

# About Your Benefits

Stamford Public Schools (BOE) offers certified teachers, administrators, and instructional staff - who are members of the following unions a comprehensive benefits program that includes medical, dental, prescription drug, and life insurance coverage.

Stamford Administrative Unit (SAU)

Stamford Education Association (SEA)

Paraeducators of Stamford Association (EAS)

Security Workers and Community Liaison Employees (SCL)

## Eligibility

### Employee

To be eligible for the benefits described in this book, you must be one of the following:

- a full-time certified teacher who is a member of the SEA
- part-time (.50 or more Full Time Equivalent), certified teacher who is a member of the SEA
- a full-time, certified administrator who is a member of the SAU
- a full-time, employee who is a member of the EAS
- a full-time, employee who is a member of the SCL
- a full-time discretionary employee

### Dependents

You may choose to cover your eligible dependents under the medical, dental, life, and accident insurance plans. Eligible dependents include:

- Your spouse is the person to whom you are legally married or legally joined in a Civil Union. Ex-spouses are not eligible for coverage. You must notify the Stamford Public Schools Benefits Administration Office immediately should you and your spouse divorce or if your Civil Union is dissolved.
- Your unemployed children are:
  - Your natural children\*
  - Stepchildren\* who live with you
  - Children\* you support pursuant to a valid court order
  - A child legally placed for adoption pursuant to a valid adoption agency document, court notice or decree\*\*
  - A legally adopted child pursuant to a valid court notice or decree\*\*
  - A child for whom you have been appointed a legal guardian pursuant to a valid court notice or decree\*\*

\*You may cover eligible children up to age 26. Coverage may be extended beyond age 26 if your child is Medicare-eligible and incapable of self-support due to a mental or physical handicap that existed prior to the age of 26, subject to written certification by the benefits administrator of the medical plan. If your child is handicapped, be sure to apply to extend his or her coverage before it would otherwise end.

\*\*The effective date of the coverage will be the placement date as provided in the adoption agency documentation, court decree or notice. If the child needs medical care or prescription drugs prior to the child being enrolled with the medical or prescription drug plan administrator, you are responsible for expenses for such care. You may file a claim for reimbursement of eligible expenses after the child is enrolled for coverage with the medical or prescription drug plan administrator.

## Levels of Coverage

You decide between the following three levels of coverage for your medical, prescription drug, and dental benefits:

- Employee Only
- Employee + 1
- Employee + Family

## When Coverage Begins

### New Hires

If you are a newly hired employee, as defined in the Eligibility section of this book, and your employment coincides with the start of a school year, your benefits coverage begins on September 1<sup>st</sup> assuming all paperwork and documentation has been submitted and approved prior to September 1<sup>st</sup>. If your employment begins after the start of the school year or doesn't coincide with the start of the school year, your benefits begin on the first of the month following your date of hire assuming all paperwork and documentation has been submitted and approved prior to the first of the month following your date of hire.

If you are hired as a long-term substitute and you are awaiting certification, your benefits will begin on the first of the month following receipt of your certification. For example, if you are hired on August 28<sup>th</sup> and your certification is provided to Stamford Public Schools on October 10<sup>th</sup>, your benefits will begin on November 1<sup>st</sup>. The beginning of your benefits coverage is not retroactive to your hire date.

### Current Employees

The benefit elections you make during the annual open enrollment are effective at the beginning of each program's plan year.

### Benefit Plan Years

Medical	January 1 <sup>st</sup> – December 31 <sup>st</sup>
Prescription Drugs	January 1 <sup>st</sup> – December 31 <sup>st</sup>
Dental	January 1 <sup>st</sup> – December 31 <sup>st</sup>
Voluntary Life Insurance	September 1 <sup>st</sup> – August 31 <sup>st</sup>
Voluntary Accident Insurance	September 1 <sup>st</sup> – August 31 <sup>st</sup>
Flexible Spending Accounts	January 1 <sup>st</sup> – December 31 <sup>st</sup>

## When Coverage Ends

### Termination of Employment Prior to the End of a School Year

- Your medical, prescription drugs, and dental coverage ends on the last day of the month you terminate your employment.
- Your BOE-provided basic life insurance and basic accident insurance coverage ends on your termination date.
- Your voluntary life insurance coverage ends on the last day of the month during which your employment is terminated.
- Your voluntary accident insurance coverage ends on the last day of the month during which your employment is terminated.
- Your participation in the flexible spending accounts ends on your termination date.

### Termination of Employment at the End of a School Year

- Your medical, prescription drugs, and dental coverage ends on August 31<sup>st</sup>.
- Your BOE-provided basic life insurance and basic accident insurance coverage ends on August 31<sup>st</sup>.
- Your voluntary life insurance coverage ends on the last day of the month during which your employment is terminated.
- Your voluntary accident insurance coverage ends on the last day of the month during which your employment is terminated.
- Your participation in the flexible spending accounts ends on your termination date.

### Retirement Prior to the End of a School Year

- As an active employee, your medical, prescription drugs, and dental coverage ends on the last day of the month you retire. Your coverage as a retiree begins consistent with your retirement with the Connecticut Teachers' Retirement System.
- Your BOE-provided basic life insurance and basic accident insurance coverage end on your retirement date.
- Your voluntary life insurance coverage ends on the last day of the month during which you retire.
- Your voluntary accident insurance coverage ends on the last day of the month during which you retire.
- Your participation in the flexible spending accounts ends on your retirement date.

### Retirement the End of a School Year

- As an active employee, your medical, prescription drugs, and dental coverage end on August 31<sup>st</sup>. Your coverage as a retiree begins as of September 1<sup>st</sup> if July 1<sup>st</sup> is your retirement date with the Connecticut Teachers' Retirement System.
- Your BOE-provided basic life insurance and basic accident insurance coverage end on August 31<sup>st</sup> unless you are retiring as an Administrator. If you are an Administrator, your coverage continues in accordance with your collective bargaining agreement.
- Your voluntary life insurance coverage ends on the last day of the month during which you retire.
- Your voluntary accident insurance coverage ends on the last day of the month during which you retire.
- Your participation in the flexible spending accounts ends on your retirement date.

## Death of Employee or Retiree

- Your medical, prescription drugs, and dental coverage end on your date of death. Coverage for your spouse and eligible dependents ends at the end of month during which you die.
- Your BOE-provided basic life insurance (active employees) ends on your date of death.
- Your voluntary life insurance coverage ends on your date of death.
- Your participation in the flexible spending accounts ends on your date of death.

## Full-Time to Part-Time Status

Your benefits also end when you go from full-time to part-time status or if you fail to make the required contributions while out on an unpaid leave of absence. If you are a .5 or higher you may continue to receive benefits.

If your health coverage ends, you may be eligible to extend health care coverage for you and your dependents under COBRA. Refer to the COBRA section of this benefits book.

If your life insurance ends, you may convert your life insurance to an individual policy within 31 days. If you die within 31 days of the date your life insurance coverage ends, your beneficiary will be paid the amount in effect before coverage ended. If your dependent dies within 31 days after his or her life insurance ends, you will be paid the amount in effect before coverage ended.

## Cost of Coverage

The cost of your coverage is based upon your employee association's collective bargaining agreement. Pre-tax money is used to pay for medical, prescription drug, dental, flexible spending accounts, and health savings accounts benefits. You pay for voluntary life and accident insurance coverage with after-tax dollars. All benefits deductions are deducted from twenty- one paychecks even if you have elected twenty-six.

## Annual Open Enrollment

The annual open enrollment for medical, dental, voluntary life insurance, voluntary accident insurance benefits, and flexible spending accounts occurs in November. During this time, you have the chance to review your benefits and make changes that meet your personal needs. You may enroll in, return to, opt out, and/or add/delete dependents to your benefits coverage. The effective date of your benefit elections is January 1st. To make any benefit changes you must complete the application online enrollment form.

An open enrollment memo is sent via email to all employees for medical, dental, voluntary life insurance, voluntary accident insurance benefits, and flexible spending accounts. This memo provides the open enrollment deadline and steps to enroll. The memo also provides your premium contributions for medical, prescription drugs, and dental coverage.

All benefit elections or changes must be submitted to the Benefits Administration Office by the enrollment deadline. If you fail to submit your elections before the annual open enrollment deadline, your existing benefits will continue for the next school year. If you fail to make an election during the annual open enrollment for flexible spending accounts, you will not have a flexible spending account for the next calendar year.

## Changing Coverage during the Year

You may make changes to your benefits during the year only if a “Qualified Life Event,” as enumerated in IRC Section 125 occurs:

- Marriage or divorce
- Birth or adoption
- Death of your spouse or dependent child
- Termination or commencement of your spouse’s employment
- Change in your or your spouse’s job status from full-time to part-time or part-time to full-time which impacts your ability to have health coverage
- Taking of an unpaid leave of absence by you or your spouse

**You must report the change to the Benefits Administration Office within thirty (30) days of the event.** See the **What Happens To Your Benefits When...** section of this book to find out how each benefit is affected by your specific change and what action steps you need to take.

You may also make changes to your benefits during the year if there is a significant change in the cost of the plan, which causes a corresponding increase in your contribution during the plan year or if there is a significant change in your or your spouse’s health coverage due to the spouse’s employment. **You must report such change to the Benefits Administration Office within thirty (30) days of the change.**

## Coordination of Benefits

If you and your covered dependents have medical or dental coverage under more than one group plan, the Stamford Public Schools benefits program has a feature that coordinates benefits to avoid increased costs that result from health care overpayments. Below is a listing of the order of benefit determination rules that you should know.

- Your medical and/or dental benefits plan through Stamford Public Schools is always primary for you.
- If you are covered under your spouse’s medical and/or dental benefits plan, that plan is secondary for you.
- If your spouse has coverage through his/her employer, then that benefits plan is primary for your spouse.
- If you cover your spouse, the medical and/or dental plan through Stamford Public Schools is secondary for your spouse.
- If both you and your spouse cover your children, the plan that pays first is determined by the birthday rule, a standard method used in the insurance industry. This means that the plan of the spouse whose birthday falls earlier in the calendar year is primary. (For example, if your birthday is April 1 and your spouse’s birthday is October 1, your plan is primary for your children.) If you both have the same birthday, the parent who has been covered longer has the primary plan. Only the month and day of the birthday are considered.
- If you are divorced or separated and a court decree establishes financial responsibility for the health care of a child, the plan of the parent assigned that responsibility will be that child’s primary plan. In the absence of a court decree and when not remarried, the plan of the parent with legal custody will be the primary plan. If the parent with legal custody has remarried and the stepparent’s plan also covers the child, the plan of the parent with custody will pay first, the plan of the stepparent will pay next, and the plan of the parent without custody will pay last.

When the medical and/or dental benefits plan through Stamford Public Schools is primary, it pays benefits as if it were the only plan. After the medical or dental plan administrator pays benefits, or denies a claim, you may file a claim for any unpaid amounts with your secondary plan.

When the medical and/or dental benefits plan through Stamford Public Schools is secondary, the medical or dental plan administrator determines the benefit that it would pay if it were the only plan (this includes applying the appropriate benefit levels and all other benefit limitations). Then, the benefit amount paid by the primary plan is subtracted. This means that when your medical and/or dental through Stamford Public Schools is secondary, it will pay only the difference, if any, between its usual benefit and the benefit paid by the primary plan. Therefore, coverage through Stamford Public Schools' medical and/or dental benefits plan and another plan may not result in your receiving 100% reimbursement for your medical and dental expenses.

Coordination of Benefits does not apply to the prescription drug program.