

4/22/12



Search Site

Schools | Jobs | Parents | FAQs | Forms | Newcomers | Lunch Menus

#### WCPSS Home >> Compensation Services

**Employee Links** 

eBenefitsNOW

Calendars

Forms

Payroll

Taxes

Plan with Ease

Substitute Teachers

Retirement

News & Updates

Health Care Reform

Customer Service

**Electronic Paystubs** 

**Online Account Services** 

## **Compensation Services**

Online Enrollment | Changing Benefit Information | Pierce Group Benefits Dental | Flexible Spending | Health | FlexBenefits-IRS Sect 125 | Long Term Care | Met Life | Vision

### **Insurance Benefits**

Compensation Services can provide assistance to employees with regards to insurance enrollment, updates and benefits-related payroll deductions:

- Inquiries may be made by email to benefits@wcpss.net
- Email should include employee name
- Employee number or last 5 digits of SSN
- Questions regarding investment options, insurance coverage or claims should be directed to the insurance carrier

### Health Insurance

The NC State Health Plan, administered by Blue Cross Blue Shield of NC, offers two (2) PPO Plans to eligible employees:

- Smart Choice PPO 70/30
- Smart Choice PPO 80/20

Eligible Employees:

- Permanent full-time employees working 30 or more hours per week
- Permanent part-time employees who are employed at least 50%
- Employees in a job-share position

Insurance Premiums:

www.wcpss.net/compensation-services
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- Employee cost is dependent upon plan election
- Eligibility does not guarantee employer contribution towards premiums
- Payroll deduction available on a pre-tax basis

#### Enrollment:

- Eligible employees and dependents may enroll with thirty (30) days of hire or qualifying life event
- LATE enrollment is available with restrictions
- Open Enrollment available as determined by the NC State Health Plan

Information and Rates:

- NC State Health Plan: www.shpnc.org
- Customer Service (888) 234-2416
- Online Account information is available with selfservice features

top

Enrollment & Change requests are now processed through eBenefitsNOW.com

# Long Term Care Insurance

The NC State Health Plan, administered by Prudential, offers Long Term Care Insurance to eligible employees:

- Permanent full-time employees working 30 or more hours per week
- Permanent part-time employees who are employed at least 50%
- Employees in a job-share position

Insurance Premiums:

- Payroll deduction is not available
- Employer contribution towards premiums does not apply

Enrollment:

- Eligible employees may enroll by contacting Prudential directly
- Applications are submitted directly to Prudential

Online Access and Enrollment: www.gltc.prudential.com

- Group Plan stateplan
- Password stateplanltc

Additional information:

- State Health Plan: www.shpnc.org/MedicalBenefits
- Customer Service (800) 732-0416

Forms may be submitted directly to Prudential.

# Dental Insurance

A self-funded dental plan that is administered by Wells Fargo TPA and available to eligible employees:

- Employees enrolled in the Teachers' and State Employees' Retirement System
- Permanent full-time employees working 30 or more hours per week
- Employees in a job-share position

Insurance Premiums:

- Employee cost is dependent upon plan election
- Eligibility does not guarantee employer contribution towards premiums
- Payroll deduction available on a pre-tax basis

Enrollment:

- Eligible employees and dependents may enroll with thirty (30) days of hire or qualifying life event
- LATE enrollment is available with restrictions
- Annual Enrollment is offered

Information:

- Wells Fargo TPA: www.wellsfargo.com/tpa
- Customer Service (800) 624-8605

top

Enrollment & Change requests are now processed through eBenefitsNOW.com

# Flexible Benefits, IRS Section 125 Plan

The following cafeteria plan is administered by Pierce Group Benefits:

Pre-Tax Plans		
Flexible Spending Accounts	Premium Conversion Plans	
Dependent Day Care	Cancer Insurance	

top

4/22/12

WCPSS: Compensation Services Department

Medical Reimbursement	Health & Dental	
	Vision Insurance	
Post-Tax Plans		
Non-Qualified Insurance Plans		
Accident	Disability	
Critical Illness	Term Life	
Medical Bridge	Universal Life	

top

IRS Section 125: http://www.irs.gov

# Pierce Group Benefits

The following employees are eligible for a variety of insurance plans administered by the Pierce Group:

- Employees enrolled in the Teachers' and State Employees' Retirement System
- Permanent full-time employees working 30 or more hours per week
- Employees in a job-share position

Insurance Premiums:

- Employee cost is dependent upon plan selection
- Payroll deduction is determined by plan selection
- Employer contribution towards insurance premiums does not apply

Enrollment:

- Eligible employees and dependents may enroll within thirty (30) days of hire or qualifying life event
- LATE enrollment is not available
- An annual enrollment is offered

Medical Reimbursement Flexible Spending Account:

- Enrollment is not available at time of hire
- Annual enrollment is offered

Pierce Group Benefits: www.piercegroupbenefits.com

- Client Log In: Find Your Employer by typing Wake
- Forms
- Plan information

Contact Information (PDF - 114k)

- Pierce Group Benefits (919) 577-0700
- Fax (919) 577-0710
- NC Service Center for change requests (888) 662-7500, ext. 100

top

Questions may be addressed to the Pierce Group at (919) 577-0700.

# Flexible Spending Accounts

#### Health Care Reform: Important information regarding changes.

WCPSS Flexible Spending Accounts, administered by Ameriflex, LLC, are available to eligible employees:

- Employees enrolled in the Teachers' and State Employees' Retirement System
- Permanent full-time employees working 30 or more hours per week
- Employees in a job-share position

Dependent Care Reimbursement Account:

- Enrollment available within thirty (30) days of hire or qualifying life event
- Account expires each December 31

Medical Reimbursement Account:

- Enrollment is available once each calendar year
- Plan Year begins each January 1
- Mid-term or late enrollment is not offered

Information:

- Ameriflex: www.flex125.com
- Online Portal: (PDF 243k)
- Employer Id: amfwcpss
- Customer Service (888) 868-3539
- Fax (856) 631-1020
- Email: service@flex125.com

top

Funds placed in a flexible spending account & not used during the plan year will be lost.

### Vision Insurance

Administered by Superior Vision Services, Inc. and available to eligible employees:

- Employees enrolled in the Teachers' and State Employees' Retirement System
- Permanent full-time employees working 30 or more hours per week
- Employees in a job-share position

Insurance Premiums:

- Employee cost dependent upon plan election
- Employer contribution towards premiums does not apply
- Payroll deduction available on a pre-tax basis

Enrollment:

- Eligible employees and dependents may enroll with thirty (30) days of hire or qualifying life event
- LATE enrollment is not available
- Annual Enrollment is offered

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- Summary (PDF 35k)
- Plan Certificate (PDF 608k)
- LASIK Eye Surgery (PDF 282k)
- Purchase Contacts Online: http://www.svcontacts.com
- SuperiorVision: www.superiorvision.com
- Online Account information is available with self-service features
- Customer Service (800) 507-3800

top

Enrollment & Change requests are now processed through eBenefitsNOW.com

# Changing Benefit Information

### Change Requests

Changes to employee benefit elections:

- Post-tax plans may be changed anytime
- Pre-tax elections remain in effect throughout the plan year
- Pre-tax changes may be requested when a qualifying life event occurs
- Requests must be submitted within thirty (30) days of event

Qualifying Life Event:

- Change to legal marital status
- Birth, death or adoption
- Termination or commencement of employment
- Change to hours of employment involving loss or addition of insurance benefits
- Dependents cease or commence to satisfy requirements for coverage due to age

- Dependents cease or commence to satisfy requirements for coverage due to student status
- Entitled to Medicaid, Medicare Part A or Medicare Part B
- Extended leave of absence or military leave
- Court Order enforcing insurance provisions

top

Qualifying Event Changes should be reported within (30) days of an event. Proof of event may be required.

## MetLife

Group Universal Life Insurance is available on a voluntary, self-paid basis and available to:

- Permanent full-time employees working 30 or more hours per week
- Employees in a job-share position
- Employed for ninety (90) days

Information:

- MetLife: www.metlife4wcpss.net
- Customer Service (800) 523-2894

top

Changes & updates may be made directly with MetLife.

"Our mission is to provide quality service and support to all employees"

5625 Dillard Drive, Cary, NC 27518

### Last Update: January 31, 2012

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