

Walla Walla Public Schools – Business Office

BENEFIT INFORMATION 2011-2012

OPEN ENROLLMENT PERIOD – August 24, 2011 through September 30, 2011

BENEFIT FAIR – SEPTEMBER 7, 2011 (Wednesday) from 11:00 am to 6:00 pm – District Office Boardroom

IMPORTANT DATES TO REMEMBER

September 7, 2011	11:00 am –6:00 p.m.	Benefit Fair – Administration Building Board Room
September 12, 2011	5:00 pm	Deadline for Payroll Changes to be effective October 1
September 28, 2011	4:00 pm	New Employees (retirement) Plan Choice Seminar (Plan 2 or 3?)
September 28, 2011	5:00 pm	New Employees & Plan 3 members (retirement) Getting to Know Plan 3
September 30, 2011	5:00 p.m.	Deadline for Section 125-Cafeteria Plan with Flex Plan Services Enrollment Form effective for October 1
September 30, 2011	5:00 p.m.	Deadline for Medical enrollments & changes to be effective November 1

ANNOUNCING CHANGES STARTING THIS YEAR

Walla Walla Public Schools Insurance Committee (represented by unions, non-union and administrative employees) met in June. Several vendors presented insurance plans and in the best interest of all employees the following changes are happening this year.

- 1. Group Health** – Group Health Plan 1 will be moving to Group Health Plan 2 due to costs and only one HMO is allowed to be offered with the WEA Premera Blue Cross plans. All employees currently on Group Health Plan 1 will be moved to Group Health Plan 2 unless you select a Blue Cross Plan during open enrollment. See the benefit summary enclosed.
- 2. Voluntary Life** – Lincoln Insurance Company will be our new provider. Unum Life will no longer be the insurance carrier for these policies. All employees who currently have voluntary life along with any spouses and/or dependents will be transferred to Lincoln Insurance Company along with having AD&D insurance included in your rate. You will be asked to complete a new registration form so that all of your information may be correct and updated. The broker, STEPS Insurance, will be at the benefit fair to answer questions and assist anyone wishing to sign up for voluntary life insurance. AD&D Insurance will be part of the voluntary life insurance.
Important: If you wish to sign up this year for voluntary life and AD&D, there is no medical questionnaire to complete. If you do not sign up this year and wish to later, you will need to complete a two page questionnaire to be sent in with the application.
- 3. Long-Term Disability Insurance (Salary Insurance)** – American Fidelity will no longer be the insurance carrier for these policies. All employees who currently have long-term disability insurance will be transferred to Lincoln Insurance Company. You will be asked to complete a new registration form so that all of your information may be correct and updated. No longer are there different benefits and costs depending on your job classification. The broker, STEPS Insurance, will be at the benefit fair to answer questions and assist anyone wishing to sign up for long-term disability (salary) insurance.
- 4. Accidental Death & Dismemberment Insurance** – As this insurance has very few employees participating, this insurance will no longer be offered as a stand- alone policy except for those employees currently on this policy will remain with Lincoln Insurance. AD&D will now be offered with the Voluntary Life Insurance.
- 5. Health Insurance Waiver** – If you **elect to not have health insurance through the school district**, sign the enclosed waiver and return to the business office by September 30. If you have any questions, contact the payroll office.
- 6. Employee Cost for Health Insurance (Before Tax or After Tax)** – Walla Walla Public Schools has a Section 125 plan that **automatically does not tax (federal income tax and social security) the employees out-of-pocket cost of health insurance**. However, if you wish for your share of the cost to be taxed (income tax and social security), you must sign the enclosed Flex Plan waiver form and return to the payroll office by September 30. If you have any questions, contact the payroll office at 526-6721.
- 7. Blue Cross Rates** – This year Blue Cross did not increase each plan by the same percentage. Each plan's total premium cost was determined by usage and number of participants on the plan. **Blue Cross plans 1 and 5 have significant increases in cost. Blue Cross plans 2, 3 and 4 have decreases in cost.** Be sure to look at the rates and benefit changes before Sept 12 if you are planning to make a change for September payroll.

INDIVIDUAL MONTHLY BENEFIT CALCULATION

If your contract hours or days is different from the information on the label below, please contact the Payroll Office immediately.

These amounts are for Medical, Dental and Vision only. It does not reflect any voluntary insurances you are currently having deducted.

2011-2012

Cost of Insurance by Plan and Type of Coverage

BARGAINING UNIT	TYPE OF COVERAGE	BLUE CROSS PLAN 1	BLUE CROSS PLAN 2	BLUE CROSS PLAN 3	EASY CHOICE PLAN 4 ** A, B or C	BLUE CROSS #5 FOUNDATION	GROUP HEALTH	VISION
								Vision Service Plan (VSP)
All Groups	Employee Only	806.15	617.95	552.80	421.55	723.15	624.40	27.35
	Employee & Child(ren)	1,113.10	850.20	760.75	579.25	1,016.75	874.16	
	Employee & Spouse	1,531.15	1,166.15	1,043.45	793.85	1,432.70	1,211.34	DENTAL
	Emp, Spouse & Children	1,838.10	1,398.40	1,251.40	951.55	1,726.30	1,461.10	United Concordia
								113.41

**WEA Select EASYCHOICE (Plan 4) is a design which offers employees a choice of three (3) options – all at the same rate, allowing employees to choose the option that best suits their needs.

Contact the Business Office for COBRA rates.

POOLING: The 2011-2012 pooling for insurance benefits will be set with the OCTOBER 31, 2011, pay.

Reminder: September 2011 pooling will be the same dollars of pooling from the 2010-2011 school year but will have the 2011-2012 medical rates.

WALLA WALLA PUBLIC SCHOOLS WEBSITE

The Business Office web page is located at www.wwps.org under Departments. We continue to update forms and information. See the website for more information. The Business Office utilizes e-mail as a **primary means of communicating** important information to employees.

BUSINESS OFFICE STAFF

509-526-XXXX


Patricia Johnston, Chief Financial Officer – x6717	DeeDee Delaney, Accounts Payable – x6720
Susie Golden, Administrative Assistant – x6718	Elaine Bluhm, Fiscal Assistant – x6721
Judy Gwinn, Fiscal Manager – x6730	Tami Tucker, Payroll Officer – x6768
Anna Slot, Fiscal Assistant – x6719	Nancy Taylor, Payroll Officer – x6722

ENROLLMENT AND ELIGIBILITY INFORMATION

LIFE CHANGES: Notify the Payroll Office immediately when you have a life change such as marriage, birth, divorce, etc. so the necessary forms may be completed. **This is time sensitive.** We also need any change of address, phone numbers, bank account changes, etc. to keep your information current.

VISION & DENTAL: Coverage is *required* for all employees on contract.

OPEN ENROLLMENT PERIOD: The open enrollment period will be held from August 23, 2011 through September 30, 2011. At this time you may change insurance carriers, plans or add/subtract dependents to your medical insurance coverage.

 Dependents may be added at other times but only under certain conditions and upon approval by the medical carrier underwriters. Due to IRS Section 125 laws, if your out-of-pocket health insurance is pre-taxed, you cannot drop the insurance for yourself, spouse, or dependents outside the open enrollment period unless there is a qualifying event. New enrollment forms must be completed to make these changes. If you have any questions, please contact the Payroll Office. Open Enrollment is also the period in which you may enroll or make changes to Cancer Protection Plan, Intensive Care Insurance, Personal Accident Indemnity Plan, Personal Recovery Plus, Long Term Disability (Salary) Insurance, or Voluntary Group Term Life & Accidental Death and Dismemberment Insurance.

LOSS OF COVERAGE: You and your dependents may be enrolled on this program outside the open enrollment period if you had other health care coverage, but later lost that coverage due to legal separation, divorce, death, end of employment, retirement, or a reduction in the number of hours you are employed, employer termination of contributions toward coverage, or COBRA coverage has been exhausted. The application and monthly payment must be received by the provider within 60 days of the date the prior coverage ended. Contact the Payroll Office for specific information.

NEW DEPENDENTS: Application for the addition of a spouse and children newly acquired through marriage or natural born child(ren) may be added to your insurance **within a time limit.** Contact the Payroll Office for the information regarding your plan. There are special rules regarding adoption.

COBRA: COBRA coverage is a continuation of Plan (health) coverage when coverage would otherwise end because of a life event known as a “qualifying event”. Specific qualifying events would include employee/spouse hours being reduced, employee/spouse employment ends, death of spouse, divorce, legal separation, etc. Contact your payroll office for more detailed and specific information regarding COBRA as soon as you have a question or a specific event has occurred in your life.

COVERAGE DURING AN APPROVED LEAVE OF ABSENCE WITHOUT PAY: To maintain uninterrupted coverage, self-pay programs are available to those on an approved leave of absence without pay. Contact the Payroll Office for more information.

WORKERS' COMPENSATION PROGRAM

What to do if you, the employee, are injured at work?

Inform your supervisor **IMMEDIATELY &** Complete an Employee Incident Report available from your Supervisor within 24 hours. Employee Instructions are attached to the back of the form.

If you go to a medical provider due to an injury at work, inform your supervisor you are seeking medical attention right away. What to tell the medical provider instructions is also attached to the form. **Contact ESD112 at Do not complete a state L&I form as Walla Walla Public Schools is self insured.**

VOLUNTARY INSURANCE COVERAGE:

AFLAC: Cancer, Intensive Care Protection, Personal Recovery Plus, Personal Sickness Indemnity Plan, Hospital Protection Plan, Accidental Indemnity Advantage Plan.

Flex Plan: (Flexible Spending Account) for medical and child care. See the packet in your benefit book.

Tax Sheltered Annuity (403b) Program: Walla Walla School District's Tax Sheltered Annuity (403b) Program may be reached through the Walla Walla Public Schools website (www.wwps.org/) through Departments, Business Office, Table of Contents, Payroll & Benefits, and Tax Sheltered Annuity (403(b)). This will take you directly to our third-party administrator, Carruth Compliance Consulting (CCC) Employee Information Page. Scroll down and click on Walla Walla Public Schools for current information regarding vendors and forms to be completed to start, change or stop a contribution. For further information contact the Business Office. Employees may contribute up to a maximum of two Tax Sheltered Annuity Plans and one Deferred Compensation Program at a time.

Deferred Compensation (457) Program: Walla Walla Public Schools participates in only one Deferred Compensation Plan. It is with the Washington State Department of Retirement Systems. They can be reached at 1-888-327-5596 or at the Washington State Department of Retirement Systems website (<https://washington.gwrs.com/login.do>) Employees may contribute up to a maximum of two Tax Sheltered Annuity Plans and one Deferred Compensation Program at a time.

MEDICAL INSURANCE VENDORS:

Premera Blue Cross:

Toll-free number 1-800-932-9221

www.premera.com/wea Benefit books are on line. Books will not be sent to you. The Benefit Summary is inside your benefit book.

Plans 1, 2, 3, 4 Easychoice A & B are Heritage Network

Plan 5-Foundation and Plan 4 Easychoice C are Foundation Network

Group Health Cooperative:

Toll-free number 1-888-901-4636

www.info@ghc.org Benefit books are on line. Books will not be sent to you. The Benefit Summary is inside your benefit book.

24-Hour Emergency Notification Number 1-800-833-6388

CHANGES:

Voluntary Group Term Life & AD&D Insurance

IMPORTANT INFORMATION:

1. We have a new insurance company for our Voluntary Group Term Life Insurance. Lincoln Insurance Company will be our new provider.
2. Guarantee-Issue Amount has increased! See the Benefit Summary in the benefit book.
3. All staff who currently have voluntary life along with any spouses and/or dependents will be transferred to Lincoln Insurance Company. You will be asked to complete a new registration form so that all of your information may be correct and updated. Our broker from STEPS will be at the Benefit Fair.
4. AD&D will now be part of your group voluntary life insurance.
5. If you sign up this year, there is no medical questionnaire to complete. If do not sign up this year and wish to later, you will need to complete a two page questionnaire to be sent with the application to be approved.

AD&D Insurance:

AD&D Insurance **will now be part of the Voluntary Life Insurance and not sold separately.** If you already have AD&D, you will be grandfathered to have AD&D only with the new insurance company, Lincoln Insurance Company.

Long-Term Disability (Salary Insurance) will be changing to a new company (Lincoln Insurance Company). See the benefit summary inside your benefit book for costs and benefits. All staff currently insured with American Fidelity will be transferred to the new insurance company. There will no longer be different benefits and costs depending on job classification.