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EMPLOYMENT

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# BeneFacts

## Open Enrollment - April 15 - May 15, 2014

Volume 4, Issue 3

April 9, 2014

### Open Enrollment Benefit/Wellness Fair

Kelly Leadership Center  
Monday, April 21, 2014

11 a.m. - 5 p.m.

As a kickoff to our upcoming open enrollment season April 15 - May 15, the Prince William County Schools Office of Benefits and Retirement Services will be holding our annual **Health, Wellness and Benefits Fair on April 21, 2014, from 11 a.m. - 5 p.m.**, in the atrium of the Kelly Leadership Center, located at 14715 Bristow Road, Manassas, VA. There will be representatives from our various Benefits vendors along with exhibitors providing health and wellness information, health screenings, demonstrations and activities. Please join us.

**Open Enrollment ends  
May 15, 2014**  
**Elections will be effective  
July 1, 2014**  
**Insurance deductions start  
June 15, 2014**

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### Welcome to PWCS Annual Open Enrollment

**Open Enrollment starts April 15, with elections effective July 1, 2014.**

Welcome to the 2014-15 Prince William County Schools annual Open Enrollment. Our benefits team has worked diligently this year to keep our program strong and affordable. We will continue to offer the Key Care Enhanced PPO, Key Care Core PPO and Healthkeepers HMO/POS medical packages, which includes the Delta Premier Dental, as well as the optional Delta PPO dental plan, optional Vision Service Plan and the Flexible Benefits Program.

#### Dental Plan Changes Effective July 1, 2014

- ✓ Sealants every 5 years to age 16
- ✓ Periodontal maintenance = 2 per benefit year
- ✓ Fluoride treatments to age 19 = 2 per benefit year
- ✓ Crowns and prosthodontics - limitation increase from 5 to 7 years
- ✓ Full-mouth and panoramic x-rays - Limitation increase from 3 to 5 years.

**Employees may enroll, change and/or cancel benefit elections during this time.**

This annual open enrollment benefits newsletter provides information to help you complete the enrollment process smoothly.

### Flexible Benefits Program Participation

It's time to enroll for the next Flexible Benefits plan year that will start July 1, 2014. Employees who wish to participate will need to enroll during open enrollment. **This program requires new enrollment for all participants each year.** The plan limit for Health Care Reimbursement is \$2,500 and \$5,000 for Dependent Day Care.

**Employees who work at least 17 1/2 hours per week are eligible to enroll.** Temporary or substitute employees are not eligible. If you have not enrolled in a Flexible Benefits Program in the past, now may be a good time for you to consider how you can save money and reduce your tax liability. Plan information is available by selecting Flexible Benefits Program from the menu at [www.pwcs.benefits.schoolfusion.us](http://www.pwcs.benefits.schoolfusion.us).

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[Midyear Changes](#)[Supplemental Retirement Plan 403 \(b\)](#)[Employee Assistance Program \(EAP\) Newsletter](#)[Anthem Wellness Info](#)[Other Benefits](#)[Benefit Disclosures](#)**2014-15 Insurance Premiums**

Despite continuing economic and fiscal challenges, PWCS has been able to keep the rate increases below the national average of 9%. The average health care increase for 2014-15 will be 4%.

The 2014-15 [Employee Premiums](#) are available at [pwcs.benefits.schoolfusion.us](http://pwcs.benefits.schoolfusion.us).

Please select Open Enrollment from the left navigation buttons.

**Staff**[Deborah Sparks](#)

Director of Benefits & Retirement Services

[Tracy Hansen](#)

Executive Secretary

[Jill Argueta](#)

Benefits Specialist

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Occoquan District

Dr. Michael I. Otaigbe  
Coles District

**Actions Required During Open Enrollment**

**No Insurance Changes:** If you decide not to make any **insurance changes**, no further action is required. Your current Health/Dental/Vision insurance election will remain in place.

**Flexible Benefit Program Participation: You must enroll in the Flexible Benefits Program each plan year if you wish to participate.**

**How to Enroll/Make Changes/Cancel:**

**Employee Self Service (ESS):** Employees may make enrollment changes on-line through ESS. Step-by-step instructions on how to utilize the ESS system are available at [pwcs.benefits.schoolfusion.us](http://pwcs.benefits.schoolfusion.us). Select "Employee Self Service."

ESS Enrollment Wizard will be available April 15 through May 15. **Home access is now available.**

**Enrollment Wizard Directions are linked below:**

- Enrollment Wizard directions [click here](#)

**Enrollment by form:** For information or enrollment forms, please visit the PWCS Benefits Web page at [pwcs.benefits.schoolfusion.us](http://pwcs.benefits.schoolfusion.us) and select **Open Enrollment** from the menu. Completed forms should be sent to the Office of Benefits and Retirement Services via courier or via fax to 703.791.8906.

**Forms must be received by May 15.****Confirmation Statements**

The Office of Benefits and Retirement Services will send a personalized confirmation statement of your 2014-15 benefit elections to your home address after open enrollment concludes.

**Health Insurance Package**

PWCS offers a health, dental, and vision insurance package to regular employees who work at least 17 1/2 hours per week. Employees who are in a temporary or substitute position are not eligible.

Visit the PWCS Benefits Web page at [pwcs.benefits.schoolfusion.us](http://pwcs.benefits.schoolfusion.us). Select Open Enrollment from the left navigation buttons. This information may be useful in determining which plan will best fit your family's needs. Employees enrolled in a PWCS health plan will continue to receive the added benefits of Delta Premier and Blue View Vision benefits.

**PWCS requires documentation demonstrating all insured dependents meet the eligibility criteria.** Please [click here](#) to view the required documents that **must** be forwarded to the Office of Benefits and Retirement Services no later than May 15 for any dependents added during open enrollment.

**Eligible dependents for PWCS Benefits include:**

- your spouse
- your biological children, stepchildren, adopted children (or children placed for adoption), and children for whom you have been appointed legal guardian or granted legal custody and who are under the age of 26 (special provisions apply for disabled children).

**The 2014-15 Employee Premium Chart** is available at [pwcs.benefits.schoolfusion.us](http://pwcs.benefits.schoolfusion.us). Please select Open Enrollment from the left navigation buttons.

- Employee coverage levels are employee, employee & child(ren), employee & spouse, and family.
- Full-time rates apply if you work in a position that is categorized as full time. Part-time rates apply if you work less than full time but at least 17 1/2 hours per week. Employees who work less than 17 1/2 hours per week are not eligible for medical insurance.
- If both you and your spouse are employed by PWCS, you may be eligible for spousal rates, which are reduced contribution rates for your health benefits.

Mrs. Alyson A. Satterwhite  
Gainesville District

Mrs. Loree Williams  
Woodbridge District

#### Superintendent of Schools

Dr. Steven L. Walts

*The Prince William County Public School Division does not discriminate in employment or in its educational programs and activities against qualified individuals on the basis of race, color, national origin, religion, sex, pregnancy, age, veteran status, or disability.*

- Your contributions are paid equally over the course of your regularly scheduled contract year— either 24 or 19 (transportation & food service employees) pay periods.

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### Summary of Benefits and Coverage (SBC)

As part of the Affordable Care Act, group health plans are required to provide employees with a short, easy to understand, summary of health benefits and coverage options. The format of the SBC is standardized so that information is comparable across different plans. Please click on the plan listed below to view the information. Electronic versions will be available by visiting the Benefits Web page. Delta Premier benefits are automatically provided with all health insurance plans.

√ [KeyCare Enhanced SBC](#)

√ [KeyCare Core SBC](#)

√ [Healthkeepers SBC](#)

√ [Delta Premier](#)

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### Supplemental Vision (VSP) & Dental

[Vision Service Plan \(VSP\)](#), supplemental vision, and [Delta Dental PPO](#), supplemental dental, are separate plans available to regular employees. There are no changes to these plans. Premiums are listed on the [Employee Premium Chart](#).

**PWCS requires documentation demonstrating all insured dependents meet the eligibility criteria.** Please [click here](#) to view the required documents that **must** be forwarded to the Office of Benefits and Retirement Services no later than May 15 for any dependents added during open enrollment.

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### Flexible Benefits - 2 1/2 Month Extension

The Flexible Benefits Program includes the [option to allow employees](#) who are unable to spend their health care funds prior to the end of the plan year (June 30) an extra 2 1/2 months, after plan year-end. This will allow employees time to incur eligible expenses (until September 15) before being forced to forfeit unused funds. It is essential to understand that the use-it-or-lose-it rule still exists, but the extension greatly softens the blow by allowing you more time to use your unspent FSA balances.

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### Hybrid Opt-In Period ends April 30, 2014

Time is running out if you are interested in opting into the new VRS Hybrid Plan. Most members hired on or after January 1, 2014 are automatically enrolled. Current VRS members can either remain in their current plan or join the hybrid plan during the opt-in period from January 1 through April 30, 2014. **The decision to opt-in is irrevocable after April 30, 2014.** For current members, the hybrid plan membership becomes effective July 1, 2014. Tools (calculator, comparison guide, and webinars) to assist you in your decision can be viewed at <http://varetire.org/members/index.asp>.

The VRS Hybrid Retirement Plan combines the features of a defined benefit plan, which pays a monthly retirement benefit based on age, total service credit and average final compensation, and a defined contribution plan, which provides a retirement benefit based on contributions and the investment performance of those contributions.

The Office of Benefits and Retirement Services will continue to communicate all information as received from VRS to our employees and make available any scheduled meetings, Web site links, and contacts. At this time, you may contact the Hybrid Retirement Plan Support Team at 1.855.291.2285 or email

[vrshybridsupport@varetire.org](mailto:vrshybridsupport@varetire.org)

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## Midyear Changes

If you will be experiencing a major life event (such as marriage, divorce, or birth of a child), make sure you review your benefits to determine if changes are needed. If you need to add or remove a dependent, or make coverage changes to your medical, dental or flexible spending account enrollment, you must do so within 30 days of the event. Go to [pwcs.benefits.schoolfusion.us](http://pwcs.benefits.schoolfusion.us). Select Forms/Publications from the navigation menu to print the appropriate forms.

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## Supplemental Retirement Plan 403 (b) Midyear Changes

The Prince William County Public Schools Supplemental Retirement Plan 403(b) document has been restated. [A new Summary Plan Description](#) for you to read and maintain for your records may be found on the Office of Benefits & Retirement Services web page at [pwcs.benefits.schoolfusion.us](http://pwcs.benefits.schoolfusion.us). Select Retirement Plans from the navigation menu. There are no substantive changes.

Should you have any questions please contact the Office of Benefits & Retirement Services by email at [benefits@pwcs.edu](mailto:benefits@pwcs.edu).

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## Employee Assistance Program (EAP) Newsletter

### Getting Real About Diet and Exercise

Overwhelmed by the changes you need to make to get fit or lose weight? It's worth it to make even the smallest of changes. Learn how!

[Read More...](#)

### Choosing the Right Goals

Good goals lead to better health, better relationships and better careers. When setting a goal, take the time and thought to assess why you want it, and how and when you will achieve it.

[Read More...](#)

### What Your EAP Can Do for You

Employee assistance programs (EAPs) are confidential, multifaceted counseling, education and referral programs designed to help with personal problems. Learn more about the services offered by your EAP.

[Read More...](#)

## Anthem Wellness Info

### Nutrition & Healthy Eating

#### Good Nutrition Basics

Words like "refined", "saturated" and "solid" are great to hear if they're describing jewelry, paint colors or the foundation of a house. The same isn't true if you're trying to follow a healthy eating plan. Refined sugar and flour in breads add empty calories and no fiber; and large amounts of saturated fats are not heart-friendly, especially solid fats like butter and lard. The result: too many calories and not enough nutrients.

A healthy eating plan should include a variety of foods from the basic food groups that provide the most nutrients from the calories we consume. The basic food groups are these:

- √Grains
- √Vegetables
- √Fruits
- √Fats
- √Milk
- √Meats and beans

Following a healthy eating plan helps your body guard itself against

serious conditions including heart disease, stroke, diabetes, high blood pressure, osteoporosis and certain cancers. Combine this good habit with 30-60 minutes of physical activity most days of the week and you can also help keep your weight at a normal level.

Learn more about what's in your food and why eating a variety of essential nutrients is vital to your good health and wellness. Check out the Fitness and Nutrition articles and tools by visiting [anthem.com](http://anthem.com).

#### **Make better beverage choices**

What you drink is as important as what you eat. Many beverages contain added sugars and offer little or no nutrients, while others may provide nutrients but too much fat and too many calories. For 10 tips on how to make better beverage choices, [click](#) here to see the flyer titled Make Better Beverage Choices.

#### **Free Member Health and Wellness Webinars**

We also offer Employee focused health & wellness seminars. Upcoming seminars include the topics of Substance Abuse (5/13/14), Obesity & Weight Management (8/26/14) and Telemedicine (11/11/14). <http://timewellspent.anthem.com/employer-tools/member-webinars/>

#### **2014 Health and Wellness Calendar**

Healthy employees are more productive employees. Having a healthy workforce can mean fewer costly sick days and expensive medical claims. The *Health and Wellness Calendar* helps you engage your employees and inform them about timely health issues and solutions. This interactive calendar provides access to wellness materials and resources to help you communicate with your employees. Each month features a different health topic with links to relevant health and wellness programs, tools and resources. Download your [Health and Wellness Calendar](#) today!

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### **Other Benefits**

At any time during the year, employees may enroll, change, or cancel the following benefits:

**[Supplemental Retirement \(Lincoln Alliance\) - 403\(b\), ROTH 403\(b\), and 457\(b\) plans.](#)**

**[Optional Life Insurance \(Minnesota Life\)](#) - Available to full-time VRS eligible employees. Medical Evidence of Insurability will be required.**

**[Long Term Disability \(Standard Insurance Co.\)](#) - Available to full-time VRS Plan 1 or VRS Plan 2 eligible employees. Medical Evidence of Insurability will be required.**

#### **[Aflac](#)**

Personal Accident, Cancer, Personal Hospital Intensive Care and Hospital Protection plans. To request more information and enrollment materials, contact our Aflac representatives, Pam Byers at 703.368.6267 or [Pamela\\_byers@us.aflac.com](mailto:Pamela_byers@us.aflac.com).

#### **Long Term Care**

**[VRTA](#)** - Contact Elizabeth Jacquemetton at 703.878.3651 or email [ejacquemetton@aol.com](mailto:ejacquemetton@aol.com)

Commonwealth of Virginia - **Voluntary Group Long Term Care Insurance Program** - <http://genworth.com/cov> or 866.859.6060

**U.S. Savings Bonds (TreasuryDirect)** – [www.treasurydirect.gov](http://www.treasurydirect.gov)

**Apple Federal Credit Union** - 888.66.7996 or [www.appleFCU.org](http://www.appleFCU.org)

**PWC Employee Credit Union** - 703.680-1143 or [www.pwcecu.org](http://www.pwcecu.org)

### **Benefit Disclosures**

*Your PWCS benefits comply with all federal mandates that govern public sector employee plans. To obtain more information about the*

requirements of these legislative acts, please refer to the following:

### **Prince William County Public Schools—403(b) Universal Availability Notice**

All Prince William County employees (contracted as well as temporary hourly) are eligible to participate in the PWCS 403(b) and Roth 403 (b) plans. The 403(b) plan is a tax-deferred retirement plan and the ROTH 403(b) plan is an after-tax contribution available to employees of public educational institutions and certain tax-exempt organizations. For more information, go to [www.pwcs.benefits.schoolfusion.us](http://www.pwcs.benefits.schoolfusion.us)

### **Disclosure of Grandfather Status**

Prince William County Public Schools believes its health insurance plans are considered “grandfathered health plans” under the Patient Protection and Affordable Care Act (PPACA). As permitted by the Act, grandfathered health plans can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Anthem PPO plans, and Healthkeepers HMO plan, may not include certain consumer protections of the PPACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Act, for example, the elimination of lifetime limits on essential benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health status can be directed to the plan administrator at 703.791.8050.

### **Patient Protection Notice**

The Anthem Healthkeepers HMO plan requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in the plan network and who is available to accept you or your family members. Until you make this designation, the plan may designate one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Anthem Healthkeepers at 800.421.1880.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Healthkeepers or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in the plan’s network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Anthem Healthkeepers at the number above.

### **Social Security Reporting Requirement**

Public Law 110-173 requires PWCS’ health plans to report participants’ Social Security Numbers (SSNs) in order to coordinate benefits with Medicare or other insurance benefits. All participants (employees and dependents) age 45 or older must provide SSNs in order for PWCS health plans to meet the requirements of this law. All participants who are receiving kidney dialysis or have received a kidney transplant, as well as all participants under age 45 who have Medicare, are also required to report SSNs. For more details on this legislation, you may go to [www.cms.gov](http://www.cms.gov).

### **Health Insurance Portability & Accountability Act**

HIPAA limits preexisting condition exclusions, permits special enrollment when certain life or work events occur, prohibits discrimination against employees and dependents based on their health status, and guarantees availability and renewability of health coverage to certain employees and individuals. For more information, go to publications at [www.pwcs.benefits.schoolfusion.us](http://www.pwcs.benefits.schoolfusion.us).

### **Women’s Health & Cancer Rights Act**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer

Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided (in a manner determined in consultation with the attending physician and the patient) for all stages of reconstruction of the breast on which the mastectomy was performed:

- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications of the mastectomy, including lymphedema

These benefits are subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. Benefits provided in connection with a mastectomy are subject to the plans' regular deductibles and copayments. For more information, refer to the summary plan documents for each of the medical plan providers, available on the Benefits website, [www.pwcs.benefits.schoolfusion.us](http://www.pwcs.benefits.schoolfusion.us), or contact your health plan vendor.

#### **Medicaid & CHIP Offer Free or Low-Cost Health Coverage to Children & Families**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or Children's Health Insurance Programs (CHIP) to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums. If you or your dependents are already enrolled in Medicaid or CHIP and you live in Virginia, you can contact the Virginia Medicaid and CHIP program offices to find out if premium assistance is available:

- Medicaid website: [www.coverva.org](http://www.coverva.org)
- Medicaid phone: 800.432.5924
- CHIP website: [www.coverva.org](http://www.coverva.org)
- CHIP phone: 866.873.2647

#### **Medicare Prescription Drug (Medicare D) Plan**

All PWCS medical plans include prescription drug coverage that is currently more comprehensive than the Medicare prescription drug plan. As an active employee, your PWCS medical coverage is primary to Medicare and you do not need to enroll in a Medicare Rx (Medicare D plan). For a copy of the Creditable Coverage Disclosure, go to publications at [www.pwcs.benefits.schoolfusion.us](http://www.pwcs.benefits.schoolfusion.us).

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