monthly benefit of \$14,445. The cost of the premium is \$.361 per \$100. If an employee does not know their monthly salary and wishes to purchase the policy, write "Yes" in the amount line and the payroll office will complete this area. Employees who do not wish to have this insurance must complete a waiver form and return to the payroll office.

Flexible Spending Accounts (PayFlex)

IRS Section 125 deductions allow employees to set aside pre-tax dollars to use for non-reimbursable health care expenses, as well as child care expenses. Employees should complete the enrollment form after calculating how much should be set aside to meet these yearly expenses. You may carry over unused **PayFlex Health Care** funds up to \$500 into the next plan year. The maximum yearly contribution for childcare is \$5,000 and for non-reimbursed health care is \$2,700. For those employees who elect to take the \$3,500 Health Savings Account (HSA), you may also contribute to a Limited Purpose Flexible Spending Account. This account can be used ONLY for dental, orthodontia and vision expenses. The limits for 2019 are \$2,700. You can have an HSA and a Limited Purpose FSA account at the same time. If you plan to enroll in the HSA in January and you want to have a Limited Purpose Flexible Spending Account also, you will enroll in the Limited Purpose Flexible Spending Account in September.

Cancer Insurance

The Norfolk Public Schools offers a Group Cancer Policy through Colonial Life Insurance. The policy provides benefits if the first date of diagnosis of cancer or the performance of a cancer screening test occurs while the policy is in force. The cancer must be pathologically or clinically diagnosed. Benefits include the following:

- ✓ \$100 per day if you are confined in a hospital/intensive care unit; \$200 per day after the first 30 days up to 365 days per year.
- ✓ \$50 wellness benefit per calendar year for services such as breast exams, pap smears, PSA or colonoscopy.
- ✓ Transportation and lodging costs.
- ✓ Hair and external breast prosthesis coverage
- ✓ The cost of the monthly premium is \$10.70 for a single policy and \$17.85 for a family policy.

Cancer Initial Diagnosis Rider

After having purchased the cancer policy, an Initial Diagnosis of Cancer Rider is also available to district staff. The rider pays a lump sum benefit for the initial (first) diagnosis of internal (not skin) cancer that occurs after the waiting period. This benefit may be used to help pay for deductibles and coinsurance on your major medical insurance or settle any outstanding debts. Some of the features are:

- ✓ Guaranteed renewable as long as your cancer insurance policy is in force and you pay your premiums for the rider.
- ✓ Covers the same members as your cancer insurance policy.
- ✓ Pays benefits regardless of any other insurance you have with other insurance companies.
- ✓ Pays benefits directly to you, unless you specify otherwise.

The cost for this rider is \$3.15 for a single policy and \$5.25 for a family policy.

Check out all the discounts offered by our vision carrier, EyeMed.

Vision Plan

The district will offer a new vision plan this year through EyeMed. You can choose either the standard plan or the premium plan. The plans offer discounts on your eye exam, frames, contact lenses, progressive lenses, scratch coating and anti-reflective coating. There are also additional discounts on Lasik and hearing care through the EyeMed vision plan.

The monthly rates for the vision plans are as follows:

Standard Plan	Monthly Rate	Premium Plan	Monthly Rate
Employee	\$ 8.56	Employee	\$10.16
Employee & Spouse	\$16.26	Employee & Spouse	\$19.30
Employee & Child(ren)	\$17.12	Employee & Child(ren)	\$20.31
Employee, Spouse & Child(ren)	\$25.16	Employee, Spouse & Child(ren)	\$29.86

403(B) Plan

Norfolk Public Schools has hired Christensen, Brozek, Faltys as a third party administrator (TPA) to provide management in order for the district to comply with the new IRS regulations. Employees may choose to contribute to a 403(b) program using a payroll deduction utilizing the Salary Reduction Form provided by the TPA.

The district offers a ROTH IRA in addition to the traditional 403(b) option.

Contributing to a 403(b) Plan now can give you added income when you retire.

Norfolk Public Schools Foundation

The Norfolk Public Schools Foundation provides support for special projects to enhance the field of education for students, staff and the Norfolk community. Any monetary gift through payroll deduction is tax deductible (not pre-taxed dollars).

United Fund

Each fall there is a drive for the United Way. You may choose to make your contribution via payroll deduction. Enrollment cards are usually distributed in September with deductions beginning in November for a period of 10 months.

Direct Deposit

All employees of the District are required to participate in the direct deposit program provided by their chosen financial institution. Each employee shall complete a Direct Deposit form and attach a photocopy of a check or savings account card to the form and return to the payroll office.

With direct deposit, your paycheck is in the bank on pay day. You can also deposit in up to 10 different bank accounts.