

# Employee Benefits News

For LCPS Employees - January 17, 2023

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## 2023 Benefit Deductions - What to Expect

Changes to most of your health insurance deductions for 2023 will be reflected in your **January 27, 2023** paycheck. This includes your medical, dental and vision deductions as well as most supplemental benefits like optional life insurance, long-term disability, accidental injury and critical illness policies. Employer contributions to Health Savings Accounts will be made within 2 weeks of the January 27th paycheck (see more information below).



There are a few employee deductions that began on the January 13, 2023 pay due to IRS annual deduction limits. This includes Flexible Spending Accounts, employee contributions to Health Savings Accounts and changes made to 403(b) and 457 accounts.

Please be sure to review your January paychecks for any expected deduction changes. If you have any questions or issues, please contact Employee Benefits at 571-252-1810 or [lcpshealthwellness@lcps.org](mailto:lcpshealthwellness@lcps.org) as early as possible, but no later than February 6.

## Employee Benefits Website



### Health Savings Accounts - LCPS Contribution & Debit Cards

LCPS will make an annual contribution of \$1,000 (for employee only) and \$2,000 (for employee + one or more dependent), to your HSA account. This contribution will be deposited into your HSA account within 2 weeks of the January 27th pay (first pay for new 2023 elections). If you incur any eligible expenses prior to the funds being available in your account and payment of the expense cannot wait until your funds are available, you can pay the expense and then reimburse yourself out of your HSA funds. It's easy to do through your HSA account on [www.mycigna.com](http://www.mycigna.com).

You can also make pre-tax contributions to your HSA. If you would like to start or change your contributions to your HSA, you can do so at any time during the year by completing an HSA Change Form. As a reminder, contributions (from you and LCPS) are available once they are deposited into your account - and not in advance.

HSAs are only available to employees enrolled in the High Deductible Health Plan. If you are a new participant, your HSA card should have arrived at your home this week. For more information, forms and links to helpful resources, visit our [HSA webpage](#).

## Health Savings Account Webpage

### Retirement Information Sessions

Are you planning to retire in the next year? We are offering two live virtual information sessions each month to provide you with all of the details you need to get started.



#### Retirement: Are you Ready to Retire?

This session will guide you through important decisions such as when to retire and selecting a benefit payout option. This session will demonstrate using myVRS to plan for retirement and review LCPS retirement benefits. This is your first step if you are planning to retire this year or just want to start planning.

**Tuesday, January 24** (Holiday for Students)

**12:00 - 1:30 p.m.**

[Registration Required](#)

### **Retirement: Your Next Steps**

After attending Are you Ready to Retire? your next step is to attend a Retirement: Your Next Steps information session. This session is best for employees who are within four months of retirement and will guide you through the VRS and LCPS retirement application process.

**Wednesday, February 8**

**5:00 - 6:30 p.m.**

[Registration Required](#)

Find more upcoming sessions and on-demand versions of the presentations on the [VRS Information Session](#) page of our website.

[Applying for Retirement Webpage](#)



## **Minimizing Worry to Maximize Your Life - EAP Webinar**

**Wednesday, February 8**

**1:30 p.m. - 2:30 p.m.**

[Registration Required](#)

Are you a worrywart? Nineteen million Americans are chronic worriers and 38 percent report worrying every day. We all worry at times, but if you constantly stress over everything in your life you may be developing a chronic worry habit that can lead to physical and mental health difficulties including stress-related illnesses, generalized anxiety disorder and depression. In this session we will assist you in analyzing the root cause of worry, and strategies to break the cycle of worry.

Can't attend? On-Demand webinars will be saved on the [Member Portal](#). An account is required for access to recorded webinars on the [Member Portal](#). Register using Company Code LCPSCHOOLS if it is your first time visiting.

## Minimizing Worry to Maximize Your Life Registration

### Move With Purpose Fitness Challenge Winners

Congratulations to our most recent \$100 winners!

- Susy Acero, Transportation
- Hannah Brown, Creighton's Corner Elementary
- Marna Gettleman, Department of Instruction



Meet the 28,000 step weekly goal and be entered to win! If you have not registered for the Move with Purpose, [join today!](#)

## Move With Purpose Fitness Challenge

### Cigna Office Hours

Get help with your Medical Plan or Flexible Spending Account questions. Schedule a personal appointment with a Cigna Representative!



**Friday, January 20**

**10:00 a.m. - 6:00 p.m.**

**Phone Appointments**

**Wednesday, February 1**

**9:00 a.m. – 5:00 p.m.**

**Phone Appointments**

To request an appointment, send an email to [LCPSInquiries@cigna.com](mailto:LCPSInquiries@cigna.com) and include:

- Date you would like to meet
- Times you are available on that date (provide multiple options, if possible)
- Reason for the meeting (ex: help with a medical claim, learn about the HDHP, FSA question, etc.)

A Cigna Care Advocate will contact you directly to schedule your meeting time.

myCigna Website

## Events and Happenings

Cigna Office Hours - Friday, January 20

Retirement: Are you Ready to Retire Information Session - Tuesday, January 24

Exploring the Intersection between Mental Health and Physical Health - EAP Webinar - Wednesday, January 25

Cigna Office Hours - Wednesday, February 1

Minimizing Worry to Maximize Your Life Webinar - Wednesday, February 8

Retirement: Your Next Steps Information Session - Wednesday, February 8

## Events and Happenings

Visit our Employee Benefits Calendar for more information and to register.



## Employee Benefits

A pdf of all newsletters can be found on [our website](#).

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✉ [lcpshealthwellness@lcps.org](mailto:lcpshealthwellness@lcps.org)

☎ 571-252-1810

🌐 [lcps.org/benefits](https://lcps.org/benefits)

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