It's Benefits Enrollment Time!!! Active Full-time Employees

Healthcare Open Enrollment Dates: March 2— March 13, 2020 Period of Coverage Dates: April 1 — December 31, 2020

We previously notified you that once we reached successful bargaining with the Unions you would be notified of your healthcare open enrollment dates. At this time, while we continue to negotiate with each of the bargaining units, the current Cigna healthcare plans will continue to be offered for the remainder of the 2020 benefits plan year. Therefore, this is a CHANGES ONLY enrollment for healthcare benefits.

The enrollment application will be available during the open enrollment period 24 hours/ 7 days a week. You must use Google Chrome web browser for the online enrollment application.

What You Need to Know:

- There will be no plan design and premium changes for the remainder of the 2020 plan year.
- If you do not make any changes, your current healthcare coverage and your dependent(s) coverage will continue.
- If you are currently opting out of healthcare, this election will continue and you will have to submit proof of other group or state-funded healthcare coverage.
- If you are being deducted the spouse/domestic partner annual surcharge, the deductions will continue. However, we ask that you review your response in the Surcharge Affidavit to confirm their medical coverage status has not changed.
- You can add your eligible dependent(s) during this enrollment period; however, you must have a
 valid Social Security Number for each eligible dependent. You must also submit proof of
 eligibility documentation (i.e., marriage certificate for spouse, birth certificate for natural
 children) if not previously submitted during the 2020 Flexible Benefits Only enrollment. If you do
 not provide the required documentation, coverage will be terminated.
- Changes to your healthcare benefits made during this enrollment period will be effective April 1,
 2020 and the changes will be reflected on the April 10, 2020 paycheck.

Your Benefits Salary (annual base salary as of June 30, 2019) determines:

- Benefits Salary will be updated to meet current salary levels and will be determined for all employees annually on June 30 of each year.
- Benefits Salaries being used for the 2020 plan year is the employee's annual salary as of June 30, 2019.
- Employee and dependent's healthcare premium contribution.
- Board-paid life insurance amount.
- Disability enrollment eligibility.

Salary Bands:

- Determines the Board Contribution and the employee's per pay deduction for employee and dependent(s) healthcare cost.
- Will be reviewed for indexing on a cycle of a three year term, based upon an average of most recently published Consumer Price Index (CPI).

NOTE: Employees may have experienced a change in salary band as a result of salary increase last June and may have resulted in an increase in both employee cost share and dependent premium.

Core Benefits:

- Full-time benefits eligible employees will continue to be provided Board-paid Standard Short-Term Disability (STD) coverage.
- The School Board provides a Term Life & Accidental Death and Dismemberment (AD&D) program with Metropolitan Life Insurance Company for all full-time employees. The coverage amount is either one or two times your annual base salary rounded up to the next \$1,000.00. Administrators and Confidential Exempt Personnel received two times the annual base salary. All other employees receive one times their annual base salary. The minimum benefit for employees represented by AFSCME is \$10,000. Additional life insurance may be purchased through payroll deductions to bring maximum benefits to an additional, one times the amount provided by the School Board. Employees are eligible to increase the life insurance amount to a maximum of five times the annual base salary after the first year of participation in the optional life program. Evidence of Insurability will be required for any increases in coverage. To find out more about Board-paid Term Life and AD&D, contact the MetLife representative at 305.992.7029.