

IT'S BENEFITS ENROLLMENT TIME!!!!

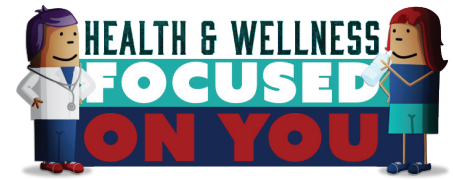
Active Full-Time Employees:

Open Enrollment Dates: November 14, 2016 - November 29, 2016

Period of Coverage Dates: January 1, 2017 - December 31, 2017

At this time, open enrollment dates only apply to Unions that have had successful negotiations-this does not apply to retirees

- **If you do not re-enroll during this Open Enrollment period, the following will occur:**
 - ✓ Your healthcare coverage will continue. Both benefits and premium changes will automatically be adjusted.
 - ✓ Your dependent(s) healthcare coverage will continue. Both benefits and premium changes will automatically be adjusted.
 - ✓ The Board will continue to subsidize a portion of your dependent's healthcare coverage.
 - ✓ Adult Coverage will continue. Both benefits and premiums changes will automatically be adjusted. Additionally, you will have to re-submit the dependent document and if not received, dependent coverage will be terminated.
 - ✓ Your Flexible Benefits will continue.
 - ✓ Your Flexible Spending Accounts (FSAs) Contribution will continue. However, you may increase your Medical FSA to \$2,600 (formerly \$2,550).
- **Your Benefits Salary (annual base salary as of June 30, 2016) determines:**
 - ✓ Benefits Salary will be updated to meet current salary levels and will be determined for all employees annually on June 30 of each year.
 - ✓ Benefits Salaries being used for the 2017 Open Enrollment will be employee's annual salary as of June 30, 2016.
 - ✓ Employee and dependent's healthcare premium contribution.
 - ✓ Board-paid life insurance amount.
 - ✓ Disability enrollment eligibility.



• Salary Bands:

- ✓ Determines the Board Contribution and the employee's per pay deduction for employee and dependent(s) healthcare cost.
- ✓ Will be reviewed for indexing on a cycle of a three year term, based upon an average of most recently published Consumer Price Index (CPI).

• Healthcare Plans

- ✓ Employee-only rates remain the same for both the OAP 20 and LocalPlus plans.
- ✓ Employees enrolled in OAP 10 will experience an increase in both employee and dependent premiums.
- ✓ The Board will continue to subsidize dependent coverage
- ✓ Any employee who covers a spouse or domestic partner will be required to disclose the dependent's access to the group healthcare from their employer. Employees covering a spouse or domestic partner may be required to pay an additional surcharge.
- ✓ OAP 10 will only be available to those currently enroll in the plan.

• Dependent Coverage

- ✓ You can add your eligible dependent during this enrollment period and you will have to submit dependent documentation for each dependent.
- ✓ You can terminate your dependent coverage, but you will not be able to re-enroll the dependent until the next Open Enrollment. You can add a dependent throughout the year if experiencing a qualifying change in status event.
- ✓ If you are covering your dependent, you must indicate your dependent's social security number and provide documentation of proof of eligibility, if not previously submitted. If not, your dependent coverage may be terminated.
- ✓ You and your dependent must be enrolled in the same healthcare plan.
- ✓ Employees covering a spouse or domestic partner in an M-DCPS healthcare plan will automatically receive a surcharge deducted from their paycheck beginning with the January 6, 2017 paycheck.

• Termination of Employment

- ✓ If you are no longer employed by the School Board, you will be provided the opportunity to continue your benefits in accordance with the Federal COBRA Law. You will be provided the ability to continue your medical, dental and/or vision plan if active and paid up to date at the time of termination.
- ✓ Should employment terminate during the last month of the school year, the coverage will remain in effect through August 31st. If employment terminates throughout the school year, the coverage will cease at the end of the calendar month in which your employment terminates.