ARLINGTON CENTRAL SCHOOL DISTRICT ANNOUNCEMENTS September 16, 2019

Open Enrollment Period September 1, 2019 through September 27, 2019

Section 125 FLEX Benefit Plan & AFLAC Cancer Protection Plan

The current Plan Year for the 2019 - 2020 Section 125 Benefit <u>Plan begins on October 1, 2019</u> and extends to September 30, 2020. This plan allows you to increase your tax savings by placing money into pre-tax reimbursement accounts for dependent care and uninsured health expenses such as eyeglasses, contact lenses, dental and orthodontic expenses, chiropractors, insurance co-payments and/or deductibles.

Arlington's FLEX plan is open to employees in the AAA, ATA, TA, ESA, CSEA, ADSA & Non-Unit. During open enrollment, <u>applications and information is available on the Arlington website Arlingtonschools.org</u>

Departments/Human Resources/Benefit Plans.

If you enroll in one of the Flex plans (dependent care, unreimbursed medical or AFLAC), **your plan contributions will be taken out over 15 paychecks**, beginning on October 25, 2019, and ending on May 8, 2020.

NOTE: Under provisions of the Patient Protection and Affordable Care Act (PPACA), salary reduction contributions made to a health care Flexible Spending Account (FSA) will be capped at \$2,700. The new FSA limit is set per individual so each working spouse could elect up to \$2,700.

Maximum Amount - Medical Flex Spending Account \$2,700 Maximum Amount - Dependent Daycare Flex Spending Account \$5,000

Forms for Flex Plan Enrollment, Direct Deposit, and Reimbursement are available on the Arlington website Arlingtonschools.org. You can print forms from: Departments/Human Resources/Benefit Plans.

Completed Enrollment Forms <u>must be received</u> in the <u>Benefits Department located in the Central</u> Administrative Office, no later than Friday, September 27, 2019.

Reimbursement Forms and receipts are to be mailed to Preferred Group Plans, Inc., P.O. Box 15136, Albany, NY 12212-5136.

If you have any questions, contact – Debbie Bungartz - Benefits Department 486-4460 ext. 20153.

HEALTH INSURANCE ELIGIBILITY RULES

The time to enroll a new dependent or remove a dependent who is no longer eligible for coverage, occurs within 60 days of the date of the qualifying event.

Qualifying Life Events - The following are examples of common qualifying life events that allow employees to enroll or make changes to their coverage including adding or deleting dependents, outside of the Open Enrollment Period.

These are the most common examples of Qualifying Life Events. This is not intended to be an exhaustive list, and does not contain examples for every available QLE situation.

- Getting married or divorced
- Having a baby or adopting a child
- A dependent losing coverage due to turning 26
- Loss of a dependent (death of a spouse or other dependent)
- Entrance into or termination of a domestic partnership
- Qualifying termination of coverage under another plan
- Change in employment status that affects health insurance eligibility. This includes:
 - o Being hired.
 - o Quitting a job or being laid off.
 - o Moving from part-time to full time
 - o Commencement of or return from an unpaid leave of absence

You <u>must</u> notify the Benefits Department <u>immediately</u> of any such events.

<u>If you fail</u> to report any changes in writing within the 60 days, you will not be able to enroll or remove that dependent until the start of the next plan year, July 1, 2020, and could be liable for any uncovered expenses.

Central Administration Office Benefits Department 144 Todd Hill Road LaGrangeville, NY 12540 (845) 486-4450 Ext. 20197 Doreen Stewart or Debbie Bungartz

403B PAYROLL DEDUCTIONS FOR THE 2019-2020 SCHOOL YEAR

If you are a 10 (ten) month employee, your 403b/457 contributions are calculated based on 20 pays (September 13, 2019 – June 5, 2020).

If you are a 12 (twelve) month employee your 403B/457 contributions are calculated based on 24 pays (July 5, 2019 – June 5, 2020).

Deductions cannot be made on payrolls that are half pays or a multi-Pay.

Please note: 403b and 457 contributions will not be deducted on the June 19, 2020 and

June 26, 2020 payrolls.