

PITTSBURGH BOARD OF EDUCATION

BENEFIT PLANS SUMMARY – 2013

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STATEMENT OF PURPOSE: This summary provides an overview of the benefit plans offered by the Pittsburgh Board of Education to employees. Please refer to the corresponding group insurance brochures for specific plan details.

SECTION I

HEALTH INSURANCE INFORMATION

Full time employees of the School District may select one of the following health plans:

1. Keystone Blue HMO plan that has a vision care plan through Davis Vision
2. Standard Blue PPO plan which allows for coverage outside of the network of participating providers.
3. UPMC EPO-HMO plan that has a vision care plan through Vision Benefits of America
4. UPMC Standard PPO plan which allows for coverage outside of the network of participating providers.

Please see the health insurance rates and summaries on the School District web site for a brief overview of the health plans. On the PPS web site, click on the department tab, then Benefits Administration & Customer Service.

Effective Date of Coverage

Health insurance coverage for a newly hired employee goes into effect on the first day of the month after the initial payroll deduction of premium is made.

Eligible Dependents

Eligible dependents are defined as following: employee's lawfully married spouse, unmarried dependent children under the age of 19 and young adult dependents between the ages of 19 to 26. Disabled children who are incapable of self-support are eligible for medical coverage. There is no age limitation for disabled children. Young adult dependents ages 19 to 26 may be covered under your benefit plans as long as they do not have coverage or the opportunity to have coverage through an employer.

All employees except employees covered by the AFSCME 297 or 2924 collective bargaining agreements are eligible to enroll their same-sex domestic partner, in the benefit plans. There is a registration process that the employee must follow in order to add their domestic partner to the plans. Please contact the Employee Benefit Office for an appointment to complete the registration process and provide the required proof of the domestic partner relationship.

It is the employee's responsibility to notify the Employee Benefit Office of any changes in family status. A change in family status is a birth of a child, adoption, marriage, divorce or a child over the age of 19 has coverage through their employer's plan. The change in family status must be reported to the Employee Benefit Office within 31 days of the change for the dependent to be covered under the health plan when they first become eligible. An employee will report the change via the on-line benefit enrollment system – E Benefits.

Each employee has the ability to access the system to register and create a log-in and password. Employees are to use this system to record Life Event changes, open enrollment changes, add/delete dependents and update beneficiaries. There is a direct link to the E Benefit system via the School District web site.

An example of a Life Event change is the birth of a new baby. The employee has 31 days from the date of birth to access the E Benefits system and enroll the baby under their benefit plans. The Employee Benefit Office will be notified of your change and will let you know if there is any further information needed to process your request. If the newborn child is not reported within 31 days of the date of birth, they cannot be added to the health plan until the next open enrollment period.

Health Insurance Coverage Changes / Open Enrollment

Once each year, employees are permitted to change their health insurance plans or add dependents that were not added when the dependent was first eligible. This time period is referred to as **Open Enrollment**. Each October, letters are sent to the employee's home announcing the open enrollment time period and deadlines. Any changes made during the open enrollment time period will go into effect the following January 1st.

Health Insurance Identification Cards

Health Insurance Identification Cards are mailed from the health insurance company directly to the employee's home address. This process takes approximately four to six weeks.

Health Insurance Coverage and Claim Questions

If you have specific questions regarding how a procedure is to be covered under the health plan or why a claim has not been paid, please contact the customer service department at one of the following telephone numbers:

Standard Blue PPO – 1-877-258-3123

Keystone Blue HMO – 1-877-258-3123

Davis Vision Plan – 1-800-999-5431

UPMC Health Plan – 1-800-876-2756

Vision Benefits of America (VBA) – 1-800-432-4966

Primary Care Physician – PCP

For enrollment in the Keystone Blue HMO plan, you must select a Primary Care Physician (PCP) for each enrolled family member. You may change the primary care physician at any time by contacting the customer service department of that health plan. If you notify the health plan of the change in PCP prior to the 15th of the month, the change will take effect the first day of the following month. If you notify the insurance company after the 15th of the month, the change in PCP will take effect the first day of the second month after notification of the health plan.

SECTION II

DENTAL INSURANCE INFORMATION

The Board of Education offers a choice of two dental plans that are administered by the United Concordia Dental Program. The plans are a Traditional Dental Plan and a Preferred Dentist Plan (PDP plan). Under the Traditional Dental plan, you may go to any dentist to have dental work performed. The dental plan will reimburse covered dental expenses at various co-insurance levels on a reasonable and customary basis. If the dental charge is more than the reasonable and customary amount, you will receive a bill for the difference. Under the Preferred Dentist Plan (PDP plan), you must use a participating dentist to perform the dental work. The participating dentist has agreed to accept payment according to a fee schedule for the type of dental work performed. The fee schedule states the maximum allowable fee that can be charged for a procedure. The dentist cannot bill you for the difference between the maximum allowable fee and their normal charge, thereby reducing the amount you may have to pay out of your own pocket for dental expenses.

Please refer to the attached comparison chart.

Cost for Dental Coverage

The cost for both dental plans is paid entirely by the Board of Education. However, Adjunct Teachers contribute 50% of the total premium cost of the dental plan they select.

Effective Date

Dental insurance benefits for newly hired employees become effective on the first day of the month following the date of employment.

Eligible Dependents

The employee's lawfully married spouse, unmarried dependent children under the age of 19, dependent children between the ages of 19 and 26 who do not have the option of enrolling in a

dental plan through their employer and disabled children who are incapable of self-support are eligible to be covered under the dental plan.

All employees except employees covered by the AFSCME 297 or 2924 collective bargaining agreements are eligible to enroll their same-sex domestic partner, in the benefit plans. There is a registration process that the employee must follow in order to add their domestic partner to the plans. Please contact the Employee Benefit Office for an appointment to complete the registration process and provide the required proof of the domestic partner relationship.

Dental Insurance Plan Changes

Once each year, the Employee Benefit Office conducts an open enrollment period for the dental insurance plans. It is during this time period that an employee may change their enrollment from the Traditional Dental plan to the Preferred Dentist plan or change from the Preferred Dentist plan back to the Traditional plan. Each employee is notified by mail of the open enrollment period.

DENTAL PLAN COMPARISON CHART

	TRADITIONAL DENTAL PLAN	PREFERRED DENTIST PLAN
<u>Deductible</u>		
Individual	\$25.00 per calendar year	No deductible
Family	\$75.00 per calendar year	No deductible
<u>Plan Maximum</u>		
	\$1,000 per calendar year	Unlimited annual maximum
<u>Preventive Services</u>		
Examinations	100% of R&C amount	100% of PDP Schedule
Cleaning	100% of R&C amount	100% of PDP Schedule
<u>Basic Restorative</u>		
Extractions	85% of R&C amount	100% of PDP Schedule
Fillings	85% of R&C amount	100% of PDP Schedule
<u>Major Restorative</u>		
Crowns	50% of R&C amount	50% of PDP Schedule
Dentures	50% of R&C amount	50% of PDP Schedule
<u>Orthodontics</u>		
	50% of R&C amount	50% of PDP Schedule
Maximum payable	\$800 lifetime maximum	One treatment per lifetime

<u>Choice of Dentist</u>	Freedom of Choice	Select Participating Dentist *
<u>Filing of Claim</u>	Claim form is to be submitted	Claim form is to be submitted

Claim forms can be obtained from the School District web site or the United Concordia web site.

* You may call your current dentist to see if they participate in the United Concordia dental plan or you can call United Concordia Customer Service Unit at 1-866-851-7568 from 8:00 a.m. to 8:00 p.m. You may access the United Concordia web site to locate a participating Concordia Advantage provider, find out more information about the Preferred Dentist Program and download claim forms. The United Concordia web site address is www.ucci.com.

SECTION III

LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT PLANS

The Board of Education provides Life Insurance and Accidental Death and Dismemberment (AD&D) coverage based on an employee's annual compensation, up to a maximum of \$25,000. The schedule of benefits and specific coverage information is detailed in the Employee Group Insurance Program brochure.

Employees that are not represented by a bargaining unit are eligible to purchase additional life and AD&D coverage in excess of \$25,000 up to a maximum of \$50,000. The cost of the additional coverage is detailed in the insurance program brochure.

Employees that are represented by the Pittsburgh Federation of Teachers, Local 400, are covered by a \$200,000 AD&D policy that is paid for by the Board of Education.

Employees that are represented by the Pittsburgh Administrators Association are covered by a \$100,000 term life insurance policy that is paid for by the Board of Education.

The beneficiary designation for the life insurance and AD&D policy may be changed at any time.

PUBLIC SCHOOL EMPLOYEES' RETIREMENT SYSTEM (PSERS)

All full-time and part-time salaried employees are required to enroll in the Retirement System. The rate of contribution for new employees is 7.50% and contributions are tax-deferred until the time of refund or retirement. The date of enrollment in PSERS retirement system determines the number of years needed to be vested in the Retirement System. You may access PSERS's web site at www.psers.state.pa.us for further information.

A member handbook that details the provisions of the Retirement System is sent to all employees 60-90 days following enrollment in the system. If you misplace your handbook, you may obtain a copy of the latest edition by contacting the Retirement System at 1-888-773-7748. The member service center is available Monday through Friday, 8:00 A.M. to 5:00 P.M.

The beneficiary designation for the retirement benefit may be changed at any time. Please contact PSERS at 1-888-773-7748 and request that a nomination of beneficiary form be sent to your home address. Once you have completed this form it is to be returned to PSERS.

AFLAC VOLUNTARY BENEFITS DISABILITY INSURANCE PLAN

Short-term disability and other supplemental insurance plans underwritten by **AFLAC** are available to PFT represented benefit eligible employees through pre-tax, payroll deduction. If you are interested in receiving further information and enrollment materials, please contact Daniel Marcin at (412) 826-1840.

Employees in a Support Administrator position that are hired after January 1, 2008 are covered by a Short-term disability policy through Assurant insurance company. This policy provides income replacement benefits for an employee that is disabled from a non-work related injury or illness. The School District pays the premium for this benefit plan. Please see the benefit booklet for the plan details.

LIFE INSURANCE PLAN

Effective January 1, 2010 the AFLAC plan of voluntary benefits will be expanded to include the ability for employees to purchase a term or whole life insurance policy for themselves, their spouse and dependent children. If an employee enrolls in the term life insurance plan, the premium payment will be collected via a payroll deduction.

AUTO/HOMEOWNERS INSURANCE PLANS

The Pittsburgh School District provides the option of having a deduction of auto/homeowners insurance premium from the employee's paycheck on a bi-monthly basis for a Pittsburgh Federation of Teachers sponsored voluntary group auto insurance plan. The current endorsed company is Liberty Mutual. If you are interested in receiving further information and enrollment materials, please contact Jerry Gindele at 1-877-751-2652 or 724-934-2869.

TAX DEFERRED ANNUITY PLANS

Tax deferred annuity plans (403 B plans) are available to all Board of Education employees. An employee may have money deducted on a pre-tax basis to be deposited into a 403 b plan that is on the approved list of financial service companies. The listing of names and telephone numbers of the financial service companies that employees may choose from is available on the School District web site. The information can be accessed on the web site through the department tabs by clicking on either the Benefit Administration link or the Payroll link. Once you have decided to participate in a 403B plan, you must complete an enrollment form through your financial service company representative. The representative will submit it to the Payroll Office for processing.