

2020—2021 BENEFITS CHANGES

Open Enrollment Dates: August 13, 2020 – August 28, 2020

Please note that new elections and additions may not be made after August 28, 2020 unless a qualifying life event occurs (e.g., change in marriage status, birth, death, or gain/loss of coverage). If you experience a qualifying life event, you must make your benefits changes in the bswift benefits enrollment system (<https://bswift.hampton.k12.va.us>) within 30 days of your qualifying life event.

The information in this document details the changes to HCS benefits for the upcoming plan year, which begins October 1, 2020. Premiums are taken out 10 months per year, from September to June. The monthly premium will be divided over our two semimonthly paychecks. An updated benefits guide and supplemental material will be available on the HCS website.

Benefits Eligibility:

The following chart shows the benefits that HCS employees are eligible for based on their employment status.

BENEFIT	Full-Time Employees	Full-Time Bus Attendants	Job Share	Part-Time Employees
403(b) Plan	X	X	X	X
Accident	X	X	X	X
Auto & Home Insurance	X	X	X	X
Critical Illness	X	X	X	X
Dental Insurance	X	X	X	
Disability Insurance	X	X	X	
Employee Assistance Program	X	X	X	X
Employee Health & Wellness Ctr	X	X	X	
Employee Pharmacy*	X	X	X	
Flexible Spending Accounts**	X	X	X	X
Group Hospital Indemnity	X	X	X	X
Health Insurance	X	X	X	
Identity Theft Protection	X	X	X	X
Legal Plan	X	X	X	X
Optional Life Insurance	X			
Universal Life Insurance	X	X	X	X
Vision Insurance	X	X	X	

**Only those employees covered by an HCS Cigna policy.*

***Part-time employees are not eligible for medical flexible spending accounts.*

Dependent Verification:

Employees must verify any spouse or child that is covered under an HCS medical, dental, or vision plan. Employees who have already verified their dependent(s) will not need to do so again during the next enrollment period. However, those employees who will be adding a spouse or child as of October 1, 2020, will need to provide documentation for each of their eligible dependents. Documents can be uploaded directly into our bswift benefits system. Once you've shown the applicable documents for a dependent, you will not need to show that same documentation in the future. In addition, SSNs and dates of birth are required for all covered spouses and dependents.

Sometimes the documentation required can get complicated. For example, usually a birth certificate would be the only documentation needed for a natural born child of an employee, if the employee is the mother and her maiden name was Mary Jones (same as on the birth certificate). Now, her name is Mary Jackson because she changed her name when she married Sam Jackson. Thus, we would need to see the child's birth certificate to establish the relationship and the employee's marriage license to prove she is Mary Jones, the same person listed on the birth certificate.

IMPORTANT: For your information, official documents of birth, marriage and/or death certificates, from anywhere in the United States may be obtained through www.vitalchek.com or by calling (800) 2552414, 8 AM – 8 PM EST. State document fees and courier fees will apply.

Additional Questions:

We understand that many of our employees will have questions about how the information in this document will affect them and their benefit elections. If you have immediate questions about your benefits eligibility or the open enrollment process, please call your Benefits Representative at the number below. Your contact is determined by the first letter of your last name.

A – G 727-2106, Sharmaine Alexander-Riggins

H – Q 727-2107, Sally Seidnitzer

R – Z 727-2326, Nicole Samuelson

Health Insurance:

Cigna will continue to be our medical insurance carrier. There are no changes to employee premiums for the 20/21 benefits plan year. We will be offering three medical plans through Cigna: Signature OAP, Choice OAP, and the CDHP with a health savings account. A 'summary of benefits and coverage' for each plan is in the bswift library at <https://bswift.hampton.k12.va.us>. If you would like a hard copy of the SBCs please contact your benefits representative directly. The 2020/2021 premiums are as follows:

Signature OAP	Employee Premium Per Paycheck	*Wellness Incentive Rates
Employee	\$104.60	\$67.10
Employee + Child	\$192.35	\$154.85
Employee + Children	\$274.94	\$237.44
Employee + Spouse	\$329.14	\$291.64
Family	\$471.09	\$433.59

Choice OAP	Employee Premium Per Paycheck	*Wellness Incentive Rates
Employee	\$51.75	\$14.25
Employee + Child	\$98.53	\$61.03
Employee + Children	\$158.33	\$120.83
Employee + Spouse	\$176.83	\$139.33
Family	\$269.28	\$231.78

CDHP	Employee Premium Per Paycheck	**HSA Employer Contribution Per Paycheck
Employee	\$0	\$25.00
Employee + Child	\$20.31	\$37.50
Employee + Children	\$53.69	\$50.00
Employee + Spouse	\$64.00	\$37.50
Family	\$115.13	\$50.00

*See the Wellness Program section below for more information.

**Employees enrolled in the CDHP who met the requirements of the wellness program will receive an additional \$750 health savings account contribution.

CDHP with Health Savings Account

The IRS has increased the minimum deductible amount for a high deductible health insurance plan. Therefore the deductible on our CDHP is increasing effective 10/1/20 to \$2,800 for individual coverage and \$5,600 for family coverage.

A health savings account (HSA) is available as a component of the CDHP. An HSA allows an employee to contribute pre-tax dollars to the account. Employers can also contribute. See the previous chart above for the HCS contribution amounts. An HSA is an employee's account, so an employee takes it with them if they were to end employment with HCS. Employees can change their own contribution amount throughout the year, but should monitor their annual contributions so they do not exceed the annual U.S. Treasury and IRS limits.

Employees can not have any medical coverage other than a high deductible health plan in order to be eligible for an HSA. This means that employees with traditional health plan coverage other than a high deductible plan through a spouse or another carrier are ineligible from our CDHP and HSA. Employees cannot have both a medical flexible spending account and an HSA. Therefore, employees who enroll in the CDHP effective October 1, 2020 cannot also enroll in a medical flexible spending account (FSA) during the open enrollment period. In addition, for those employees who currently have a medical flexible spending account and who will enroll in the CDHP, all funds from the medical flexible spending account will need to be used and reported to PayFlex, our current FSA vendor, no later than September 30, 2020.

APPLICABLE TO ALL PLANS

- If you will be adding a spouse or child to your medical plan as of October 1, 2020 who is not already covered under another plan, you must show proof of relationship during the open enrollment period. Failure to provide the appropriate documentation will result in a loss of coverage for your dependent.
- Any spouse who is actively employed and eligible for coverage through their employer will continue to be ineligible for coverage under our HCS health insurance. Please note that this does not include a spouse who is also an HCS employee, spouses who are eligible through a retiree plan only or who are self-employed.
- Effective 10/1/20, Cigna is moving to Express Scripts for their prescription claim engine. This will affect covered individuals in the following ways:
 - New insurance cards: All participants will receive new Cigna medical cards in September. Employees must use these new cards every time a prescription is filled 10/1/20 or later. It has important information that the pharmacy needs to process your prescription. Old ID cards should be discarded.
 - Home delivery saved payment information: Payment information will need to be updated for those participants who previously had that information saved for their home delivery prescriptions.
 - Refill management logic: Cigna wants to ensure that patients have an adequate amount of time to refill a prescription, but also guard against stockpiling of medication. Cigna's new logic will look back 180 days to determine the quantity that a member has on hand before a prescription is refilled.

HCS Wellness Program:

Employees who are enrolled in one of our medical plans have the opportunity to earn a credit for a lower premium on their medical insurance or a higher health savings account contribution. Spouses who are enrolled in an HCS medical plan are also required to meet the minimum requirements in order for the employee to earn the wellness premium incentive. For the current school year, employees who met the minimum requirements of the program and logged their points through the Marathon Health portal by June 30, 2020, are eligible for the following premiums for the 20/21 benefits plan year. CDHP participants will receive an additional \$750 employer contribution to their health savings account in lieu of a premium discount.

Wellness Incentive Premiums	Signature OAP Premium Per Paycheck	Choice OAP Premium Per Paycheck
Employee	\$67.10	\$14.25
Employee + Child	\$154.85	\$61.03
Employee + Children	\$237.44	\$120.83
Employee + Spouse	\$291.64	\$139.33
Family	\$433.59	\$231.78

The HCS Wellness Program document in this packet details information on the incentive program for the 20/21 school year. Employees must earn and log the minimum required points between July 1, 2020 and June 30, 2021 in order to earn the incentive for the 21/22 school year. Please note that our wellness incentive program is changing for the new school year. See the included packet for more details.

Dental Insurance:

Two plan options, a basic and basic plus plan, are available through Delta Dental.

Delta Dental Premiums	Basic Plan Premium Per Paycheck	Basic PLUS Plan Premium Per Paycheck
Employee Only	\$14.01	\$17.25
Employee + Child	\$26.12	\$32.56
Employee + Spouse	\$26.12	\$32.56
Family	\$40.40	\$52.02

Benefits	Basic Plan	Basic PLUS Plan
Diagnostic and Preventative Services (oral exams, cleanings, x-rays, sealants and fluoride for children)	100%	100%
Basic Services (fillings, root canals, oral surgery, periodontic services)	80%	80%
Major Services (crowns, bridges, dentures, implants)	No Coverage	50%
Orthodontic Services (for covered dependents under the age of 19)	No Coverage	50% (lifetime maximum applies)

If you will be adding a spouse or child to your dental plan as of October 1, 2020 who is not already covered under another plan, you must show proof of relationship during the open enrollment period. Failure to provide the appropriate documentation will result in a loss of coverage for your dependent.

Disability Insurance:

Two disability options are offered through The Standard. Eligible employees can choose a short-term/long-term 14-day waiting period option or a long-term only 90-day waiting period option. Employees who did not elect disability coverage during their initial eligibility period are not guaranteed coverage, but can apply for it through an underwriting process.

Employees covered under the VRS hybrid plan are only eligible to enroll in a The Standard plan during their first year of full-time employment with HCS. The Standard coverage will be terminated automatically once an employee becomes eligible for disability benefits under the employer-paid disability plan.

Flexible Spending Accounts:

PayFlex is our flexible spending account (FSA) administrator. Flexible spending account elections must be made each year, regardless of a previous election, as actual elections do not roll over from year-to-year. Please make sure to save your detailed receipts as substantiation may be requested per IRS regulations. Failure to provide valid receipts may result in your card being deactivated.

- Employees who elect a flexible spending account during open enrollment will be automatically issued a debit card to be used for eligible purchases. Employees who already have a PayFlex card and make an FSA election for the new benefits plan year will continue to use their current card until it expires.
- Employees can carryover up to \$550 of their remaining medical spending account balance into the next benefits plan year so long as a new medical spending account election is made. This will be processed automatically for those employees eligible for the carryover. Carryover funds will be available after the previous plan year run-out period has ended.
- Dependent care accounts do not roll over and any funds left at the end of the plan year had previously been forfeited. An additional 30-day grace period is allowed for dependent care spending account elections. This means that participants will have an additional 30 days beyond the end of the plan year (September 30) to spend any remaining balance on eligible purchases.
- Participants will continue to have 90 days beyond the end of the plan year (September 30) to submit incurred claims for reimbursement.
- Employees enrolled in the Cigna CDHP are not eligible to enroll in a medical spending account. In addition, employees enrolling in the CDHP for the first time during this open enrollment period should spend their entire medical flexible spending account funds by September 30, 2020. Please see the CDHP section of this document for additional information.

Accident/Critical Illness/Hospital:

The Standard is our carrier for accident, critical illness, and group hospital indemnity coverage.

Identity Theft Protection:

Employees will be able to elect identity theft protection through InfoArmor during this year's open enrollment period for themselves and their family members. Employee only coverage is \$4.98/paycheck and family coverage is \$8.98/paycheck. Family members are considered those living under the same roof and/or those individuals who rely on you for support. Deceased family members can also be included.

This benefit includes unlimited TransUnion credit reports and scores, tri-bureau credit monitoring, credit report disputes, dark web monitoring, social media reputation monitoring, IP address monitoring, compromised credentials, credit and debit card monitoring, stolen fund reimbursement, \$1 million insurance policy, and much more.

Legal:

The legal plan through MetLife/Hyatt includes coverage for:

- money matters (negotiating with creditors/tax audit representation)
- estate planning documents (simple or complex wills/trusts)
- elder care issues (medicare/nursing home agreements/powers of attorney)
- home and real estate (sale, purchase, or refinancing of a home/property tax assessment/foreclosure)
- civil lawsuits (civil litigation defense/small claims assistance)
- vehicle and driving (defense of traffic tickets/license suspension due to DUI)
- family and personal (adoption/prenuptial agreement/personal property issues)

Universal Life Insurance:

Universal life insurance is available through Trustmark. Under this policy, your benefits can be paid as a death benefit, as living benefits, or as a combination of both. Living benefits allow you to pay for home healthcare, assisted living, nursing home and adult day care services, if needed.

Vision Insurance:

Hampton City Schools will continue offering a stand-alone vision plan through UniView Vision. If you enroll in a medical plan through Cigna, then you will have access to the basic vision plan associated with that coverage. The UniView Vision plan is a stand-alone, separate plan and can be elected whether or not you choose to be covered under our medical plan.

Blue View Vision	Total Premium Per Paycheck
Employee	\$3.40
Employee + Child	\$5.95
Employee + Spouse	\$5.95
Employee + Children	\$6.82
Family	\$9.91

If you will be adding a spouse or child to your vision plan as of October 1, 2020 who is not already covered under another plan, you must show proof of relationship during the open enrollment period. Failure to provide the appropriate documentation will result in a loss of coverage for your dependent.