

## Charles County Public Schools Benefits Summary

*As a CCPS employee, you have a wide range of benefits available to you and your family (benefit limitations for part-time employees are noted below). This summary is provided as an overview of these benefits. Some of the benefits described here are optional and it is important that you understand your choices and enroll within the required period of time. This section does not contain complete terms or conditions of any of the organization's current benefit plans and policies; it is intended to provide general explanations. Complete terms and conditions of the employee benefits plans can be found in the respective plan documents and trust agreements. In an instance of conflict between this summary and a benefit policy or plan, the plan of benefits, plan documents, and the various policy provisions will govern.*

### **Current CCPS Benefits for Certificated Staff**

#### **Benefits Eligibility Table**

The following table summarizes eligibility for employee benefits according to employment classification:

<b>Benefit</b>	<b>Full-Time</b>	<b>Part-Time (20+ hours)</b>	<b>Temporary</b>
Paid Personal Leave	Yes	Yes*	No
Holidays	Yes	Yes*	No
Sick Leave	Yes	Yes*	No
Retirement	Yes	Yes	No
403(b) Plan	Yes	Yes	No
Tuition Reimbursement	Yes	Yes	No
Health Insurance (Medical, Dental, Vision)	Yes	Yes	No
Voluntary Short Term Disability	Yes	Yes	No
Other Voluntary Benefits	Yes	Yes	No
Life Insurance (provided by CCPS)	Yes	Yes	No
Voluntary Life Insurance (supplemental)	Yes	Yes	No
Flexible Spending Account	Yes	Yes	No

*\*Part-time employees will accrue annual leave, personal leave and/or sick leave at the individual percentage of a normal workday.*

#### **1. Leave Benefits (Vacation & Sick)**

- Personal Leave: One (1) day leave per year for the first two years of service. Two (2) days of personal leave with 3 – 14 years of service and three (3) days of personal leave fifteen years and more of service. Certified employees may accrue up to five days of personal leave and may use up to five days in one year. Employees need to provide at least two weeks notice to the principal or supervisor (except in case of emergency) when he/she plans to use more than three consecutive personal leave days. If the 10 or 11-month employee does not use his/her personal leave during the year, such that the balance exceeds five days, any days accrued in excess of five days will be credited to accumulated sick leave.
- All eligible employees can accrue sick leave at the rate of one day for each month of completed service. Employees who are absent from work because of a personal illness may use their accrued sick leave. There is no limit on the accumulation of sick leave.
- Other Paid Leave: Bereavement leave up to five days for immediate family and Jury Duty as requested by Courts.

#### **2. Holidays**

- Twelve paid holidays each year for full-time employees as designated by CCPS.
- Employees receive three days at Thanksgiving and two during the Christmas holiday.

#### **3. 403(b) Plan**

- Many different carriers to choose from including: Legg Mason Wood Walker, T. Rowe Price, ING - AETNA, Metropolitan Life and others. For a complete listing of providers contact a member of the HR Department or check online under Budget & Finance forms.
- Allows for pre-tax contributions, which will bring down an employees taxable income.

#### **4. Education Reimbursement**

- Certified professional employees holding the Standard Professional Certification (SPC) or Advanced Professional Certification (APC) shall be reimbursed at the rate of \$200 per credit for CCPS-approved, accredited university courses.
- The courses for employees with a BA degree must be job-related, working toward an advanced degree with approval

of the Superintendent or his designee. Courses for employees with an MA degree must be in a job-related area and have approval of the Superintendent.

- The employees with a BA degree must earn a grade of C or better and the employees with an MA degree must earn a grade of B or better.
- A Tuition Reimbursement Form must be completed *before* the start of a course(s). At the conclusion of said classes, the employee must submit the Reimbursement Form, receipt for classes and grades to the HR Department.

## 5. Healthcare

- CareFirst Blue Cross/Blue administers CCPS' medical, dental and vision benefits for employees. To locate a doctor or dentist, visit CareFirst's website at [http://carefirst.benefitnation.net/\(kq4lrbe4focbbarsto2vx2j1\)/intro.aspx](http://carefirst.benefitnation.net/(kq4lrbe4focbbarsto2vx2j1)/intro.aspx)
- Employees working at least 20 hours per week become eligible for coverage immediately if hired by the tenth of the month or, if after the tenth, on the first of the month following the date of hire.
- CCPS contributes 75% of the health insurance premium (which includes dental, vision and prescription) and Group Term Life Insurance premiums.
- Applicable employee contributions are automatically deducted from employee's paychecks.
- Highlights: In or Out of Network option, offers medical, dental and prescription coverage, and has an extensive network of doctors. Within Opt-Out Plus, you are required to pick a primary care physician; however, you do not need a referral to see a specialist.
- Summary of the Healthcare plan:

<b>Benefit</b>	<b>In-Network (PPN)</b>	<b>Out-of-Network (PPN)</b>	<b>In-Network (Open Access)</b>	<b>Out of Network (PPN)</b>
Primary Care – Office Visit – Sick / Specialist	\$10 copay/visit	80% Allowed Benefit after deductible is met	PCP = \$5 Specialist = \$10	80% Plan Allowance after Deductible
Outpatient Surgery	100% Allowed Benefit after copay	80% Allowed Benefit after deductible	PCP = \$5 Specialist = \$10	80% Plan Allowance after Deductible
Inpatient Hospitalization	100% up to 365 days	80% after deductible up to 365 days	Covered in Full	80% Plan Allowance after deductible
Inpatient Medical / Surgical	100% Allowable Benefit	80% after deductible	Covered in Full	80% Plan Allowance after deductible
Emergency Services	Accident – 100% AB w/in 72 hrs Med Emergency – 100% AB	Accident – 100% AB w/in 72 hrs; after 72 hrs 80% AB after deductible Med Emergency – 100% AB w/in 72 hrs	100% after \$25 copay; waived if admitted  100% after \$25 copay; waived if admitted	Must be Authorized by your Primary Care Physician or the Plan to be covered as in-network
Maternity Care – Pre & Postnatal	100% Allowable Benefit	80% Allowable Benefit after deductible	\$10 copay up to \$100 per pregnancy	80% Plan Allowance after deductible
Well Child Care	\$10 copay/visit	80% AB No Deductible	\$5 copay	80% Plan Allowance, no deductible
Prescription Drugs	\$2 Generic/\$5 Brand copay	\$2 Generic/\$5 Brand copay	\$5 Generic/\$10 Brand copay; Maintenance Rx = 90 day supply, 2 copays	
Outpatient Psychiatric	Visits: 1 – 5 = 80% AB 6 – 30 = 65% AB 31+ = 50% AB	Visits: after deductible 1 – 5 = 80% AB 6 – 30 = 65% AB 31+ = 50% AB	**Visits: 1 – 5 = 80%* 6 – 30 = 65%* 31+ = 50%* *Plan Allowance	**Visits: after deductible 1 – 5 = 80%* 6 – 30 = 65%* 31+ = 50%* *Plan Allowance

AB = Allowed Benefit

\*\*Benefits will be managed through Magellan Behavioral Health for BlueChoice Opt-Out Plus. All Psychiatric/Alcoholism treatment requires pre-authorization by Magellan Behavioral Health: 800.245.7013.

- **Summary of the Regional Traditional Dental plan:**

Services	Payment/Coverages
Deductibles: Classes II, III & IV Individual Family	\$25 \$75
<i>*Waived for Preventive Services</i>	
Class I - Preventive & Diagnostic Services (e.g., teeth cleaning, x-rays, etc.)	Plan covers 80% of Allowable Benefit*, no deductible applies
Class II - Basic Services (e.g., fillings, root canals, etc.)	Plan covers 80% of Allowable Benefit after deductible
Class III - Major Surgical Services (e.g., inlays, crowns, etc.)	Plan covers 80% of Allowable Benefit after deductible
Class IV – Major Restorative Services	Plan covers 80% of Allowable Benefit after deductible
Class V – Orthodontic Services	Plan covers 60% of Allowable Benefit, no deductible applies
Calendar Year Maximum – Classes I – IV	\$1,400
Class V Maximum	\$1,400

\*Providers participating with CareFirst BlueCross BlueShield will NOT balance bill in excess of the allowable benefit amount.

#### 6. Short Term Disability (STD) ~ Voluntary Benefit

- Aflac carries CCPS' STD coverage. Employees working at least 20 hours per week are eligible upon hire.
- You choose a level of coverage that best meets your individual financial needs.
- Monthly Benefits from \$500 to \$5,000, subject to income requirements and benefit period restrictions.
- Provides 4 weeks of coverage for maternity after a 14-day elimination period, with an extension to 11 weeks with medical necessity.
- Call Dottie Edwards at 804.330.5864 to sign up.

#### 7. Personal Accident Indemnity Plan ~ Voluntary Benefit

- Wellness Benefit – After the policy has been in effect for 12 months, Aflac will pay \$60 if you or a family member undergoes routine examinations or other preventive testing during the following policy year.
- Accidental Death and Dismemberment (AD&D) Benefits (loss of arms, legs, eye, finger, toe, etc.)
- Ambulance Benefit – Aflac will pay \$150 for ground ambulance transportation or \$1,000 for air ambulance transportation to a hospital or emergency center for injuries sustained in a covered accident.
- Physical Therapy Benefit – Aflac will pay \$25 for one treatment per day up to a max of ten treatments per covered accident, per covered person if a physician advises treatment from a PT.
- Accident Emergency Treatment Benefit – Aflac will pay \$120 for the insured and the spouse, and \$70 for children if a covered person receives treatment for injuries sustained in a covered accident.

#### 8. Life Assurance – Voluntary Benefit

- Choose \$12,500, \$25,000, \$50,000, \$75,000 or \$100,000 of renewable and convertible term life insurance.
- Portability of employee, spouse and dependent child(ren) coverage.
- Whole life coverage available from \$10,000 to \$50,000.

#### 9. Flexible Spending Account (FSA) for Health and Dependent Care

- Full-time employees working at least 20 hours are eligible on the first of the month after hire date for FSA from Aflac.
- The FSA allows employees to set aside part of their salary pre-tax, and then to reimburse themselves from their FSA for healthcare and dependent care costs that qualify. Unused dollars at the end of the FSA plan year are not refundable.
- For healthcare, up to \$5,000 in expenses may be claimed (you and any member of your household qualifies); for dependent care, up to \$5,000 in expenses per year may be claimed. Covers children under age 13, dependents who are physically/mentally unable to care for themselves or elderly parents living in your home.