



## BENEFIT OVERVIEW

### WE HAVE YOU COVERED

Our comprehensive benefits package includes the following (plus many other perks)

MEDICAL	DENTAL	VISION	PAID HOLIDAYS/VACATION
403B, 457B AND 529 SAVINGS PLANS	SHORT-TERM DISABILITY	LONG-TERM DISABILITY	LIFE INSURANCE
CANCER INSURANCE	ACCIDENT INSURANCE	COMPANY PAID LIFE INSURANCE	HEALTH SAVINGS ACCOUNT
FREE HEALTH CARE CLINIC	FLEXIBLE SPENDING ACCOUNT		

### ELIGIBILITY

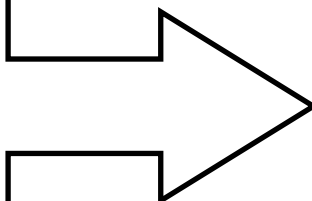
Regular full –time and some part-time employees are eligible to participate.

Benefits become effective on the 91st day of employment.

### MAKING CHANGES

Benefits chosen upon hire remain the same throughout the plan year, which ends December 31. Each year, there is an open enrollment period, during which employees may make changes for the following plan year beginning January 1. Below are circumstances (qualifying life events) that may create an opportunity to change coverage mid-year. **You have 30 days from the event date to make changes.** Contact the Benefits Team for processing.

- Marriage/Divorce
- Birth/Adoption
- Death (policy holder, spouse, or dependent)
- Loss of coverage (self, spouse, child)



**Notify HR**  
**Within**  
**30 Days**



## MEDICAL SUMMARY SHEET

Greater Clark County Schools offers two medical plans administered by Anthem. See our Summary Plan Descriptions online for more details. Both plans offer preventative coverage at no cost to the employee. Employees pay a fixed dollar amount (co-pay) for the following services: doctor office visits, Urgent Care and prescriptions. Co-pays are not applicable within the High Deductible Plan. These are the most frequently used benefit features. The major difference is how all other non co-pay services, which apply to the deductible, are processed.

<b>CO-PAY</b>	Fixed dollar amount that you pay for doctor's office visits, prescriptions, and Urgent Care. The plan pays the remaining balance. Co-pays continue throughout the year.
<b>BENEFIT ALLOWANCE</b>	Dollar amount GCCS provides to use for non co-pay services. The amount does not apply toward the deductible.
<b>DEDUCTIBLE</b>	This is a set amount that you pay before the plan starts paying for all non co-pay services.
<b>CO-INSURANCE</b>	After you meet your deductible, you and the plan share the cost of covered services, you pay co-insurance (a percentage of the cost) each time you get care up to your out-of-pocket max. Your insurance covers the rest.
<b>OUT OF POCKET MAX</b>	The most you pay for covered health services each year; however, you still have

## SPOUSE AND DEPENDENT COVERAGE

### DEPENDENT COVERAGE

An employee may enroll his/her children and legal dependents up to age 26. If the dependent is new to the plan upon enrollment, one of the following documents are required:

- Birth Certificate
- Court documents, adoption certifications, or other legal documents supporting dependent status
- Marriage certificate



## DENTAL SUMMARY

Greater Clark County Schools offers three dental plans administered by Anthem. The three plans are High, Mid, and Low. All plans cover preventative care at 100%. Visit our website for additional information at [www.gccschools.com](http://www.gccschools.com).

## VISION SUMMARY

Greater Clark County Schools offers vision care as a part of our health care plans administered by Anthem. You must be enrolled in health insurance to receive vision care. For more information, please see our SPD's located online at

## FLEXIBLE SPENDING

### ACCOUNT SUMMARY

Greater Clark County Schools offers a Flexible Spending Account (FSA). Employees may use pre-tax dollars to pay for eligible medical expenses. Employees select an amount they estimate they will need for the year. The entire amount is available for use beginning January 1. The annual amount is divided by 24 (24 deductions per year) from employee's payroll check. If the amount is not used within the plan year plus the 70 days grace period, the balance is forfeited.

## HEALTH SPENDING

### ACCOUNT SUMMARY

Greater Clark County Schools offers a Health Savings Account (HSA). Employees may use pre-tax dollars to pay for eligible medical expenses. Employees select an amount they estimate they will need for the year. The annual amount is divided by 24 (24 deductions per year) from employee's payroll check. Funds will rollover from year to year. There is no deadline for spending these monies.



## BASIC LIFE, AD & D, AND DISABILITY SUMMARY

Greater Clark provides all eligible employees with basic life insurance and long term disability at \$1.00 per year. For more information on these plans, please visit our website. In addition, Greater Clark also offers a wide variety of voluntary products administered by American Fidelity. Employees have the opportunity to meet with American Fidelity representatives once per year regarding these options to make changes. Plan options include short-term disability, additional life insurance, AD & D, flexible spending accounts, health savings accounts, dependent care expenses, etc.

## HOLIDAYS

Holidays, annual time, (including sick & personal), and vacation time are all provided by Greater Clark and differ according to position. Details of this information are included in every employee contract or meet and confer document. Employee contracts and meet and confer documents are supplied at every new hire orientation. For more specific information, please contact Human Resources at (812) 288-4802.