



Human Resources Department

Employee Benefits Newsletter – Health Insurance Open Enrollment

Welcome to Alexandria City Public Schools’ Annual Open Enrollment – this is the time when you may newly enroll in a health plan, change your health insurance election, or sign up for a tax-free Flexible Spending Account. Please take this opportunity to consider health insurance options available to you for the upcoming year and to make the best choices for you and your family. This newsletter highlights benefit changes, including new health insurance premiums, and provides information to help you complete your health insurance enrollment process.

Open Enrollment Period: May 1 to May 31, 2018

You are invited to visit with Human Resources staff and benefit plan representatives at Open Enrollment Meetings for personalized attention and assistance with benefit questions and enrollment. Representatives from Kaiser, United Healthcare, CareFirst, EyeMed, and 403(b) and 457 plan vendors, including ICMA-RC, the defined contribution plan administrator for the Virginia Retirement System Hybrid plan, will be in attendance. Come and talk with a health insurance professional, relax and enjoy a few minutes of seated massage, and sample healthy food and drinks. Members of the ACPS Human Resources team will also be available to help you login to Employee Self Service (ESS) and make your Open Enrollment elections.

Open Enrollment Meeting Locations and Hours

T.C. Williams High School Cafeteria	Tuesday, May 1	3 pm to 6 pm
Transportation - Bus Facilities	Thursday, May 3	9 am to 12 pm
George Washington Middle School Cafeteria	Wednesday, May 9	3 pm to 6 pm
Central Office School Board Room	Thursday, May 17	3 pm to 6 pm
Hammond Middle School Cafeteria	Wednesday, May 23	3 pm to 6 pm

Benefit Confirmation Email/Letter*	June 15
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Effective Date of Benefit Elections **July 1, 2018**

*Benefit confirmation letters to certain employee groups such as Transportation, School Nutrition, Custodial and Maintenance Staff

What's New with ACPS Health Insurance Plans?

There are no changes to the current medical and prescription drug coverages and plan providers. Due to much higher than expected claims utilization, the rates for both United Healthcare POS plan and Kaiser HMO plan will increase next year. Rates for the CareFirst dental plan remain the same while vision rates are reduced. Below is a summary of the rate changes for the health insurance plans. More information on per pay deductions is on the last page of this newsletter.

- **Kaiser HMO Medical Plan:** 9.9% increase.
- **United Healthcare POS Plan:** 15% increase.
- **CareFirst Dental Plan:** No rate change.
- **EyeMed Vision Plan:** 9.9% reduction.

No action is required if you wish to keep your current health insurance plans (medical, dental, vision). If you do nothing, your current health insurance elections will continue.

Enrollment in the Flexible Spending Accounts (FSAs) Required Each Year - You must enroll during Open Enrollment if you want to continue your participation in the healthcare and/or dependent care flexible spending account.

- **Healthcare Flexible Spending Account** - The maximum election for the plan year has increased to \$2,650 from \$2,600. Participants in the healthcare FSA will be allowed to carry over to the next plan year a balance of up to \$500.
- **Dependent Care Flexible Spending Account** - The maximum election for the plan year remains at \$5,000.

Open Enrollment Checklist

- ✓ **Review your current benefits, including information on your dependents.** Login to Employee Self Service (ESS) to view your current benefits and dependent information. If you would like to change health plans, add or remove dependents, you must request the change during the Open Enrollment period.
- ✓ **Enroll in the Flexible Spending Accounts (FSAs).** You must re-enroll in the Flexible Spending Accounts (FSAs) during Open Enrollment to continue your FSAs in the new plan year.
- ✓ **Review information** such as the Summary of Benefits and Coverage, Benefits Summary and premium information, available online at www.acps.k12.va.us/benefits and also at your work site.
- ✓ **Review Open Enrollment Frequently Asked Questions (FAQs).** Step by step instructions on how to enroll in benefits via Employee Self Service (ESS) will be available on Canvas under ACPS Employee Resources.

The benefits you elect during the Open Enrollment period will remain in effect for the period from July 1, 2018 to June 30, 2019 unless you have a qualifying life event (for example: marriage, divorce, birth or adoption of a child), at which time you may make changes to your benefit elections. If you have any

questions about your benefit options, contact a member of the Human Resources Benefits staff via e-mail HRBenefits@acps.k12.va.us

Health Insurance Benefits Open Enrollment Available Online via Employee Self Service (ESS)

- **Login to ESS and review your current health care benefit selections** at: www.acps.k12.va.us/ESS, then click on **Employee Self Service – Benefits**. For questions regarding your user name and password for ESS, please email munishelp@acps.k12.va.us.
- **Make selections for each benefit available to you.** Click on **Open Enrollment** to make your elections.
 - Select “**Make New Election**” to update your current elections. To make no changes to your current benefits, you can elect “**No changes**”.
 - If you wish to waive a benefit, you can select the “**Decline benefit**” option.
 - If you have dependents currently enrolled in health, dental or vision, you can review the existing dependent information and select the dependent you wish to enroll using the drop down box at the bottom of the section (select “**Add**”).
 - If adding a new dependent, you must provide documentation to the Benefits Office before coverage will become effective. A list of the required documentation is available in the Benefits Summary at www.acps.k12.va.us/benefits.
 - For Health Care or Dependent Care Flexible Spending Accounts (FSAs), indicate the amount you wish to have deducted per pay (this amount times 24 pays equals your annual election amount). For a list of eligible health and dependent care expenses, visit www.tasconline.com. Keep in mind that the FSA is a use or lose benefit. Money left in your FSA may not be returned to you in accordance with current law.
- **Review your open enrollment elections.** You will be able to see per pay deductions for the benefits you have elected. You must click on the “**Submit Choices**” button to complete your Open Enrollment. You should see a confirmation page once you submit your benefit choices. If you do not see a confirmation page, contact HRBenefits@acps.k12.va.us.



Health Insurance Rates Effective July 1, 2018

	Monthly Premium*	Full Time Employee - Your Cost Per Pay Period		
		Teacher - Licensed Employee	Support Employee Salary Grade Below 25	Administrator/ Support Employee Salary Grade 25+
Medical Plans				
Kaiser HMO				
Employee Only	\$ 566.21	\$ 56.62	\$ 28.31	\$ 45.30
Employee + 1	1,085.82	108.58	54.29	86.87
Family	1,508.04	150.80	75.40	120.64
United Healthcare POS				
Employee Only	\$ 768.81	\$ 76.88	\$ 38.44	\$ 61.50
Employee + 1	1,476.52	147.65	73.83	118.12
Family	2,051.44	205.14	102.57	164.12
Dental Plan - CareFirst				
Employee Only	\$ 39.82	\$ 8.56	\$ 8.56	\$ 8.56
Employee + 1	64.88	13.95	13.95	13.95
Family	104.42	22.45	22.45	22.45
Vision Plan - EyeMed				
Employee Only	\$ 6.34	\$ 3.17	\$ 3.17	\$ 3.17
Employee + 1	12.05	6.03	6.03	6.03
Family	17.70	8.85	8.85	8.85

* COBRA Rates

Full time employee regularly working 30 hours or more a week

Employee per pay deduction based on 24 pays