

**RANKIN COUNTY SCHOOL DISTRICT
BENEFITS DEPARTMENT
MEMORANDUM**

TO: ALL NEW EMPLOYEES
FROM: CAROL BEELAND, BENEFITS COORDINATOR
RE: PUBLIC SCHOOL EMPLOYEES' HEALTH AND LIFE INSURANCE PLANS

A new employee must either apply for or waive coverage within the first 31 days of full-time employment.

HEALTH INSURANCE

For a new employee, and/or their dependents, coverage becomes effective on the first day of employment, provided the employee completes an enrollment form, including dependent information, within 31 days of the first day of employment. Enrollment forms completed at any time within the first 31 days of employment will be given the effective date of the employee's first day of employment. Depending on the hire date, it may be necessary to take a double deduction from the first paycheck received.

Employees and/or their dependents, who do not apply for coverage during the first 31 days of employment will not be eligible to enroll until the next Open Enrollment Period, which is the month of October with an effective date of January 1 of the following year unless the employee experiences a qualifying event for a Special Enrollment Period.

Legacy Employee is any employee hired **before** January 1, 2006, who has ever been employed fulltime by a community/junior college, public library, public school district, State agency or university.

Horizon Employee is any employee initially hired on or **after** January 1, 2006.

Base Coverage (\$1800 deductible individual; \$3000 deductible Family) and no medical Co-pay.

Beginning January 1, 2017: There is a separate \$75.00 deductible for prescriptions. Refer to the Plan Document at <http://knowyourbenefits.dfa.ms.gov> or contact **Blue Cross & Blue Shield of MS at 1-800-709-7881.**

Select Coverage (\$1000 deductible individual; \$2000 deductible Family, and the \$25 Primary Care Physician (PCP) Co-pay). There is a separate \$75.00 deductible for prescriptions. Refer to the Plan Document at <http://knowyourbenefits.dfa.ms.gov> or contact **Blue Cross & Blue Shield of MS at 1-800-709-7881.**

LIFE INSURANCE (Employee Coverage Only)

The law provides that active employees may receive benefits equal to twice the amount of the employee's annual wage rounded up to the next \$1,000, subject to a minimum benefit amount of \$30,000 and a maximum of \$100,000. For example, if your annual salary is \$26,400, your life insurance amount will be \$53,000 ($\$26,400 \times 2 = \$52,800$ rounded up to \$53,000). If your annual salary is under \$15,000 and you elect life insurance coverage, your life insurance amount will be \$30,000. If your annual salary is over \$50,000 and you elect life insurance coverage, your life insurance amount will be \$100,000. Benefit amounts are fixed, subject to minimum and maximum coverage amounts. The State's group term life insurance plan also provides for a like amount of accidental death and dismemberment benefit at no additional cost and a premium waiver provision for employees who become totally and permanently disabled prior to age 65.

The State pays 50% of the cost of the life insurance plan for all full-time active employees. The current monthly premium is 18 cents per \$1,000 of benefits, with the State paying 9 cents and the employee paying 9 cents.

Supplemental Life Insurance Coverage

\$10,000	\$ 4.00/month
\$25,000	\$10.00/month
\$50,000	\$20.00/month

Dependent Coverage \$5.00/month

Spouse	\$10,000
One or more Children	\$5,000
Birth to 6 months old	\$1,000

SEE BACK FOR ADDITIONAL BENEFITS OFFERED THRU PAYROLL DEDUCTION

RANKIN COUNTY EMPLOYEE BENEFITS

The following is a list of benefits offered to you, through payroll deduction, with Rankin County School District. If you are interested in any of the following benefits, please contact the agent at the number provided. Enrollment forms must be submitted within 31 days of the first (1st) day of employment to **Carol Beeland at the Rankin County School District office.**

INSURANCE COMPANY	AGENT	TELE#	TYPE COVERAGE
American Fidelity Assurance Company 101 Lake Court Suite A Jackson, MS 39205-0925	Barbara Woods-King	601-540-9876	Disability/Life Hospital Gap Cancer Accident Whole Life/Texas Life Cafeteria Plan: Unreimbursed Medical Dependent Day Care
Life of Alabama 140 Hidden Cove Florence, MS 39073	Joe Bell Gail French	601-594-0455 601-573-5111	Accident Whole Life
Edna Jackson P. O. Box 57 Brandon, MS 39042	Edna Jackson Tharp	601-927-1005	Delta Dental Plan Superior Vision Plan
Miss Deferred Compensation www.mdcpplan.com Sidney.Robinson@empower-retirement.com	Sidney Robinson 1-800-846-4551	601-966-2621	457 Supplemental Tax Deferred Savings Plan
Millette Administrators 4619 Main Street Moss Point, MS 39563	Victor Walsh	1-800-456-8647	State Life Insurance Supplemental Life Insurance Dependent Life Insurance
Oden & Associates 1563 E. County Line Rd. Suite 303 Jackson, MS 39211	Harold Oden	601-956-3737	Humana Cancer Plan American Heritage Cancer Critical Illness, Life Accident
Variable Annuity Life Ins. Co. 625 Highland Colony Pkwy, Ste 201 Ridgeland, MS 39157	Larry Taylor	601-259-1553	403b Supplemental Tax Deferred Savings Plan
The Catchings Agency 945 North State Street P.O. Box 2509 Jackson, MS 39207	Elizabeth Veal	601-355-7489	Burial Insurance
Legal Shield Services	Jeff Tharpe	601-291-2447	Identity Theft protection & Legal Services
AAA Group Membership	Karen Pickett	601-376-8341	AAA

If you have a problem reaching an agent, contact Carol Beeland at 601-825-5590.