HEALTH BENEFITS
AT A GLANCE
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

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

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

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

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

<table>
<thead>
<tr>
<th></th>
<th>Co-payment Participating Pharmacy 34 day supply</th>
<th>Co-payment Retail Mail-Order Maintenance 90 day supply</th>
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<td>Generic Drugs</td>
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</tr>
<tr>
<td>Preferred Brand Name Drugs</td>
<td>$15.00</td>
<td>$20.00</td>
</tr>
</tbody>
</table>
**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
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
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.
City Schools has two Retirement Systems.

- State Retirement & Pension System of Maryland
- Employee’s Retirement System.
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

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)

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
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

- 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

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 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

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).
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
FOR MORE INFORMATION REGARDING BENEFITS

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

www.bcps.k12.md.us or www.baltimorecityschools.org

E-mail us at:

benefits@bcps.k12.md.us

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