

Chesapeake Public Schools

2011 – 2012 Employee Benefits Summary

Medical and Dental Insurance Coverage

Two Anthem health care plans are available; **KeyCare**, a PPO plan and **HealthKeepers**, an HMO. Co-pays for both plans are \$15 for a primary care physician and \$25 for a specialist. Co-pays for preventive care are waived under both plans. Co-pays for prescription drugs are \$10, \$30, and \$50.

A diabetes program is offered to employees and dependents that are covered under our medical plans. *Co-pays for diabetic medications and supplies are waived if you agree to meet with a pharmacist “coach” for face-to-face counseling on a regular basis.*

Double Employee or Double Employee/Family coverage is available for employees whose spouse is also an employee of Chesapeake Public Schools. *Discounted premiums are offered to employees eligible to enroll in one of these options.*

One dental plan is offered through Anthem Dental.

Employee Life & Accidental Death and Dismemberment Insurance

A \$10,000 plan is available through Anthem Life Insurance Company. Coverage is available for employees only. You must be enrolled in this plan if you participate in the medical and/or dental insurance.

Voluntary Accidental Death and Dismemberment Insurance

This plan, also offered through Anthem Life Insurance Company, provides 24-hour coverage against any covered **accident**. Family coverage is available. Coverage is shown below:

Employee/Spouse	100% for employee/60% for spouse
Employee/Spouse & children*	100% for employee/60% for spouse/20% for each child
Employee/Children*	100% for employee/20% for each child

**Dependent children age 24 or younger*

Employees, married to another Chesapeake Public Schools employee, cannot be covered as a dependent under a spouse's plan. Only one employee can carry family coverage.

Flexible Spending Account Plan (FSA)

The FSA plan allows you to pay for certain types of health and/or dependent care expenses with pretax dollars. The maximum contribution for Health Care FSA (*includes health care expenses for dependents*) is \$5,000. **(Please note that cosmetic expenses for aesthetic purposes are not eligible for reimbursement.)** The maximum contribution for Dependent Care FSA is \$5,000. Contribution amounts to the Health Care and Dependent Care plan are separate and cannot be combined. **ELECTIONS MADE TO EITHER PLAN ARE IRREVERSIBLE AND CANNOT BE CHANGED UNLESS YOU HAVE A QUALIFYING CHANGE IN FAMILY STATUS.**

The FSA plan *does not* automatically renew each year. You must enroll during the open enrollment period. The plan will be effective **October 1, 2011**, and will end **September 30, 2012**.

Pretax Premium Plan

This plan allows you to make **medical and/or dental** premium contributions before taxes are withheld. Premiums for Employee Life & Accidental Death and Dismemberment Insurance and Voluntary Accidental Death & Dismemberment Insurance **are not** eligible for the Pretax Plan.

Enrollment or cancellation in the Pretax Premium Plan must occur during the open enrollment period. Under current Internal Revenue Service regulations, once enrolled in the Pretax Premium Plan, you **cannot change** your medical and/or dental choices until the next open enrollment period unless you have a change in **“family status.”** “Family status” changes include marriage, divorce, or birth, adoption or maturity of a child. Other changes may include a spouse losing or gaining insurance or losing, gaining or changing employment. Any changes made to coverage **must be made within 31 days** of the qualifying “family status” change.

Legal Resources™ Plan

The Legal Resources™ Plan is a pre-paid legal service benefit offered to all full-time employees. The plan covers various routine legal matters.

How to Request a Change in Insurance Coverage

In the event of a change in “family status,” changes must be made within 31 days following the qualifying change in “family status.” Please contact the Financial Services/Risk Management Office at 547-1343 for information regarding “family status” changes.

To make changes, please return completed forms to Financial Service/Risk Management at SAB, or call the Financial Services/Risk Management Office at 547-1343. Information and forms are available online by clicking on the following link: http://www.cpschools.com/departments/risk_management/2011_12_Benefits_Forms.html.

2011-2012 Rates (Pay Period Deductions)

The premiums are deducted each pay period over ten months with no deductions during July and August. Deductions per pay period are shown below.

<u>Medical</u>	KeyCare	HealthKeepers	<u>Dental</u>	
Employee Only	\$7.80	\$6.00	Employee Only	\$0.00
Employee/Child(ren)	\$69.35	\$64.85	Employee/Family	\$15.61
Employee/Spouse	\$110.39	\$104.39		
Employee/Family	\$167.25	\$164.25	<u>Legal Resources</u>	\$10.39
Double Employee	\$12.00	\$6.00		
Double Employee/Family	\$53.25	\$50.25		

Employee Life & Accidental Death and Dismemberment Insurance

\$10,000 \$.96

Voluntary Accidental Death and Dismemberment Insurance

<u>Employee</u>		<u>Employee/Family</u>	
\$50,000	\$.36	\$50,000	\$.66
\$100,000	\$.72	\$100,000	\$1.32
\$150,000	\$1.08	\$150,000	\$1.98
\$200,000	\$1.44	\$200,000	\$2.64
\$250,000	\$1.80	\$250,000	\$3.30