

CHESAPEAKE PUBLIC SCHOOLS

2017-2018 Employee Benefits Summary

2017-18 RATES (PER 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.

MEDICAL

KEYCARE:	Employee Only	\$ 78.46
	Employee/Child(ren)	\$157.39
	Employee/Spouse	\$215.21
	Employee/Family	\$283.00
	Double Employee	\$106.01
	Double Employee/Family	\$173.80

HMO:	Employee Only	\$ 25.80
(referrals)	Employee/Child(ren)	\$ 91.20
	Employee/Spouse	\$139.20
	Employee/Family	\$199.20
	Double Employee	\$ 30.00
	Double Employee/Family	\$ 90.00

HMO	Employee Only	\$ 30.28
OPEN ACCESS:	Employee/Child(ren)	\$ 98.68
(no referrals)	Employee/Spouse	\$144.28
	Employee/Family	\$203.08
	Double Employee	\$ 35.08
	Double Employee/Family	\$ 93.88

DENTAL

1 plan only	Employee Only	\$ 0.00
	Employee/Child/Spouse	\$ 15.61

BASIC TERM LIFE & AD&D INSURANCE (10K)

1 plan only	Employee Only	\$.96
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VAD&D (VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE)

Employee only coverage:

\$ 50,000	\$.36
\$100,000	\$.72
\$150,000	\$ 1.08
\$200,000	\$ 1.44
\$250,000	\$ 1.80

Employee/Family coverage:

\$ 50,000	\$.66
\$100,000	\$ 1.32
\$150,000	\$ 1.98
\$200,000	\$ 2.64
\$250,000	\$ 3.30

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LEGAL RESOURCES™

Legal Resources Only Employee/Family	\$ 10.20
Legal Resources + ID Theft Gold Employee Only	\$ 16.17
Legal Resources + ID Theft Gold Employee/Spouse	\$ 20.97
Legal Resources + ID Theft Platinum Employee Only	\$ 20.37
Legal Resources + ID Theft Platinum Employee/Spouse	\$ 28.77
ID Theft ONLY Gold Employee Only	\$ 5.97
ID Theft ONLY Gold Employee/Spouse	\$ 10.77
ID Theft ONLY Platinum Employee Only	\$ 10.17
ID Theft ONLY Platinum Employee/Spouse	\$ 18.57

MEDICAL AND DENTAL INSURANCE COVERAGE

Three Anthem health care plans are currently available: **KeyCare** PPO plan; **Healthkeepers** HMO/POS plan (referrals required); and **Healthkeepers** HMO Open Access/POS plan (no referrals). Co-pays for all plans are \$20 for a primary care physician and \$40 for a specialist. Co-pays for preventive care are waived under all plans. Information regarding prescription drug coverage is included in this document. One dental plan is offered through Anthem Dental.

Diabetes Program: Employees, spouses, and dependents with diabetes, covered by a CPS health insurance plan, are encouraged to enroll in our Diabetes Program. This program is designed to improve the health of our diabetic members. As an incentive for meeting with a Health Coach on a regular basis, co-pays for diabetic medications and supplies will be waived. To enroll, please contact one of our CPS Health Centers.

Knells Ridge Health Center
817 Botetourt Ct Suite 106
Chesapeake, VA 23320
757-389-7300

Washington Shoppes Health Center
838 Old George Washington Hwy Suites T & U
Chesapeake, VA 23323
757-389-7631

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

BASIC TERM LIFE & AD&D INSURANCE (10K)

This plan is offered through Anthem Life Insurance Company and is available for employees only. You must enroll in this plan if you enroll in medical and/or dental insurance. It is not available if you are not enrolled in medical and/or dental insurance.

VAD&D (VOLUNTARY ACCIDENTAL DEATH & 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 Only	100% for employee
Employee/Children**	100% for employee/20% for each child
Employee/Spouse	100% for employee/60% for spouse
Employee/Family**	100% for employee/60% for spouse/20% for each child

****Dependent** children up to age 24

Employees who are 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.

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LEGAL RESOURCES™ PLAN

The Legal Resources™ Plan is a legal services benefit offered to all full-time employees. The plan covers various routine legal matters and other services are offered at a discount. Legal Resources™ also offers the opportunity to enroll in an Identity Theft Protection Plan. For more information, visit www.legalresources.com or call 757-498-1220. Please check the open enrollment schedule, as representatives from Legal Resources™ will be available for questions in the Financial Services Office on specific days.

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 a Health Care FSA (includes health care expenses for dependents) is \$2,600 this plan year. (Please note that cosmetic expenses for aesthetic purposes are not eligible for reimbursement.) The maximum contribution for a Dependent Care FSA is \$5,000 this plan year. 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. You must contact the Office of Financial Services within 31 calendar days of your qualifying event in order to make a change to your FSA contribution.

The FSA plan **does not** automatically renew each year. You must enroll during the open enrollment period. The plan will be effective **October 1, 2017**, and will end **September 30, 2018**.

For more information, visit www.flex-admin.com or call 757-340-4567. Please check the open enrollment schedule, as representatives from Flexible Benefit Administrators will be available for questions in the Financial Services Office on specific days.

PRETAX PREMIUM PLAN

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

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 or dependent child losing or gaining insurance or employment. Any changes made to coverage **must be made within 31 calendar days** of the qualifying "family status" change.

HOW TO REQUEST A CHANGE IN INSURANCE COVERAGE

In the event of a change in "family status," changes **must be made within 31 calendar days** following the qualifying change in "family status." To make changes, please contact the Financial Services Office at 547-1343 to obtain the forms needed and return completed forms to the Financial Services Office at SAB within 31 calendar days of the qualifying event.

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PHARMACY RATES

Retail Pharmacy

Ex: Walmart, Walgreens, Rite Aid, etc...

Tier 1	\$ 15
Tier 2	\$100 deductible every January 1 st then an additional \$45 co-pay
Tier 3	\$100 deductible every January 1 st then an additional \$85 co-pay
Tier 4	\$100 deductible every January 1 st then an additional 10% co-pay Maximum \$200 co-pay

90-day prescriptions can be filled through mail order for two co-payments.

\$30 / \$90 / \$170 / 10% max \$400

CPS Wellness Center

Tier 1	\$ 2
Tier 2	\$20
Tier 3	\$40
Tier 4	\$10% co-pay Maximum \$200 co-pay

CPS Wellness Centers can fill a 90-day prescription at both pharmacies for two co-payments.

\$4 / \$40 / \$80 / 10% max \$400

Knells Ridge Wellness Center
817 Botetourt Ct
Chesapeake, VA 23320
757-410-2775

Washington Shoppes Wellness Center
838 Old George Washington Hwy
Chesapeake, VA 23323
757-606-1956