

# BALTIMORE CITY --- PUBLIC SCHOOLS



## HEALTH BENEFITS AT A GLANCE

# BENEFITS - OVERVIEW

City Schools offers a comprehensive benefits package that includes:

- × Medical
- × Dental
- × Vision
- × Prescription
- × Life Insurance and Accidental Death & Dismemberment
- × Long Term Disability
- × Flexible Spending Account – Day Care Expenses
- × Pension Plan
- × 403(b) Tax Shelter (retirement savings)
- × Employee Assistance Plan
- × Dependent Child Tuition Waiver



# DEPENDENT ELIGIBILITY

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## Eligible Dependents:

- ✗ Spouse – legally married
- ✗ Domestic Partner – same sex partners
- ✗ Dependent Children – birth, adoption, legal guardianship, stepchildren
- ✗ Children covered to the end of the month they turn 26
- ✗ Disabled Dependents



# QUALIFYING LIFE EVENT CHANGES

Birth of a new baby

Adoption

Marriage

Divorce

Death or lose of dependent child

If you have a qualifying event, you must submit a completed Benefit Election Form and any necessary documentation to the DBM within 30 days of the event.

# HEALTH INSURANCE PLANS

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A variety of medical plans are provided for you to select from.

- ✗ **Kaiser** is a HMO – (Health Maintenance Organization); Coverage is provided in Maryland, DC and Virginia areas.
- ✗ **BlueChoice** is a POS – (Point of Service); **In-Network** Coverage is provided in Maryland, DC and Virginia. **Out-of-Network** coverage is provided throughout the United States Region.
- ✗ **CareFirst Blue Cross Blue Shield** is a PPN/PPO – (Preferred Provider Network); Coverage provided throughout the United States Region.

# DENTAL COVERAGE

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## **Dental HMO** - administered by The Dental Network

- × City Schools pays the full premium.
- × Dentist must be a network provider of the Dental Network

## **Dental Buy-up Plan** - administered by CareFirst

- × Employee pays a bi-weekly premium that is deducted from employee's paycheck.
- × 2,600 network dentists in the Maryland area



# NVA VISION COVERAGE

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Vision coverage is administered by National Vision Administrators.

- ✕ No premium cost to employees
- ✕ Services provided once every two years
- ✕ Eye Examination
- ✕ Glasses or Contacts (when medically necessary)

# EXPRESS SCRIPTS PRESCRIPTION COVERAGE

	Co-payment Participating Pharmacy 34 day supply	Co-payment Retail Mail-Order Maintenance 90 day supply
Generic Drugs	\$10.00	\$15.00
Preferred Brand Name Drugs	\$15.00	\$20.00



# LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

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## **Basic Life**

- × City Schools pays the full premium.
- × Benefit amounts are defined based upon your union affiliation.
- × Employee identifies beneficiary

## **Optional Life Insurance**

- × Employee option to enroll
- × Employees can elect up to five times their salary
- × Rates based on age and salary
- × Employee identifies beneficiary

# THE HARFORD LONG TERM DISABILITY INSURANCE (LTD)

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Long Term Disability is an option for full-time employees.

- ✕ Income protection for long term illness
- ✕ Administered by The Harford
- ✕ Employees must enroll by selecting this benefit on the Benefit Election form within 30 days of hire date or during Open Enrollment.
- ✕ There are two plan options.
  - ✱ Option A: Benefits begin after 180 days
  - ✱ Option B: Benefits begin after 90 days

# FLEXIBLE SPENDING ACCOUNT (DAY CARE)

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The benefit to selecting the Flexible Spending Account (Day Care):

- × Pre-Tax deduction for dependent care expenses
- × Eligible expenses include:
  - × Daycare expenses
  - × Before and After School care
  - × Elder Care
- × \$2,500 Maximum for a single person and \$5,000 maximum for married persons.





# BALTIMORE CITY --- PUBLIC SCHOOLS



## RETIREMENT & PENSION

# RETIREMENT AND PENSION

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City Schools has two Retirement Systems.

- ✗ State Retirement & Pension System of Maryland
- ✗ Employee's Retirement System.



# STATE RETIREMENT & PENSION SYSTEM OF MARYLAND

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Enrollment in this retirement plan is **mandatory!**

- ✗ Employees are eligible if their position meets the COMAR regulations, such as Teachers, Instructional Paras and PSASA members.
- ✗ Bi-Weekly Contribution of 5% deducted from paycheck.
- ✗ Vested in system after 5 years of employment.
- ✗ Annual Statements are issued to all enrollees.
- ✗ Must have completed application and beneficiary forms as well as proper identification to be properly enrolled in system.



# EMPLOYEE'S RETIREMENT SYSTEM (ERS) OF BALTIMORE CITY

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The following are the requirements and benefits of the Employees Retirement System:

- ✗ One year waiting period before enrollment.
- ✗ Non-contributory system (no payroll deductions)
- ✗ Employee is vested in the system after 10 years of enrollment
- ✗ Employee is entitled to a monthly benefit at retirement age
- ✗ Employees represented by Local 44, CUB and Unaffiliated employee's are eligible for enrollment in this system.
- ✗ (City of Baltimore Contact Information) 443-984-3200

# TAX SHELTER ANNUITY 403(B)

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The Tax-Sheltered Annuity Program is a supplemental retirement savings program authorized by section 403(b) of the Internal Revenue Code.

- ✕ Nine authorized carriers
  - ✱ ING
  - ✱ Lincoln Financial Group
  - ✱ MetLife
  - ✱ NY Life
  - ✱ Valic
  - ✱ Plan Member Services
  - ✱ AXA Equitable
  - ✱ American Century Investments
  - ✱ Lincoln Investments
- ✕ Reduces your federal taxes
- ✕ Automatically deducted from bi-weekly pay
- ✕ Savings for the future

# VALUE OPTIONS EMPLOYEE ASSISTANCE PROGRAM (EAP)

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The Employee Assistance Program offers confidential counseling, legal and financial services to all benefit eligible full-time and part-time employees.

- ✗ Available to employees and family members at no cost
- ✗ Services are available 24 hours a day, seven days a week.
- ✗ Three counseling sessions at no cost
- ✗ Coordination with healthcare plans



# DEPENDENT CHILD TUITION WAIVER BENEFIT

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- ✖ Employees that are non-city residents are eligible to receive a tuition waiver for the cost of tuition if they have a child attend City Schools.
- ✖ Request must be submitted through eForms located on Employee Self Service.
- ✖ Proof of guardianship or birth must be submitted as well .
- ✖ You may call the Office of Student Placement at 410-396-8600 if you have additional questions.

# TYPES OF LEAVES

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Leave of absence request for 30 days or more, for leaves such as:

- × Maternity Leave
- × Family/Child Care Leave
- × Study/Sabbatical Leave
- × School Board Approved Personal Leave
- × Military Leave beyond 15 days in a calendar year
- × Family Medical Leave

# FAMILY MEDICAL LEAVE ACT (FMLA)

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Family Medical Leave Act is a federal law.

- ✗ 12 weeks of unpaid or paid leave per year, to care for your own illness or a family member's medical illness.
- ✗ 26 weeks for a line of duty or injury sustained while on active duty.
- ✗ FMLA can be taken Intermittently or once within a single, 12 month period.



# HIPPA & COBRA

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**COBRA** - Consolidated Omnibus Budget Reconciliation Act.

- ✗ Temporarily extends health coverage to employees and their family members.

**HIPPA** - Health Insurance Portability and Accountability Act of 1996.

- ✗ Limits pre-existing conditions.
- ✗ Protects your personal health information (PHI).



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- ✖ BeWell is the health and wellness program for City Schools employees.
- ✖ Our goals for the BeWell Program are to offer programs and resources to improve employee health and help reduce rising healthcare costs.
- ✖ In 2011 Look out for BeWell Seminars to help you eat healthy, stay fit, and reduce financial stress.
- ✖ Please visit the BeWell webpage located on the City Schools' website for seminars and other healthy living tips and information.
- ✖ For questions or ideas please contact us at [BeWell@bcps.k12.md.us](mailto:BeWell@bcps.k12.md.us)

# FOR MORE INFORMATION REGARDING BENEFITS

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To view benefits information or obtain forms please visit our  
website at:

[www.bcps.k12.md.us](http://www.bcps.k12.md.us) or [www.baltimorecityschools.org](http://www.baltimorecityschools.org)

E-mail us at:

[benefits@bcps.k12.md.us](mailto:benefits@bcps.k12.md.us)

You may also call us at the Office of Human Capital, HR Connect at  
410-396-8885.