

BENEFIT FACT SHEET
 For employees of
OCEAN SPRINGS SCHOOL DISTRICT
 Plan year 01-01-18 to 12-31-18

Programs That Qualify For Section 125

The following is a list of programs that can be deducted from an employees' paycheck on a before-tax basis. Any employee may participate in any or all of the programs.

1. Unreimbursed Medical Expense Program – American Fidelity -This account may be used to reimburse the employee for eligible medical expenses incurred for yourself, your spouse or your eligible dependents. As the employee incurs a qualified expense, they must submit a reimbursement form to American Fidelity, an explanation of benefits from the health provider, and the appropriate bills or receipts to be reimbursed. Cancelled checks or copies of checks will not be accepted. The bills and receipts must be for services rendered during the plan year (1-01-18 to 12-31-18). Enrolled employees will receive a debit card to use when paying eligible expenses, however, use of the debit card is not required. Reimbursements requests can still be faxed and mailed to American Fidelity. Ocean Springs School System has set the maximum allowed contribution for unreimbursed medical expenses at \$2,400.00 per year (\$200.00 per month). **Unused funds up to \$500 will remain in your account for use in the next calendar year.**

2. Dependent Day Care Program – American Fidelity - Employees can direct a part of their pay check, on a pre-tax basis, into a special account that can be used to reimburse them for **qualified** dependent day care expenses. It is very important to note that qualified means the care provider (individual or business) has a valid social security number or tax identification number. In order to be reimbursed, the employee must submit a copy of the paid receipt or statement with a reimbursement request. The service must be rendered during the plan year (1-01-17 to 12-31-17). Any amount of bills or receipts that are not submitted will be forfeited. This is a **USE IT OR LOSE IT** program. Ocean Springs School System has set the maximum allowed contribution for Dependent Day Care at \$5,000.00 per year (\$416.66 per month). Employees will now be required to receive their benefit by direct deposit. Please complete the Authorization Agreement and return to the agent.

3. Health Insurance Program - State of Mississippi Public Employees' Health Insurance Plan is the only program available to the employees. There is a 30-day open enrollment for new employees; all other employees must enroll during the annual open enrollment in October. All change forms for open enrollment must be received in Jackson, Mississippi by **October 31** of each year to have an effective date of January 1 the following year. **To make changes to your health insurance coverage, you must contact Dawn Flavian by October 31st.**

Premiums for health insurance coverage are as follows:

	<u>Legacy</u>		<u>Horizon</u> (employed after 01-06)	
	<u>Base</u>	<u>Select</u>	<u>Base</u>	<u>Select</u>
Employee -----	\$ 0	\$ 20	\$0	\$ 38
Employee & Spouse -----	\$389	\$463	\$389	\$481
Employee & One Child -----	\$101	\$175	\$101	\$193
Employee & Children -----	\$258	\$332	\$258	\$350
Employee & Family -----	\$593	\$667	\$593	\$685

4. Dental Insurance Program – Delta Dental – is the new dental insurance provider. Employees have access to self-service technology 24/7, by internet, at www.deltadentalins.com. From home or office the employee can check on claim details, order claim forms, verify claim filing, request benefits information, search for dentists within a certain radius, request an ID card, or search for dental health information.

A high and low option will be offered. Please see attached brochure for detailed benefit and premium information.

5. Vision Insurance Program – Superior – is the new vision carrier. The plan has benefits for eye examinations, lenses, frames, and contact lenses. The employee has \$15.00 co-pay for exam and \$15.00 co-pay for materials. The plan pays much higher benefits when the employee uses the network providers.
6. Cancer Insurance Plan – American Fidelity Assurance – This cancer provider has a number of different options to insure the employee can select the exact coverage needed to cover themselves and their family. Some of the benefits included are a \$75.00 per year screening benefit, \$20,000.00 per year radiation/ chemotherapy benefit no life time maximum, \$4,000.00 per operation, \$300.00 per day hospital benefit, and optional benefits like \$2,500.00 to \$10,000.00 first occurrence benefit, \$2,500.00 to \$10,000.00 heart attack and stroke benefit, \$600.00 per day intensive care benefit, and others. Employees can contact American Fidelity at 1-800-654-8489, 8:00 am to 4:30 pm, Monday to Friday or 24/7 at www.afadvantage.com.
7. Hospital Gap Program – American Fidelity Assurance – This is a policy that provides a supplemental out-of-pocket medical expense reimbursement. The plan pays for Hospital deductibles and co-payments up to \$3,500.00 per person per year for in-hospital benefits not paid by your primary medical plan. It also pays up to \$200.00 per hospital emergency room visit. The plan also has a doctor bill benefit which pays up to \$25.00 per visit for 5 visits per year. Employees can contact American Fidelity at 1-800-654-8489, 8:00 am to 4:30 pm, Monday to Friday or 24/7 at www.afadvantage.com
See the attached brochure for premiums.
8. Accident Insurance Program – American Fidelity Assurance – This accident plan provides: Payments directly to the insured that pays regardless of other coverage, is guaranteed renewable, and is available for employee and family. Employees can contact American Fidelity at 1-800-654-8489, 8:00 am to 4:30 pm, Monday to Friday or 24/7 at www.afadvantage.com See brochure for benefit and premium information.

Programs Not Qualified for Section 125

The following is a list of programs that can be deducted from an employees' paycheck, but is not withheld as a before-tax benefit. Any employee may participate in any or all of the programs.

9. Life Insurance Program #1 – The State sponsored Life Insurance – is for twice the employee's salary with a maximum of \$100,000.00, and a minimum of \$30,000.00. The State pays ½ the premium of \$0.18 per thousand (\$0.09 state paid and \$0.09 employed paid).

Life Insurance Program #2 – Texas Life – This benefit will offer a permanent, portable life insurance policy that can be purchased by any employee regardless of salary and will allow

any employee to purchase additional life insurance on the employee's family. Benefits are subject to age and amount. This policy includes an accidental death benefit of two times the face benefit. The plan is an express issue program. This means that if you or your family members during the last 6 months have not missed more than 5 consecutive working days, been actively at work on a full time basis, performing usual duties, and are not disabled or receiving treatment or care of any kind in a hospital or nursing home, you can get permanent life insurance. Employees can contact Texas Life at 1-800-293-9233, 8:00 am to 4:30 pm Monday to Friday or 24/7 at www.texaslife.com

10. Disability Income Insurance Program – American Fidelity Assurance - Employees may elect coverage to pay salary protection in the event he or she becomes disabled. At-home disability benefits can begin as early as the eighth day of consecutive disability for accidental injury or sickness. The employee may cover up to 66% of his or her salary. There is also a physicians' expense benefit which pays \$150.00 per accidental injury and \$25.00 per sickness. The employee must see a physician for treatment, and they must miss one full day of work. Employees can contact American Fidelity at 1-800-654-8489, 8:00 am to 4:30 pm Monday to Friday or 24/7 at www.afadvantage.com

OTHER PAYROLL DEDUCTIONS

12. Deferred Compensation Program - Employees who wish to make changes in Mississippi State Deferred Compensation Plan should contact the Business Office for further information.
13. Ocean Springs Schools will continue to make deductions for any employees who currently have deductions with other carriers or programs that have been approved in the past but are no longer eligible for new employee issue.

Employee Benefit Review

14. **ALL EMPLOYEES ARE REQUIRED TO SIGN A SECTION 125 ELECTION FORM TO ACKNOWLEDGE PARTICIPATION OR TO WAIVE PARTICIPATION. THIS IS AN IRS REQUIREMENT.**