

Benefits and Eligibility ■ 2011

Basic Benefits

With the exception of the defined benefit pension plans, the costs for the basic benefits for all regular part-time and full-time employees are paid in full by Baltimore County Public Schools. Basic benefits include:

- Paid Holidays\*
- Paid Vacation & Compensable Non-Duty Work Days\*
- Paid Sick Leave\*
- Paid and Unpaid Leaves of Absence\*
- Tuition Reimbursement\*
- Employee Assistance Program
- Employee Wellness Program
- \$15,000 of Basic Term Life Insurance
- Employee Vision Coverage\*
- First Financial Federal Credit Union – membership available
- Defined Benefit Pension Plan

*\*Refer to your supervisor or the Office of Personnel for more information regarding your eligibility for these benefits.*

Membership in the Maryland State Teacher’s Pension System is mandatory and requires a contribution based on your annual compensation.

Membership in the Baltimore County Employees’ Retirement System (ERS) is voluntary and the employee contribution percentage is based on a flat percentage of compensation.

Optional Benefits

In general, full and part-time employees may choose to enroll in any combination of the benefits listed below. BCPS contributes a large portion toward the purchase of health and welfare benefits. This allows you the flexibility to choose the benefit plans that best meet your needs.

The Flexible Benefits Program for BCPS is a cafeteria plan as defined by Section 125 of the Internal Revenue Code. A cafeteria plan allows you to pay for certain employee benefits with pre-tax deductions from your paycheck. You pay for most benefits on a before-tax basis, which lowers the taxes taken out of each paycheck. Your before-tax benefits include:

- Medical
- Dental
- Vision (Must be .5 FTE to be eligible)
- Cancer & Intensive Care Insurance (not offered to new hires after 7/1/2007)
- Optional Life Insurance – amounts up to \$35,000
- Flexible Spending Accounts
- 403(b) / 457(b) Plans

Your after-tax benefits include:

- Personal Accident Insurance
- Long Term Disability Insurance (Must be .5 FTE to be eligible)
- Whole Life Insurance with Long Term Care
- Critical Illness Insurance



Benefits and Eligibility (continued)

Eligibility

Employees

You are eligible to participate in the BCPS Flexible Benefits Program if you are a:

- Regular full-time employee
- Part-time employee working .5 FTE or more

Dependents

Eligible family members include your:

- Legal spouse
- Domestic partner

**Domestic Partner, which is defined as:**

- Same or opposite gender
- Both 18 years or older and
- Not related by blood
- Who share financial obligations
- Reside together continuously for at least 12 months
- Have agreed to be jointly responsible for each other’s welfare
- Not legally married to anyone else or in a registered domestic partnership with anyone else

You can cover your domestic partner if your partnership is registered with BCPS. You can find more information about domestic partner registration on the benefits Web site at: [www.bcps.org/offices/benefits](http://www.bcps.org/offices/benefits).

- Dependent children

**Children include the employee’s:**

- Natural children
- Stepchildren
- Legally adopted children
- A child for whom you have legal guardianship, including grandchildren
- Children of your Registered Domestic Partner who depend on you for financial support

Dependent children are covered through the end of the month that they turn 26 years of age. Dependent children who are married are eligible. Dependents are not eligible if they have medical benefits offered at their place of employment. Dependents are eligible for benefits if the employee is required to provide benefits through a divorce decree, court order, or Qualified Medical Child Support Order (QMCSO).

Dependents who reach age 26 will be eligible for COBRA benefits.

**Important Domestic Partner Tax Note:**

The Internal Revenue Service regulations require different tax treatment for group insurance costs associated with same-sex domestic partner coverage in cases where the partner does not qualify as a tax dependent under the IRS Code. (In determining the tax effect of same-sex domestic partner coverage, Baltimore County Public Schools require a completed Declaration of Tax Status Form.)

The Federal and State tax consequences of benefits coverage are different for a same-sex domestic partnership than for a husband and wife. Under Federal law, Baltimore County Public School’s contribution toward the cost of health care coverage for a domestic partner and his or her dependent(s) is considered taxable income to the employee. The employee should consult with a tax advisor for a full understanding of the tax consequences.

**My Spouse or Domestic Partner is also an employee of BCPS. Can we cover each other for benefits?**

If you and your spouse (or domestic partner) are both employees of BCPS, you may each enroll as an individual or one of you can elect two-person or family health care coverage. If you elect coverage separately, you cannot claim each other as a dependent. Your eligible dependent child(ren) may only be covered by one of you.

## Benefits and Eligibility



A few examples of ineligible dependents are:

- Anyone who is not your legal spouse (e.g. ex-spouse)
- Dependents no longer covered by a court order
- Children of live-in partners, if the domestic partner is not covered
- Stepchildren following divorce from natural parent

### When Your Dependent Loses Eligibility for Coverage

Any ineligible dependents should be removed from your coverage as soon as they become ineligible. You must notify the Office of Employee Benefits and Retirement at 410-887-8943 or email [benefits@bcps.org](mailto:benefits@bcps.org) within 30 days of any qualifying event (e.g. marriage, birth of a child, divorce, etc.) affecting your eligibility or the eligibility of your dependents. You should contact the Benefits Office, in advance, so that the dependent can be removed from coverage at the appropriate time. There are no refunds of monthly deductions or quarterly payments taken during the period of ineligibility. When coverage ends for a dependent, he or she may choose to continue coverage under COBRA for a maximum of 36 months, as long as you have notified the Office of Employee Benefits and Retirement within 60 days of the loss of eligibility.

BCPS shall have the right of determining eligibility of a spouse and dependents consistent with the provisions of the Plan.