

To: All DCS Employees
From: Davidson County Benefits
Re: Cafeteria Benefits Enrollment
Date: May 13, 2019

Announcing 2019-2020 DCS Employees Enrollment

Annual Enrollment for School Year 2019-2020

Davidson County Schools and Mark III Brokerage are pleased to announce that it is time for the Benefits Annual Enrollment Process. Enrollment dates are **May 20th through June 7th** all employees may access an Internet connection to perform updates.

We encourage ALL EMPLOYEES to take advantage of this opportunity to select and update benefits information. Even if all you want to do is keep benefits exactly the same, you will find valuable information at this site. Also, we ask that you update your personal and family information online so that your insurance coverage is correct.

Unless a qualifying life event occurs, this is the only time during the year that you can make changes to your benefits package. As in the past, additions and changes will become effective September 1, 2019.

Flexible Benefits Administrators Medical and Dependent Care Reimbursement Accounts

We are also pleased to announce that Davidson County Schools will continue to offer debit cards to participants in the Medical Reimbursement Accounts. The first card is free of charge. If additional cards are requested, it will be the responsibility of the participant to contact FBA directly and pay for any additional cards. Participants will need to keep the debit cards issued until the expiration date listed on the card. New cards will be issued in 2019 for everyone. Debit cards will be available for Dependent Care Reimbursement Accounts.

The maximum amount for the Medical Spending account has been increased to \$2700.00 effective 09/01/2019.

Please remember, Flexible Medical & Dependent Care account balances do not carry over from one year to the next. After August 31st of coverage year, any unused balance will be forfeited under the IRS regulation "Use it or lose it". You MUST re-elect your Medical and/or Dependent Care account each year.

Dental Insurance

There is a 12 month waiting period on all services except for cleanings, exams and fluoride applications for employees who do not enroll when first eligible for coverage. Dependents may remain on your dental plan until the age of 26, regardless of educational status.

Vision Insurance

Dependents may remain on your vision plan until the age of 26, regardless of educational status.

CSO (PALIC) Cancer Plan Existing CSO policyholders

Participants currently covered under the CO1 or CO9 policy may keep their coverage, but no changes will be allowed via the internet. If you would like to make any changes on your existing CSO/PALIC policy, such as adding a rider or canceling the policy, you must contact CSO/PALIC directly by August 1, 2019 to make this change with an effective date of September 1, 2019. You can apply for the Allstate policy with a Benefits Counselor. Employees cancelling the CSO/PALIC policies and applying for Allstate must keep in mind that there are restrictions on the Allstate policy. Employees must be approved by Allstate before the policy will be issued. CSO/PALIC contact number is: 800-541-2363

Assurity Cancer policyholders

Current policyholders must meet with a Benefits Counselor to make any changes to the current policy including cancellation since future Assurity policies are no longer available. Employees currently enrolled in the Assurity Cancer Plan will be allowed to keep their coverage via payroll deduction. If a change to the policy is made in error during the web enrollment, it **cannot** be fixed.

Allstate Cancer

Davidson County Schools will be offering Allstate as the cancer carrier again this year. This year, employees will not be able to self-enroll in the cancer coverage. **You must meet with a Benefits Counselor to sign up for the Allstate Cancer coverage.**

AUL/One America Short Term Disability

Davidson County Schools will be offering AUL/One America as the short-term disability carrier again this year. Employees that did not elect coverage during their initial enrollment are eligible to sign up for \$500 to \$1000 monthly benefit without medical questions. Current participants may increase their coverage up to \$500 monthly benefit without medical questions. The maximum benefit cannot exceed 70% of basic monthly earnings and must be in \$100 increments. If you would like to make changes, **you must meet with a Benefits Counselor to sign up for AUL/One America Short Term Disability coverage.**

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AUL/One America Long Term Disability

Davidson County Schools will be offering AUL/One America as the long-term disability carrier again this year. For this year's enrollment only, AUL is allowing a true open enrollment in which you can elect up to 60% of base annual salary to maximum monthly benefit of \$2,000. Once elections are made during this enrollment, no increases are allowed during future enrollments. There are no offsets with other disability income benefits. It includes a Lump Sum Benefit which pays a single payment of \$10,000. **You must meet with a Benefits Counselor to sign up for the AUL/One America Long-Term Disability coverage.**

AFLAC Accident Plan

AFLAC is offering guaranteed issue coverage during this enrollment. This is 24-hour coverage and has an annual \$60.00 wellness benefit. **You must meet with a Benefits Counselor to sign up for the AFLAC Accident coverage.**

AFLAC Group Hospital Indemnity Plans

The AFLAC Hospital Indemnity provides cash benefits directly to you that help pay for some medical and non-medical cost associated with a covered hospital stay due to a sickness or accidental injury. **You must meet with a Benefits Counselor to sign up for the AFLAC Hospital Indemnity plan.**

MetLife Whole Life Will No Longer Be Available

For employees currently owning a MetLife Whole Life Policy you may keep the existing policy. Davidson County Schools will continue to allow payroll deductions for the convenience of these employees. Employees cannot make any changes to the existing policies via internet enrollment. An employee must meet with a Benefits Counselor to cancel his/her policy.

Texas Life Whole Life and Universal Life Policies

You **must meet with a Benefits Counselor** if you want to add Texas Life Whole Life or Universal Life. Plus if you are making changes to an existing policy you will need to **meet with a Benefits Counselor. This plan cannot be added via the Internet.**

Concerns

- Any employee requesting additional term life insurance coverage or dependent term life insurance coverage will be required to complete a statement of health. Forms are available online through the web enrollment site or Mark III representative. The completed form(s) must be sent to Sandy DeLattre at the Central Office by August 18, 2019 to be forwarded to American United Life approval. **Forms sent directly to AUL will not be processed and coverage will not be issued.**
- Any employee applying for or requesting additional coverage will be required to meet with a Benefits Counselor.
- This would be a great time to change beneficiaries on policies.
- PLEASE NOTE:** Failure to enroll in any benefit that an employee is interested in will result in no coverage until next year's enrollment period. **It is your responsibility to look over your confirmation statement with the benefit counselor to ensure all of your elections are correct.**

Important Information to Follow

Information concerning this process and how to log on to the system using your secure identification number will be available by **Monday, May 13th** through the DCS website by clicking on the “**Employee Benefits**” link under the “**Staff**” link and also via email. Remember, your opportunity for annual enrollment via the Internet will begin **Monday, May 20th**. We look forward to helping you make benefit decisions in a convenient, secure, and accurate way!

Should you have any questions, need any further information, or need assistance please feel free to contact:

Sandy DeLattre (Primary Contact)
(336) 242-5616
benefits@davidson.k12.nc.us

If you need extensive assistance directly from Mark III Brokerage, please contact:

Cindy Hayden
800-532-1044 ext. 217
cindyh@markiiiieb.com

Benefits Counselors ...

Mark III Benefits Counselors will be onsite May 20th through June 7th and **will** visit each school. They will conduct a Benefits Presentation at a scheduled Staff Meeting and provide sign-up sheets. Employees may schedule an appointment for those desiring individual conferences. All employees are **encouraged** to schedule an appointment!