NEW HIRES OF DUPLIN COUNTY SCHOOLS

Welcome to Duplin County Schools! We are extremely happy to have you as a member of our school family.

As an employee with Duplin County Schools, you are eligible to participate in several benefit plans such as dental, vision, state health plan medical insurance, group term life insurance, Colonial Life products and supplemental retirement plans (401K and 403B).

If you wish to enroll in any benefit plans (excluding supplemental retirement plans) you MUST do so within 30 days of your start date. For more information on the plans offered by Duplin County Schools please see the employee benefits overview located in this packet.

For the State Health Plan, enrollment instructions are located in this packet.

By signing the form below acknowledges that you have been informed of your responsibility to enroll in benefit plans within 30 days of you start date and that you must enroll for health insurance by using the online portal. You will not be contacted to enroll in any benefits beyond this point except during open enrollment periods.

If you have questions concerning the benefits offered by Duplin County Schools please feel free to contact Anna Lanier at 910 296-6651 or email at anlanier@duplinschools.net

Signature: _____

Date: _____

Employee Instructions for Completing Your Benefit Enrollment Online

North Carolina State Health Plan
for Teachers and State Employees
www.shpnc.org

Information to have with you before you begin the enrollment process

- The name of the insurance company and the policy number If you have insurance with another company
- If you will be covering your spouse or dependent(s), have their date of birth and social security number
- If you or any of your dependents are covered by Medicare, have your Medicare coverage information available

1. Your record is created by your Health Benefits Representative

Your Health Benefits Representative will create a personal record for you in the online system. The creation of this record must be completed in order for you to begin the online benefit enrollment process. Once this has been completed, you may proceed to step #2.

2. Navigate to your agency's *HR InTouch* site.

Please visit the *HR InTouch Website Addresses* link on the State Health Plan website at **www.shpnc.org** to find your agency's *HR InTouch* URL.

3. Enter your *HR InTouch* Login ID and Password

Login ID: Your first name, the first initial of your last name and the last 4 digits of your social security number.

Initial Password: Your SSN without spaces or dashes.

Example: Employee John Doe with SSN 111-22-3333

Login ID is JohnD3333 and Password is 111223333

Note: Some agencies may have an alternate login format. Please refer to the login format on your *HR InTouch* login screen to confirm the format being used by your agency.

4. Unable to login?

Select the *Can't Access Your Account* link to reset your password or retrieve your login ID.

If you have transferred from another agency and already had an account in *eBenefitsNow* you will not be able to use the same login ID again. Select the link referenced above to retrieve your login ID.

5. Logging in for the first time

You will be prompted to create a new password. Your new password must meet the criteria outlined on the login page.

6. Navigate to *eBenefitsNow*

Select the Enroll Now button to connect to *eBenefitsNow*.

7. Enroll in Benefits

- Select *Get Started* and then select *Start Section*.
- *Accept* or *Refuse* benefits.
- You will be asked additional questions as they relate to your election. For example, if you elect Employee Only coverage, you will not be prompted to enter dependent information. If you select Employee and Spouse coverage, you will be asked to enter your spouse's information.
- Continue entering applicable information and clicking Next through each screen until you arrive at the Summary screen where you will no longer see a Next button and will only see a Save button.
- Select the Save button to save your elections.

8. Review your Basic Information

From the home screen, select *My Basic Information*. Select the *Personal Information* link to review for accuracy. If you need to make changes to your demographic information, select the *Edit* button.

Note: Some agencies do not allow their members to make demographic changes in *eBenefitsNow*. If you do not see the *Edit* button, contact your Health Benefits Representative to request any necessary updates to your personal information.

Note: Members do not have the ability to edit their Social Security Numbers in *eBenefitsNow*. If your Social Security Number is incorrect, please notify your Health Benefits Representative.

Your ID card(s) and plan documents will be sent to the address in *eBenefitsNow*. Please make sure your information is correct and includes all applicable information.

9. Review and/or Print your Benefit Summary

From the *My Home* tab, select *My Employee Detail* Report on the right hand side of the screen to view and/or print a summary of your elections.

10. Select the Logout button to log out

Questions?

State Health Plan benefit questions: **1-888-234-2416**

Login or site navigation questions: **1-855-859-0966**

Eligibility questions: Contact your Health Benefits Representative

WELCOME TO DUPLIN COUNTY SCHOOLS

EMPLOYEE BENEFITS OVERVIEW

Congratulations on your new position! Duplin County Schools is pleased to offer eligible employees a customizable benefits program arranged by Pierce Group Benefits. Learn more below.

IMPORTANT: YOU MUST ENROLL IN BENEFITS WITHIN 30 DAYS OF YOUR HIRE DATE!

To enroll in benefits, please schedule an enrollment appointment HERE.

Benefits Representatives are available Monday - Friday, 8:30 am - 5:00 pm.
Please remember to have your date of hire, salary, spouse/dependent's date of birth and social security number and note any existing Colonial Life policies to transfer.

To prepare for enrollment and learn more, please review your Benefits Guide and Microsite here.



Flexible Spending Accounts
Medical Reimbursement & Dependent Care Available



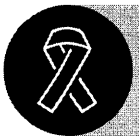
Dental Insurance
Individual & Family Coverage
Diagnostic, Preventive, Basic, Major, & Ortho



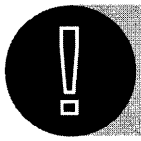
Vision Insurance
Individual & Family Coverage
Frames & Contacts Allowances



Telemedicine Benefits
24/7 Phone & Video Access to Licensed Doctors
Scan or Click on the QR Code to Enroll Now!



Cancer Benefits
Pays Benefits for Qualified Expenses Due to a Cancer Diagnosis



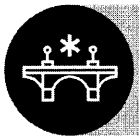
Accident Benefits
Pays Benefits for Qualified Expenses Due to an Accidental Injury



Short-Term Disability Benefits
Pays Benefits for a Short Period If You Are Unable to Work Due to Covered Injury or Illness



Long-Term Disability Benefits
Pays Benefits If You Are Unable to Work Due to Covered Prolonged Injury or Illness



Medical Bridge Benefits
Pays Benefits for Qualified Medical Expenses Not Covered by Health Insurance



Critical Illness Benefits
Pays Benefits for Qualified Expenses Due to a Critical Illness Diagnosis



Group Term Life Insurance
Provides Coverage for Specified Periods of Time
Coverage Available for Spouse & Dependents



Term Life Insurance
10, 15, 20, & 30-Year Term Life Coverage
Additional Rider Coverage Available



Whole Life Insurance
Paid-Up at Age 70 or 100 Whole Life Coverage
Additional Rider Coverage Available



Student Loan Assistance Program
Financial Education, Expert Loan Analysis, & PSLF Tax-Free Student Loan Forgiveness

Includes Wellness Screening Benefit

GI! Guaranteed Issue Benefit - No Medical/Health Questionnaire Required!

Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 12-31-2026)

PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%[1] of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.[1][2]

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

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[1] Indexed annually; see https://www.irs.gov/pub/irs-drop/rp-22-34.pdf for 2023.

[2] An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services **is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.**

Marketplace-eligible individuals who live in states served by HealthCare.gov and either- submit a new application or update an existing application on HealthCare.gov between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/ for more details.

How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact

_____.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name		4. Employer Identification Number (EIN)
5. Employer address		6. Employer phone number
7. City	8. State	9. ZIP code
10. Who can we contact about employee health coverage at this job?		
11. Phone number (if different from above)	12. Email address	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - ☐ All employees. Eligible employees are:
  - ☐ Some employees. Eligible employees are:
- With respect to dependents:
  - ☐ We do offer coverage. Eligible dependents are:
  - ☐ We do not offer coverage.

☐ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

13. **Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months?**

☐ **Yes** (Continue)
13a. If the employee is not eligible today, including as a result of a waiting or probationary period, when is the employee eligible for coverage? _____ (mm/dd/yyyy) (Continue)
☐ **No** (STOP and return this form to employee)

14. Does the employer offer a health plan that meets the minimum value standard*?
☐ Yes (Go to question 15) ☐ No (STOP and return form to employee)

15. For the lowest-cost plan that meets the minimum value standard* **offered only to the employee** (don't include family plans): If the employer has wellness programs, provide the premium that the employee would pay if he/ she received the maximum discount for any tobacco cessation programs, and didn't receive any other discounts based on wellness programs.
a. How much would the employee have to pay in premiums for this plan? $_____
b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly

If the plan year will end soon and you know that the health plans offered will change, go to question 16. If you don't know, STOP and return form to employee.

16. What change will the employer make for the new plan year?_____
☐ Employer won't offer health coverage
☐ Employer will start offering health coverage to employees or change the premium for the lowest-cost plan available only to the employee that meets the minimum value standard.* (Premium should reflect the discount for wellness programs. See question 15.)
a. How much would the employee have to pay in premiums for this plan? $_____
b. How often? ☐ Weekly ☐ Every 2 weeks ☐ Twice a month ☐ Monthly ☐ Quarterly ☐ Yearly

• An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

Duplin County Schools
Notice of Eligibility to Participate in the 403(b) Plan

The Duplin County Schools Public School System maintains a 403(b) plan for eligible employees of the District. The plan allows eligible employees to make pre-tax salary reduction contributions into investments selected by each employee from a list of authorized investment vendors available under the plan. These contributions grow tax deferred until withdrawn by you from the plan.

All common law employees of the District, except student teachers and student workers, are immediately eligible to participate by making salary reduction contributions on a pre-tax basis under the plan.

For administrative reasons, any eligible employee wishing to participate in the plan must contribute at least $200 per calendar year.

For more information on the plan, investment options and procedures on how you can enroll, contact Tonya Kenan, Benefits Specialist, at 910-296-6651 or email tkenan@duplinschools.net.

Dated: October 1, 2008
Revised 10/12/15

Duplin County Schools
Tax Sheltered Annuity Providers
Authorized Vendors under the Plan Are:

Corporate Location:
AXA Equitable:
Post Office Box 4956
Syracuse, NY 13221-4956

To enroll contact: Austin Ramsey
3201 Beechleaf Court, Suite 450
Raleigh, NC 27604
Austin.Ramsey@axa-advisors.com
Fax: 919-954-1545 Cell: 919-605-5302

To enroll contact: Bobby Trujillo
140 E. Park Dr. Suite C
Beulaville, NC 28518
910-935-0168

Corporate Location:
Horace Mann Life Ins. Co.
1 Horace Mann Plaza
Post Office Box 3263
Springfield, IL 62794-9953

To enroll contact: Sandy Beasley & Warren Williams
PO Box 987
606 NE Blvd
Clinton, NC 28329
Sandy.beasley@horacemann.com
Tel: 910-592-0025 Fax: 910-592-0460

Corporate Location:
Reliastar Life Ins. Co.
Post Office Box 5060
Minot, ND 58702-5060

To enroll contact: John Bonner
PO Box 1317
Clayton, NC 27527
John.bonner@ingfp.com
Tel: 919-550-9178 or 919-631-0228

Corporate Location:
TIAA-CREF Financial Services
8500 Andrew Carnegie Blvd
Charlotte, NC 28262

To enroll contact: Patricia A. Kawa
pkawa@tiaa-cref.org
Tel: 704-988-7699

Important Note:
As provided under the Plan, any authorized Vendor above agrees to share information necessary for compliance purposes with Employer, an Administrator and/or other 403b provider as may be required or desirable to facilitate compliance with the Plan and all applicable laws and regulations.

Dated: October 1, 2008

Revised: March 18, 2011

Appendix 1