



Montgomery County
Public Schools

Congratulations on your new position at Montgomery County Public Schools and welcome to the team!

The summary of benefits document provides an overview of benefits currently offered by the division and supplements the information made available to you through your new hire packet, at new hire orientation, the employee handbook and on the division's website:

Benefit information:
<http://goo.gl/cGS9E4>

Policy information:
<http://goo.gl/qX8Ezi>

Please note, not all benefits listed in the summary of benefits are available to all employees. The benefits you are eligible for will be referred to as your benefit accrual group. Refer to page 1 of the summary of benefits to find the benefit accrual group classification pertaining to you. If your benefit accrual group changes at any time for any reason, you may become eligible or ineligible for certain benefits. Contact payroll & benefits in the finance department at 540-382-5100 if you have any questions in regards to your specific benefits.

In case of a discrepancy between the summary of benefits and the plan document for each of the benefits offered, the plan document overrides any information provided the summary of benefits.

You **must enroll within 30 days** from your date of hire. Once the initial enrollment window has closed, you must wait until the next open enrollment unless you experience a qualifying event as outlined by the Internal Revenue Service. Open enrollment takes place annually in August. You may cancel, change or enroll in any of the benefits available to you at that time. Be aware that there is a late entrant provision for certain benefits and guaranteed issue may not be available if you do not enroll during your new hire enrollment period. More information on this may be found in the specific benefit's plan document.

Montgomery County Public Schools (MCPS) is pleased to offer this competitive and comprehensive benefits package to its employees.

Best wishes for your employment with MCPS!

Katherine Miano, CPA, SFO
Director of Finance

SUMMARY OF BENEFITS

Effective and Enrollment Dates

1. Anthem Health Insurance

You have a 30 day window from your date of hire to enroll in one of two (2) health insurance plans offered by Anthem. Your coverage effective date is driven by your hire date:

a) Hired during the school year:

If you are hired on or before the 15th of the month, your coverage will begin on the 1st of the next month (Example: hired 9/13 → insurance starts 10/1). If you are hired after the 15th of the month, your coverage will begin on the 1st of the following month (Example: hired 9/16 → insurance starts 11/1).

b) Hired at the beginning of the school year:

If you are hired at the beginning of the school year, your Anthem coverage will be effective September 1st.

2. Optional Benefits

You have a 30 day window from your date of hire to enroll in any of the optional benefits offered to you as part of our Cafeteria 125 plan. Coverage will begin on the 1st of the month following your date of hire.

3. Annual Open Enrollment

You may make changes, cancel or enroll in Anthem Health Insurance and optional benefits during open enrollment which takes place in August of each year for an effective date of October 1st. In August you may also enroll or cancel your membership in the Sick Leave Bank.

4. Qualifying Events

If you experience a qualifying event as defined by the Internal Revenue Service (IRS), you may make changes to your benefits within 30 days of the event date. Contact payroll & benefits if you have questions about which forms to complete or whether you are eligible to make changes.

Benefit Accrual Groups

1. **PT:** Part-time employees working less than 20 hours per week
2. **PT 20:** Part-time employees working 20 – 29 hours per week
3. **PT 30:** Part-time employees working 30 – 39 hours per week
4. **FT:** Full-time employees working 40 hours per week **and** full-time teachers

SUMMARY OF BENEFITS

Anthem Health Insurance

PT 30 and FT employees are eligible to enroll in one (1) of the two (2) Anthem Health Insurance plans: Healthkeepers (HMO) or Lumenos High Deductible Health Plan (Lumenos). Premiums are deducted from each monthly paycheck from September until August. The premiums are prepaid, meaning your September payroll deduction pays for October coverage. Premiums may be deducted on a pre-tax or after-tax basis.

If adding dependents to health insurance plans, a copy of the dependent's social security card must be presented to payroll & benefits for verification.

Please refer to the information provided on the MCPS website to learn more about each plan before making your enrollment decision.

Optional Benefits

PT 20, PT 30, and FT employees may enroll in any of the optional benefits. Remember that certain products have a late entrant provision and guaranteed issue may not be available if you do not enroll during your initial eligibility period.

Gallagher Enrollment Solutions can provide information and assist you in enrolling in the products.

Coverage for any products you wish to enroll in begins on the 1st of the month following your date of hire. Premiums are paid current month, meaning September payroll deduction pays for September coverage.

The premiums listed in the benefit booklet are calculated assuming you receive a pay check in the summer. For those employees who do not receive a pay check in the summer (usually July and August) you will be notified by our 3rd party administrator, Flexible Benefit Administrators, in regards to paying your premiums through direct bill during that time.

Virginia Retirement System

All **FT** employees are eligible for the Virginia Retirement System (VRS). If this is your first employment with a VRS employer you will be enrolled in the VRS Hybrid Plan. If you have been with a VRS employer in the past, please inform payroll & benefits of the type of plan (Plan 1, Plan 2 or Hybrid) you were enrolled in.

MCPS contributes a certain percentage as determined by the Virginia General Assembly to your individual retirement account. All employees are required to contribute a minimum of 5% of their earnings to their retirement account.

VRS is a great tool to save for retirement and we encourage all employees to learn more by creating an account on www.varetire.org and reviewing the information available on the website.

SUMMARY OF BENEFITS

Group Life Insurance through Securian

All **FT** employees enrolled in the Virginia Retirement System (VRS) are automatically enrolled in Group Life Insurance (GLI) from their date of hire. 100% of the premium for VRS GLI is paid by MCPS. The policy provides coverage of two (2) times your annual salary rounded to the nearest thousand in case of death and four (4) times your annual salary rounded to the nearest thousand in case of accidental death.

The beneficiaries for this insurance policy follow the order of law by default. Changes may be made at any time by contacting Securian.

Optional Life Insurance through Securian

In addition to the basic life insurance listed above all eligible employees have the option to increase the coverage amount on their own policy and add coverage for eligible dependents. If additional coverage is purchased within 31 days from your date of hire guaranteed coverage will be applied and no Evidence of Insurability (EOI) (meaning a statement of your medical history) will be required. EOI will be required if you are applying for coverage outside of your initial 31 day enrollment window.

The premiums for your optional life insurance coverage are paid through monthly payroll deduction.

Long Term Disability Insurance

This 100% employer paid benefit is available to **PT 20, PT 30 and FT** employees and provides income protection at 60% of your pre-disability gross earnings once you have been absent from work due to a medical reason for 90 days. This benefit is provided by Standard.

Employee Assistance Program (EAP)

All **PT 20, PT 30 and FT** employees may take advantage of this employer paid and 100% confidential benefit offered by Carilion. More information on this benefit may be found on the MCPS website.

Retirement Savings Opportunity (Tax Sheltered Annuities)

This benefit is available to **all employees**. Start saving for retirement or increase the amount of money you set aside for retirement by enrolling in a 403(b) or 457(b) tax-deferred retirement program and contribute to your account through payroll deductions.

Choose a vendor from our approved vendor list and contact our 3rd party administrator, Admin Partners, at 877-484-4400 to set up the account. The approved vendor list and other forms are available on the MCPS website.

SUMMARY OF BENEFITS

Sick Leave

PT 20, PT 30 and FT employees are eligible for paid sick leave. **PT 30 and FT** employees accrue sick leave at the rate of one (1) day per month for each month they are contracted to work. **PT 20** employees accrue sick leave at the rate of one half (0.5) day per month for each month they are contracted to work. **PT 20, PT 30 and FT** employees' sick leave is advanced at the beginning of the school year. Sick leave may be taken in half or full day increments.

Sick leave accrues without limit for all part time and full time employees with the exception of VRS Hybrid plan employees. A VRS Hybrid plan employees' sick leave balance may not exceed 90 days.

Sick Leave Bank

The sick leave bank is available to **PT 20, PT 30 and FT** employees for enrollment during your initial 30 day window or during annual open enrollment. To become a member you must donate at least one (1) day of your own sick leave. This benefit may provide income protection if you have to be absent from work for medical reasons and have exhausted all of your accrued leave (annual, personal, sick and wellness). Refer to the back of the enrollment form to learn more about the rules of the sick leave bank.

VRS Hybrid Plan employees are eligible for sick leave bank membership during their first year of employment only. After one year of employment, VRS Hybrid Plan employees may be eligible for short term disability benefits through the VRS Hybrid Plan in case of an extended absence due to medical reasons.

Personal Leave

PT 20, PT 30 and FT employees are eligible for personal leave. **PT 20** employees receive one (1) personal day per school year, **PT 30 and FT** employees receive two (2) personal days per school year. If you are hired after December 31st you will receive half of the above mentioned number of days. Personal Leave may be taken in either half or full day increments and must be requested in writing.

Personal leave days exceeding a balance of five (5) days at the end of the school year will roll over to sick leave on June 30th.

Annual Leave

FT employees on a 12 months contract/notice of appointment accrue annual leave at the rate of 1.0, 1.25, or 1.5 days per month based on their years of service. Annual leave earned may be accumulated up to the maximum of two (2) years equal to the employee's accrual tier (24, 30, or 36 days) and may be taken in half or full day increments by submitting a written request to your supervisor.

SUMMARY OF BENEFITS

Wellness Leave

PT 30 and FT employees are eligible to earn wellness leave. One (1) day of wellness leave may be earned per semester if no sick leave was taken for any reason during that semester. You may earn a total of two (2) wellness leave days per school year for use during the following school year.

Holiday Pay

All **FT** employees on a twelve (12) month contract are eligible for fourteen (14) paid holidays per year. These days change annually. Refer to the most current calendar for twelve (12) months employees which may be found on the MCPS website.

Funeral Leave

All regular employees are eligible for three (3) days of funeral leave in case of death of an immediate family member. Refer to the employee handbook or leave policy 5-7.5 for details.