



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
CRITICAL ILLNESS INSURANCE	ACCIDENT INSURANCE	COMPANY PAID LIFE INSURANCE	HEALTH SAVINGS ACCOUNT
FREE HEALTH CARE CLINIC	FLEXIBLE SPENDING ACCOUNT		

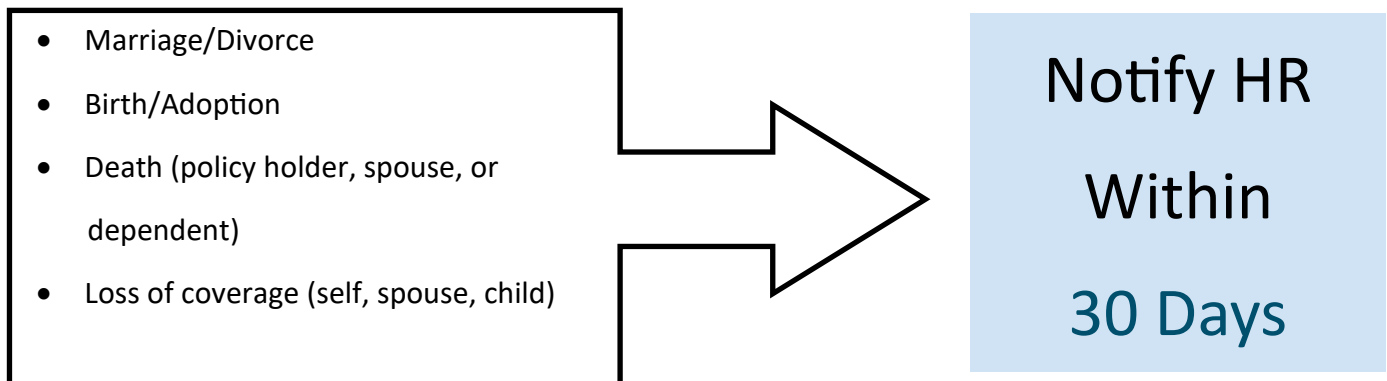
ELIGIBILITY

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

Benefit eligibility dates are dependent upon employee group.

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.





MEDICAL SUMMARY SHEET

Greater Clark County Schools offers a High Deductible Health Plan administered by Anthem. See our Summary Plan Description online for more details. The plan offers preventative coverage at no cost to the employee. Employees enrolled in the plan are also eligible to use the Greater Clark Health & Wellness Center, managed by ProActive MD. There is no additional charge for using the Wellness Center.

CO-PAY	The HDHP does not have a specific co-pay. The employee pays 100% of the costs until the deductible is met. Employees have the option to enroll in an Health Savings Account to assist with budgeting for this type of plan. After the deductible is met the costs are 100% covered by the plan.
BENEFIT ALLOWANCE	Dollar amount GCCS provides to use for non co-pay services. The amount does not apply toward the deductible.
DEDUCTIBLE	This is a set amount that you pay before the plan starts paying for all services.
OUT OF POCKET MAX	The most you pay for covered health services each year.

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.

VISION SUMMARY

Greater Clark County Schools offers vision care as a part of our health care plans administered by Anthem. Vision care costs are shared by GCCS and the employee. For more information, please see our SPD's located online at www.gccschools.com

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 SAVINGS

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 MetLife and One America. Employees have the opportunity to make changes to these options once per year during open enrollment. 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 fringe benefit document. Employee contracts and fringe benefit documents are supplied at every new hire orientation. For more specific information, please contact Human Resources at (812) 288-4802.