

# On-Demand Benefits Orientation Script

## **Slide 1**

Welcome to Loudoun County Public Schools! We recognize that this is an exciting but busy time for you - so we've made learning about your benefits easy and convenient with this comprehensive on demand orientation. If you have questions after reviewing this presentation, we're here to help. Please don't hesitate to reach out to the Employee Benefits team using the phone number or email address that you see here.

## **Slide 2**

Our presentation today will include a review of the following: Health Insurance, Flexible Spending Accounts, Retirement Programs, Life Insurance, Leave Benefits, Accidental Injury Insurance, Critical Illness Insurance, Long-Term Care Insurance, Virginia 529 Savings Plans – as well as features of our Wellness Works! Program, Payroll Basics and an overview of the Employee Benefits website.

## **Slide 3**

As you can see, we have a lot to cover – so let's get started with a review of our Health Insurance plans.

## **Slide 4**

LCPS offers you a variety of options to ensure you and your family are protected with coverage that best meets your needs.

We have three medical plan options that include prescription drug coverage. We also offer a dental and a vision plan. When you are finished with this orientation, you will know which benefits you are eligible to enroll in – as well as how to enroll.

## **Slide 5**

Our medical options include a Point of Service Plan, an Open Access Plus Plan and LCPS's premier plan, the High Deductible Health Plan with Health Savings Account. All three medical plans are administered by Cigna. Plan year deductibles and maximums are based on a calendar year.

## **Slide 6**

Before we dive into the specifics of each plan, let's first review some basic information about insurance premiums.

Your premiums, or the amount you pay for coverage, are based on the plans and levels of coverage you choose. Premiums are deducted, pre-tax, from your bi-weekly paycheck. If you decide not to enroll in any of the health insurance plans (Medical/Prescription, Dental, or Vision), you may elect the Opt-out Credit of \$9.00 every pay.

# On-Demand Benefits Orientation Script

## **Slide 7**

The chart represents premiums for the current year.

Note that we are providing the total cost of each benefit broken down by what you pay – and what LCPS pays or contributes on your behalf. You can see that the High Deductible Health Plan has the lowest premium and the Point of Service plan has the highest. As mentioned in the last slide, the amount you pay is a bi-weekly deduction taken directly from your paycheck and the cost of coverage varies based on who you choose to cover.

## **Slide 8**

We offer coverage levels for Employee Only, Employee Plus one Child, Employee Plus Spouse and Family which is defined as Employee plus two or more covered dependents. You may pick and choose your benefits and the level of coverage for each benefit. In other words, you may choose to enroll your entire family in our medical plan – and only yourself in the dental and vision plans. As mentioned earlier, you get to choose what works best for you.

## **Slide 9**

Some key terms that you'll hear as we take a closer look at your options include:

Deductible – the amount you are responsible for paying out of pocket before the plan starts paying for services

Copay – the fixed amount you pay for a medical service or prescription drug

Coinsurance – the percentage of costs, of a covered service, that you are required to pay after you have paid your deductible; for example – 10%

Out-of-pocket maximum – the maximum amount of money you might pay in a plan year, not including premium payments

Dependent – an eligible family member you elect to cover on your plan

## **Slide 10**

All LCPS medical plans include the following:

In-network and out-of-network benefits

FREE Preventive services when using in-network providers

Prescription drug coverage

Calendar year deductibles and plan maximums

Before I move on, I'll expand on two of these points:

# On-Demand Benefits Orientation Script

## **Slide 11**

When a doctor, hospital, or other provider is contracted with Cigna, they are considered “in network” or “participating” providers. Doctors or providers who don’t contract with Cigna are considered “out of network.” In-network health care providers agree to accept negotiated (discounted) rates and, as a result, in-network doctors and facilities will not charge you more than the agreed-upon cost for covered services. Out-of-network providers, however, have not agreed to the discounted rates, and can charge you full price for services. Out-of-network providers will always cost you more and we encourage you to work with the Cigna team to ensure you are selecting in-network providers.

## **Slide 12**

Preventive services are free when you use an in-network provider. To help you understand the significance of your preventive care benefit, some examples of these free services include routine physical exams and screenings for all subscribers, well baby services and childhood immunizations. A list of preventive services can be found on the Employee Benefits website.

## **Slide 13**

Now, let’s talk about the Point of Service or POS plan.

The POS plan provides access to a local network of providers, versus the national network you’ll find in our other plans.

When receiving care in the POS plan, you will pay either a fixed copay or the deductible and coinsurance depending on the service received, up to the out-of-pocket maximum.

## **Slide 14**

The POS plan requires that you have a Primary Care Physician (or PCP) to manage your care. Upon enrollment, a PCP physician is assigned to you by Cigna; you may change this designation at any time. The POS plan requires that you have a referral, provided by your PCP, before seeking care from a specialist. Specialists for well-woman exams, behavioral health doctors and chiropractors are the exception to this rule.

The POS plan has the most expensive premium.

## **Slide 15**

The second medical plan option we’ll discuss is the Open Access Plus or OAP plan.

The OAP plan provides access to a nationwide network.

You will pay a fixed copay or the deductible and coinsurance, depending on the service received, up to the out-of-pocket maximum.

The OAP plan does not require a primary care physician or referrals to see a specialist.

# On-Demand Benefits Orientation Script

## **Slide 16**

Now, let's take a look at the High Deductible Health Plan with Health Savings Account.

This is LCPS' Premier plan and has the lowest per-pay premium.

The HDHP plan has a nationwide network of providers, it does not require you to select a primary care physician and referrals are not required to see a specialist.

## **Slide 17**

This plan is very different than the POS and OAP plans in that you don't pay co-pays. With the HDHP, you are responsible for the full cost of medical and prescription claims until you meet the deductible. Once the deductible is met, you pay the corresponding co-insurance for medical and prescription services, up to the out-of-pocket maximum.

With the HDHP plan, you automatically receive – at no cost to you - up to \$2,000 in your Health Savings Account and a \$5,000 critical illness insurance policy. These LCPS-paid features are key components of the HDHP plan.

## **Slide 18**

As I just mentioned, the High Deductible Health Plan comes with a Health Savings Account or HSA. Let's spend a few minutes talking about HSAs.

An HSA is a tax-favored account used in conjunction with an HDHP. You save money tax-free to cover current or future eligible out-of-pocket medical expenses.

## **Slide 19**

The IRS website displays a full list of eligible medical expenses under HSA accounts but, in brief, eligible expenses are for medical, dental, vision and prescription costs, incurred by you or any of your dependents claimed on your taxes - and there are even some eligible HSA expenses that may not be covered by your health plan.

## **Slide 20**

An HSA provides triple tax savings by reducing your taxes, in the following ways:

- Contributions to your HSA can be made with pre-tax dollars, which reduces your taxable income
- Any after-tax contributions that you make to your HSA are tax deductible
- HSA funds earn interest tax free and when used for eligible healthcare expenses, withdrawals are also free from tax

## **Slide 21**

To help you offset the high deductible associated with the HDHP, LCPS makes an annual contribution to your HSA.

## On-Demand Benefits Orientation Script

The contribution is \$1,000 for employee only coverage or \$2,000 for employee plus child, employee plus spouse or family coverage.

The LCPS contribution can be used to pay your out-of-pocket expenses. For your convenience, LCPS makes this contribution to your HSA available to you, in full, in the first month of the effective date of your plan.

### **Slide 22**

To grow your HSA funds faster, you may choose to make additional contributions to your Health Savings Account via payroll deductions. Contribution limits are set by the IRS every year. For 2024, the contribution limits are \$4,150 for Employee only and \$8,300 for employee plus one or more dependents. If your goal is to contribute up to the annual max - remember to account for the employer contribution. Subtract the employer contribution from the annual max to get to the amount you can contribute. If you are over the age of 55, the IRS allows you to contribute an additional \$1,000.

### **Slide 23**

Your HSA bank account will be automatically set up in your name, with HSA Bank, upon enrollment in the HDHP.

HSA Bank will provide you a debit card that makes paying for eligible healthcare expenses quick and convenient.

On-line banking services make it possible for you to set up payments to providers directly from your HSA account or pay yourself back for any eligible out-of-pocket expenses that you incur.

### **Slide 24**

Your HSA account is owned by you and has no “use it or lose it” rule meaning any unused balances will carry forward every year that you have your HSA.

Your account stays with you even if you change jobs, switch to a different plan, retire or terminate employment with LCPS.

At age 65, or upon becoming Medicare eligible, you may withdraw money from the HSA for nonmedical purposes without penalty.

You may choose to invest your funds to help them grow even faster.

### **Slide 25**

Some other important points about the HSA are:

If you leave the HDHP plan mid-year, a testing period applies, and a portion of your HSA contributions may be subject to taxes and penalties if you exceed the annual maximum - prorated.

You are not eligible to contribute to an HSA if you are enrolled in any other medical plan that is not a HDHP - such as Medicare, Tricare or a spouse’s employer plan.

### **Slide 26**

## On-Demand Benefits Orientation Script

Now that we've discussed the medical plans, let's review our prescription drug coverage.

Our prescription benefit is administered by Express Scripts and coverage is included with the medical plan that you elect.

You are automatically enrolled in a prescription plan when you enroll in a medical plan – with no additional premium

If you enroll in either the POS or OAP, you will pay a fixed copay based on the classification of your prescription. Copays are the same under both the POS and OAP plans.

### **Slide 27**

If you enroll in the HDHP you will pay the full cost of your prescriptions until you meet the annual deductible. You will then pay a percentage of the full cost, up to the tier maximum.

To ensure you are able to receive the medications you need for your chronic conditions, the Preventive Medications list is an important component of the HDHP. Medications on Preventive Medications list are not subject to deductible and you will pay a fixed copay based on the classification of the medication.

### **Slide 28**

This chart represents the cost structure we just reviewed. Here you can see the cost of medications by classification for each of the plans for both retail and mail order. You can also see the cost of medications under the HDHP pre and post deductible and for preventive medications.

### **Slide 29**

Now, I'll share two additional point about how to get the most savings with your prescription plan.

In all cases, FDA-approved generic drugs are always the most cost effective, in that they:

- Cost about 80% to 85% less than expensive brand-name drugs
- Have the same active ingredients as brand-name alternatives
- Work just like brand-name medicines
- Have the same quality, strength and purity standards as non-generics

If you are on any maintenance medications, you may want to consider using the Express Scripts mail order pharmacy to save on 90-day prescription fills via mail order services. This option allows you to receive three months' worth of medication for the cost of two months and have your medications conveniently mailed to your home. To get started with mail order prescriptions visit [express-scripts.com](http://express-scripts.com), register, and select Get Started when you log in.

### **Slide 30**

Next, we'll discuss dental insurance.

## On-Demand Benefits Orientation Script

Dental coverage is provided through Delta Dental of Virginia. The plan provides in-network and out-of-network coverage. As with the medical plan, in-network providers will cost you less.

Preventive services are covered in full at in-network providers. These services typically include 2 cleanings and 1 set of x-rays per year. Basic and major services (such as fillings and crowns) are subject to deductible and coinsurance is based on the type of services you receive.

### **Slide 31**

The annual benefit maximum for dental is \$1,250 per covered dependent every year and preventive services do not accumulate towards your annual maximum. Carving out preventive care is a bonus feature of our plan to allow for you to receive your preventive care without decreasing the amount of your annual benefit.

For orthodontia services, the plan will pay 50% up to a lifetime maximum of \$1,000 per covered dependent. Applicable deductibles and plan maximums are based on a calendar year.

You can search for participating providers by going to [deltadentalva.com](http://deltadentalva.com). In-network providers will be listed as PPO or Premier network.

### **Slide 32**

Next, we'll talk about vision insurance.

Vision coverage is provided by Davis Vision. As you've heard before, In-network and out-of-network coverage is available and in-network providers will cost you less.

This plan provides a benefit for routine eye exams, glasses or contact lenses. At an in-network provider an Eye Exam is a \$15 co-pay

Lenses are a \$15 co-pay and additional fees will apply for extra coatings and specialty lenses.

For Frames a credit of \$110 is provided towards the purchase of frames or a \$160 credit at Visionworks locations.

If you choose contacts lenses in lieu of glasses, a \$100 allowance towards a year supply of contact lenses is provided.

### **Slide 33**

Applicable deductibles and plan maximums are based on a calendar year.

You can search for participating providers at [davisvision.com](http://davisvision.com). If you are searching prior to enrolling, use code 7025.

### **Slide 34**

Now that we've discussed the health insurance offerings, you may be wondering if you're eligible to elect them and how to enroll.

## On-Demand Benefits Orientation Script

You are eligible to enroll if you are a full-time employee. You must enroll within 30 days of your first day worked in your full-time position. Enrollment is completed online using Oracle Self-Service. If you are enrolling dependents, documentation verifying the dependent's relationship to you must be uploaded in Oracle Self-Service during your enrollment. The effective date of your coverage is the first of the next month following your eligibility and your completed enrollment.

Remember, even if you are not electing health insurance with LCPS, you must log in to Oracle Self Service to choose the Opt Out Credit.

### **Slide 35**

After your initial 30-day enrollment period, you may make changes only during the Open Enrollment season or within 30 days of a qualifying life event.

Open Enrollment is October 15 through November 15 and you will need to log into Oracle Self-service to enroll, make changes or verify your coverage. Changes made during open enrollment will be effective on January 1 of the following calendar year.

### **Slide 36**

You may also enroll or make changes if you have a qualifying life event such as loss of other health insurance coverage, birth or adoption of a child, marriage or divorce. Enrollment must be within 30-days of a qualifying life event. Contact the Employee Benefits division for instructions on how to enroll or make changes to your benefits resulting from a qualifying life event.

### **Slide 37**

Moving on from health insurance, let's next review Flexible Spending Accounts.

### **Slide 38**

Flexible Spending Accounts or FSAs are a way for you to save money through pre-tax payroll deductions to pay for healthcare or dependent care expenses for you and your family.

### **Slide 39**

Contributions to a flexible spending account are deducted pre-tax. Pre-tax deductions are a great way to reduce your taxable income and, ultimately, the amount of tax you pay when you file your tax returns. The maximum annual contribution is regulated by the IRS.

Here's how it works. You elect an annual goal amount up to the IRS maximum. Your annual goal amount is divided evenly across the remaining pay periods in the calendar year and that amount is deducted each pay period, pre-tax.

### **Slide 40**

You can use these pre-tax dollars to pay others, or reimburse yourself, for qualified expenses.

The plan year for FSAs is January 1<sup>st</sup> through December 31<sup>st</sup>.

The plan runs on a calendar year and is a "use it or lose plan."

## On-Demand Benefits Orientation Script

As mandated by the IRS, annual enrollment is required during Open Enrollment so you must re-enroll each year you want to participate.

### **Slide 41**

LCPS offers three FSA options. They are the Traditional Healthcare FSA, the Limited Purpose Healthcare FSA and the Dependent Care FSA.

### **Slide 42**

You may choose to enroll in the Traditional Healthcare FSA if you are enrolled in the OAP medical plan, the POS medical plan, or waive medical coverage. For 2024, this plan allows you to set aside up to \$3,050 per calendar year. The funds can be used for out-of-pocket healthcare expenses such as co-pays, deductibles, co-insurance, prescriptions, dental and vision services - and orthodontia expenses.

### **Slide 43**

With this plan you will receive an FSA debit card valued at your full annual goal amount. You can use the debit card to pay at the provider's office or make payments online.

Participants in a Traditional Healthcare FSA will roll over up to \$610 of unused funds remaining at the end of one plan year to the immediately following plan year. The rollover funds can be used for expenses during the following plan year and do not affect the maximum goal amount for that plan year. Amounts remaining at the end of the plan year in excess of \$610 will be forfeited.

### **Slide 44**

The second FSA we offer is the Limited Purpose Healthcare FSA. This account is available only to employees enrolled in the High Deductible Health Plan. Limited Purpose Healthcare FSA funds can only be used for out-of-pocket dental and vision expenses.

This plan also allows you to set aside up to \$3,050 and your annual goal amount is available to you the day the plan goes into effect - but there is no debit card. You must pay these dental and vision expenses out-of-pocket and submit for reimbursement.

Participants in a Limited Purpose FSA will also roll over up to \$610 of unused funds remaining at the end of one plan year to the immediately following plan year. The rollover funds can be used for expenses during the following plan year and do not affect the maximum goal amount for that plan year. Amounts remaining at the end of plan year in excess of \$610 will be forfeited.

### **Slide 45**

The third FSA that we offer is the Dependent Care FSA. This plan is available to all full-time employees, regardless of their medical plan election.

The Dependent Care FSA allows up to a \$5,000 per household deduction, per calendar year, pre-tax, to be used to reimburse yourself for daycare expenses for your children up to age 13 and other qualified dependents. This can include daycare, before and after school programs, nursery school or preschool, and summer day camp for hours that you are working.

### **Slide 46**

## On-Demand Benefits Orientation Script

With this plan you do not have immediate access to your annual goal amount - only what you have deducted via payroll. There is no debit card so you must pay for your expenses out-of-pocket and submit for reimbursement from your account.

The Dependent Care FSA is a use it or lose it account as well. You must incur the expenses no later than December 31<sup>st</sup> of the current year and submit reimbursement requests before March 31<sup>st</sup> of the following year.

### **Slide 47**

Next, let's review the LCPS Retirement Programs.

### **Slide 48**

You can have financial peace of mind in retirement and LCPS provides a host of resources to help you get there.

The three different plans that we offer are the Virginia Retirement System (VRS) Pension plan, the 403(b) elective deferral program, and the 457 deferred compensation plan.

### **Slide 49**

The Virginia Retirement System, also known as VRS, is your pension plan with LCPS. There are two components to the pension plans with LCPS, the defined benefit and the defined contribution. A defined benefit is a retirement plan in which the employee's pension benefits are defined by the employee's age, years of service and salary. A defined contribution is a retirement plan in which the employee contributes a percentage of their paycheck to an investment account intended to fund their retirement.

With our VRS pension plans you become vested when you have least 5 years of service credit, making you eligible to qualify for service retirement if you meet the age and service requirements for your plan.

### **Slide 50**

All benefits-eligible employees are automatically enrolled in VRS and contribute 5% of their salary. LCPS also contributes towards the pension plan.

### **Slide 51**

There are three different VRS plans: Plan 1, Plan 2 and Hybrid Plan. The plan that you are enrolled in depends on your hire date with LCPS or other VRS participating employer.

### **Slide 52**

You are a VRS Plan 1 employee if you were hired before July 1<sup>st</sup>, 2010 and have not taken a refund.

To receive a full, unreduced pension at retirement for VRS Plan 1 you must be a minimum of age 50 with at least 30 years of service, or age 65 with at least 5 years of service.

### **Slide 53**

## On-Demand Benefits Orientation Script

You are a VRS Plan 2 employee if you were hired or rehired from July 1, 2010 and December 31, 2013 or were hired before July 1, 2010 but not vested as of January 1<sup>st</sup>, 2013.

Eligibility for a full unreduced pension at retirement for VRS Plan 2 is when you are Social Security age with at least 5 years of service OR when your age and service equal 90. An example of this is age 60 with at least 30 years of service or age 62 with 28 years of service.

### **Slide 54**

You are a Hybrid member if you are a non-VRS member hired on or after January 1<sup>st</sup>, 2014.

To receive a full, unreduced pension at retirement for the Hybrid plan, you must be Social Security age with at least 5 years of service OR your age and service must equal 90. An example of this is age 60 with at least 30 years of service or age 62 with 28 years of service.

### **Slide 55**

An additional benefit that is provided with the VRS Hybrid Plan is the 401(a) cash-match defined contribution plan. You are eligible to contribute an additional voluntary percentage towards your Defined Contribution plan and receive a cash match provided by LCPS.

Let's take a moment to look at the chart shown here. As mentioned before, all eligible employees have a mandatory 5% withheld from their pay for their retirement account. Hybrid employees have their 5% split into two different accounts. If you look at the top it shows the Defined Benefit. 4 of the 5% contributed goes into this defined benefit or pension account. Right below that, you'll see Defined Contribution. This is where the remaining 1% goes. You'll see that it goes into a separate account, called a 401(a) and LCPS matches that at 1%.

Now at the very bottom, you'll see that Hybrid employees can also contribute an additional amount which will go into a Hybrid 457 account. You'll see that if you contribute an additional 4%, LCPS will contribute an additional 2.5%.

### **Slide 56**

VRS allows for Purchase of Prior Service to add to your VRS service years. Service eligibility includes prior service of public employment, active duty military service or authorized leave. In addition, if you previously took a refund of your VRS pension after leaving other employment, you can purchase that time back. There is a strict eligibility period and we recommend contacting VRS directly to consider purchase of prior service if any of these apply to you.

### **Slide 57**

We also offer two additional voluntary retirement savings plans - a 403(b) Elective Deferral Program administered by Lincoln Financial Group and a 457 Deferred Compensation Plan administered by MissionSquare Retirement.

# On-Demand Benefits Orientation Script

## **Slide 58**

The 403(b) and 457 plans are retirement savings programs. Both plans offer pre-tax and post-tax (or Roth) contribution options and your contributions are invested in funds that you choose from the available options. For 2024 you can contribute up to \$23,000 towards each plan and an additional \$7,500 if you are age 50 or older.

Anything that you contribute into these accounts is always 100% yours and you can start, stop or change your contributions or change your investments at any time. If you leave LCPS you can transfer these funds to another employer's qualified plan.

## **Slide 59**

For the 403(b) plan, you are eligible to withdraw your funds from the plan, without penalty, when you are age 59 1/2 or age 55 if you retire early.

For the VRS 457 plan, you are eligible to withdraw your funds when you separate service (in other words, when you leave LCPS). This means, no matter your age, your funds must stay in the plan if you are employed by LCPS. Once you leave, you are eligible to withdraw the funds with no penalty.

Loans against your plan funds are only available through the 403(b) plan.

You can contact the plan consultants at any time to discuss, update, enroll or change your plan.

Be sure to reference the checklist at the end of the presentation for contact information for the retirement consultants.

The important message with any retirement plan is – Start now! The earlier you start the longer you have for your investments to grow. It's never too early....or too late to invest in your future!

## **Slide 60**

Next, let's review our life insurance benefit.

## **Slide 61**

LCPS pays for the basic benefit to ensure your family receives a cash payment upon your death.

## **Slide 62**

LCPS provides Basic Group Term Life Insurance and offers Optional Group Term Life Insurance

## **Slide 63**

You are automatically enrolled in a Basic Group Term Life Insurance benefit. The benefit is two times your current annual salary. This policy is for employees only and is FREE to you.

The policy is in effect from the start of your employment through retirement.

# On-Demand Benefits Orientation Script

## **Slide 64**

If you wish to purchase additional life insurance for yourself, your spouse or your children, LCPS offers Optional Group Term Life Insurance. You may enroll at any time, however there is a guaranteed issue amount if you enroll in your first 31 days of employment; in other words, you cannot be turned down because of a past or present health condition.

## **Slide 65**

You, as the employee, are guaranteed issue up to option 4, your spouse is guaranteed issue up to option 1, and children are guaranteed issue up to \$30,000.

After the first 31 days have passed, or if you apply for an amount above the guaranteed issue, an under-writing process may be required. Underwriting may include a medical questionnaire before a determination can be made.

Premium costs for optional life insurance are based on age and the employee's salary with only one rate for children.

## **Slide 66**

Let's review your leave benefits next.

## **Slide 67**

LCPS cares about you and provides paid time off and other leave benefits should you need to care for yourself or a family member.

In this section, we will review leave benefits, voluntary programs you may choose to enroll in and several other leave programs.

## **Slide 68**

LCPS offers various types of leave based on your position. All employees receive either annual or personal leave and all employees receive sick leave. All leave is earned based on the contract year which runs July 1<sup>st</sup> through June 30<sup>th</sup>.

## **Slide 69**

12-month exempt employees are advanced their leave. They earn 20 days the first year then one additional day every two years thereafter, for a total of 24 days after eight years of service.

A maximum of 60 days of annual leave can be carried over to the next contract year. Annual leave in excess of the 60 days will convert to sick leave at the start of the next contract year.

Twelve-month exempt employees earn 14 days of sick leave for a contract year with unlimited accrual.

## **Slide 70**

## **On-Demand Benefits Orientation Script**

12-month non-exempt, or hourly, employees earn one day of annual leave each month for the first six months of employment. After the first six months the remaining 6 days of annual leave is advanced for a total of 12 days the first full contract year. 12-month non-exempt employees earn one additional day each year up to the thirteenth year for a maximum of 24 days of annual leave each contract year.

A maximum of 60 days of annual leave can be carried over to the next contract year. Annual leave in excess of the 60 days will convert to sick leave at the start of the next contract year.

Twelve-month employees are provided with 14 days of sick leave for a contract year with unlimited accrual.

### **Slide 71**

10 month and 11 month classified and licensed employees earn 3 days of personal leave each contract year. The three personal days do not carry over from year to year and will convert to sick leave if not used by the end of the contract period.

10-month employees earn 10 sick days per year and 11-month employees earn 11 sick days per year. There is unlimited accrual on sick leave.

### **Slide 72**

Another leave-related benefit offered by LCPS is Long-Term Disability Insurance.

The Long-Term Disability benefit for VRS Plan 1 and 2 members is an optional insurance policy that helps you maintain your pay if you are unable to work. Guaranteed coverage is offered if you enroll in the first 30 days of your employment. In other words, you cannot be turned down because of a past or current health condition. This policy is employee paid and premiums are based on employee age.

VRS Hybrid members are automatically enrolled in long-term disability policy at no cost.

### **Slide 73**

In addition to annual, sick, and personal leave, LCPS offers other leave programs - available to you when you may need them. These include short-term disability, a paycheck protection insurance that all employees are automatically covered under at no cost, Family and Medical Leave, also known as FMLA, workers compensation, Medical Paid Leave and Parental Paid Leave.

### **Slide 74**

Medical Paid leave provides 100% pay for up to 6 weeks of leave due to a serious health condition of an employee, their spouse, child or parent. This paid leave starts on the 31st day of leave for qualified employees.

Parental Paid Leave provides eligible employees six weeks of pay for birth, adoption placement or foster placement.

Please visit the Leave and Disability Division website for policy references and program details.

### **Slide 75**

## On-Demand Benefits Orientation Script

We're almost ready to talk about our Wellness Works! program, just a few other benefits to review.

### **Slide 76**

LCPS wants to be sure you are prepared for the unexpected – and offers a host of other benefits for you to choose from – including accidental injury insurance, critical illness insurance, long-term care insurance and the VA529 college savings program.

### **Slide 77**

An Accidental Injury policy can provide you and your family with the coverage and additional financial protection you may need for expenses associated with an unexpected covered accident.

The plan pays you a fixed cash payment for a broad range of treatments or injuries resulting from a covered accident. What you do with the money is all up to you. Payments can help with medical plan deductibles, copays or coinsurance costs, child care, help around the house – or go in the bank.

Some examples of an accidental injury include: your child fractures their arm during a sports game, your spouse slips off a ladder and breaks their leg while doing a home project, or you fall off a bicycle and hurt your wrist and hand.

You may cover yourself, your spouse, up to the age of 70 and/or your children, up to the age of 26.

There are two different levels of coverage, Plan 1 and Plan 2. The premium for Plan 2 is higher but pays double the benefit.

The Accidental Injury policy is portable, which means if you leave LCPS or are no longer eligible for benefits you may continue these plans by paying Cigna directly.

### **Slide 78**

Employees may enroll in this benefit at hire, when newly full-time, during open enrollment or following a qualifying life event. The cost of coverage depends on who you are covering and which plan level you select.

### **Slide 79**

LCPS also offers Critical Illness Insurance.

You might remember that we talked about this plan early in the presentation when reviewing the HDHP. Employees enrolled in the High Deductible Health Plan will automatically receive a \$5,000 Critical Illness Policy for themselves, paid for by LCPS.

Critical Illness insurance can provide you – and your family – with the coverage and additional financial protection you may need for expenses associated with an unplanned covered illness.

### **Slide 80**

The plan pays you a fixed cash payment if you are diagnosed with a critical illness as defined by the policy.

## On-Demand Benefits Orientation Script

What you do with the money is up to you. Examples of covered illnesses include but are not limited to, invasive cancer, heart attack, stroke, kidney failure, major organ transplant, paralysis and ALS).

### **Slide 81**

Employees can enroll in policies from \$5,000 to \$25,000 covering themselves, their spouse and/or children. If elected spousal coverage is 50% of the employee coverage level - up to \$12,500 and child coverage is 25% of the employee coverage level - up to \$6,250.

### **Slide 82**

The cost is based on your age, who you're covering, and whether you or any covered family members are smokers. A detailed premium chart is available on the Employee Benefits Website.

The Critical Illness policy is portable meaning if you leave full time employment or LCPS you can continue the policy by paying Cigna directly.

Employees may enroll in this benefit at hire, when newly full-time, during open enrollment or following a qualifying life event.

### **Slide 83**

Long term care insurance provides services and support to meet personal care needs over an extended period of time due to physical or cognitive disability. Most medical plans don't cover long-term care services such as nursing home care or at-home care to assist with bathing, eating or other activities of daily living. These expenses can add up very quickly.

### **Slide 84**

LCPS employees have access to two choices for purchasing optional Long Term Care policies. Rates for these policies are based on age, benefit amounts and optional features selected. VRS Hybrid members are automatically enrolled in a long-term care program but can also consider one of these optional programs for extra coverage or for coverage for family members.

The Virginia Retirement System contracts with Genworth Life Insurance Co. as the insurer for their program. You can apply at any time, but the Genworth program offers reduced medical underwriting for employees age 65 and under in the first 60 days of full-time employment. So, applying early saves time and paperwork and could make a difference in your approval for coverage. Choose the monthly benefit, the coverage maximum, and other optional features. Visit the long-term care section of the VRS website for more information then apply online or over the phone with Genworth.

The Virginia Retired Teachers Association offers discounts on custom policies for you and your family members, through Creekside Insurance Providers. A representative will shop a from a variety of insurance carriers to find a policy that meets your needs. Choose from traditional long-term care policies and asset-based policies. Contact Creekside Insurance Providers directly to start the process.

### **Slide 85**

## On-Demand Benefits Orientation Script

VRS Hybrid members are covered automatically under the VLDP Long-Term Care Program, at no additional cost. The benefit has a 90-day waiting period after which you'll receive a daily benefit of \$96 with a lifetime maximum of \$70,080.

Consider whether you and your family members are prepared for the risk of long-term care expenses. If not, one of these policies may be right for you.

### **Slide 86**

Next, we'll discuss the VA529 College Savings Program.

The Virginia 529 College Savings Program is a way to save money for college expenses for you or any beneficiary you designate. The Virginia 529 Invest Program allows you to invest funds that can later be used to pay for qualifying tuition and fees, room, board, and textbooks.

You can enroll anytime through VA529 directly by visiting their website at [www.Virginia529.com](http://www.Virginia529.com). Once you have set up an account you use the Direct Deposit Assistant to set up automatic payments.

### **Slide 87**

Not only do we have an incredibly broad and comprehensive benefit offering, we are proud to have an award-winning Wellness Works! Program.

### **Slide 88**

The mission of our Wellness Works! Program is to engage employees in programs that increase their exercise level, lower their stress and encourage them to take greater control of their overall health.

To ensure you know about the Wellness programs and rewards we offer, our worksites all have designated Wellness Ambassadors who act as liaisons with the Employee Benefits division. They help educate, communicate and promote the Wellness Works! Program. To find your Ambassador, please visit the Employee Benefits website.

Additionally, we have created the Employee Benefits Newsletter where we share upcoming Wellness opportunities and important benefit information. It is published every other week and distributed via email to all LCPS employees.

### **Slide 89**

Our Wellness Works! Incentive Program is quite popular offering employees the opportunity to receive a little extra cash through the year.

By participating in our Wellness Works! Incentive Program, you can earn up to \$330 every year. Just complete an online health assessment with Cigna, by December 31 for a \$100 reward. Then earn rewards for other wellness activities such as well-visits and screenings, getting a flu shot, dental cleaning, eye exam, exercising, completing a race, run or ride, subscribing to a CSA membership and more. You do not need to be enrolled in our health insurance to participate.

# On-Demand Benefits Orientation Script

## **Slide 90**

Other FREE Wellness Works! offerings you won't want to miss include flu shot clinics, biometrics screenings, wellness workshops and a variety of wellness related challenges.

Two of our core programs you'll hear a lot about, again, FREE to you, are the Move with Purpose fitness challenge and the Wondr weight loss program.

## **Slide 91**

In the Move with Purpose fitness challenge, the goal is to achieve a minimum of 28,000 steps per week (Monday - Sunday) which can be reached by averaging 4,000 steps per day. Register on the website and sync your fitness device or app or manually log your steps and activities. Meet the weekly goal and you will be entered for a chance to win a \$100 weekly prize! You can join at any time – so don't wait! Get started today.

## **Slide 92**

The Wondr Health program teaches strategies about how and when you should eat - so you can continue eating your favorite foods while improving your health, reducing your chance of developing serious, chronic disease and losing weight. The program includes self-paced, online video sessions and a host of other tools and resources. The program is offered every January to full-time employees/retirees and their dependents.

## **Slide 93**

Lastly, through our Employee Assistance Program with Lytle EAP Partners, our wellness program provides free and confidential counseling for employees and immediate family members residing in the same household. The EAP can help with many problems that affect your well-being and your ability to perform your job, some of which are outlined on this slide.

Confidential support is available 24/7 through the toll-free number or My Life Expert website.

## **Slide 94**

Now let's move on to some information about your paycheck and some payroll basics.

## **Slide 95**

Your paycheck matters in so many ways! Please be sure to verify your elections, deductions, leave allotments and pay through your online paystub.

## **Slide 96**

Regardless of an employee's contract (10, 11, or 12 month) all employees are paid over 12 months. Employees are paid bi-weekly, every other Friday via direct deposit. All Pay slips are electronic and viewable online in Oracle Self-Service. As mentioned, reviewing your paystub is the best way to ensure your elections and deductions are as you intended.

# On-Demand Benefits Orientation Script

## **Slide 97**

Timecard entry is completed in Oracle Self-Service. Most employees complete their own timecard; however, some departments have a different process. Please check with your supervisor for direction. You will have access to your login information on the first day of work. Instructions for completing your timecard are available online at the Employee Self Service Portal at LCPS.org.

## **Slide 98**

As we close out this presentation, let's discuss your best resource for wellness and benefits information. As often referenced during this presentation, our Employee Benefits Website is an invaluable resource, as this is where you will find all the information you need to successfully complete your benefit enrollment and education.

## **Slide 99**

To name a few - benefits orientation documents, detailed benefit descriptions, plan costs, plan documents, claim forms, wellness workshops and events, and our Employee Benefits Newsletter can be found on the Employee Benefits website.

## **Slide 100**

To bring all this information together in easy, actionable steps, we've created the New Employee Benefits Orientation Checklist. Please pay careful attention to the checklist. It is a THE tool to ensure you have completed all the mandatory and desired optional steps, and includes links to forms, instructions and other resources.

This checklist details where and how to enroll or opt out of your benefits. Just remember – action is to be taken in Oracle Self-Service within 30 days of your first day of full-time employment and the Benefits Acknowledgement must be returned to us, regardless of your benefit elections.

## **Slide 101**

This concludes your Benefits Orientation! If you have questions, please feel free to submit them via email to us at [lcpshealthwellness@lcps.org](mailto:lcpshealthwellness@lcps.org) – or call our main number at 571-252-1810.

Thank you for your time and again, welcome to LCPS!