



JEFFERSON PARISH PUBLIC SCHOOL SYSTEM OPEN ENROLLMENT OVERVIEW AND SUMMARY

INTRODUCTION/MESSAGE TO EMPLOYEES

It's that time of year again to start making elections for the 2018 calendar year. We are happy to announce that there will be **NO increase** to the medical plans offered through the Office of Group Benefits. Although there is a small increase to the dental premiums, we are able to continue the vision with no rate increase. Below is a summary of changes and important plan information. Don't miss your opportunity to restate your benefits, make changes, or enroll in our supplemental plan options. **Open enrollment begins September 25, 2017- November 3, 2017.**

2018 SUMMARY OF EMPLOYEE BENEFITS/CHANGES

Office of Group Benefits Changes

- Magnolia Local Plus- Emergency Room Copay increasing from \$150 to \$200 (\$50 increase)
- Magnolia Local Plus and Magnolia Open Access- Out-of-Pocket Maximum increasing by \$1,000
- Dependent Coverage for Children- Natural, Adopted, and Stepchildren (provided the parent is still married) can remain on the medical plan until age 26. Grandchildren who are unmarried and resides with and in legal custody of the enrollee and dependents who are unmarried and in court-ordered legal custody/ guardianship of the enrollee will have coverage until age 21 and if a full-time student, until age 24
- Impaired Dependents- After 1/1/2018, dependent coverage for natural, adopted, and stepchildren will terminate at age 26 regardless of impairment. Impaired dependents whose health coverage has been extended prior to 1/1/18 will be allowed to keep their coverage, subject to an annual review of their impairment status

All medical changes must be processed through Human Resources. Please contact our insurance department at 504-349-8564 to schedule an appointment today. Additional documentation may be required when adding a dependent to your medical plan. **OGB will allow enrollment changes from October 1, 2017- November 15, 2017. No changes will be made after the open enrollment period expires.**

Dental Plan

- No plan changes to the existing Guardian PPO plan; slight increase in premium
- Each covered member has a \$1,500 annual maximum. Orthodontia is covered at a \$1,000 lifetime maximum
- Late entrant rules may apply to employee and/or dependents being added after the initial enrollment opportunity. Children under the age of 3 may be added without being considered a late entrant

Vision Plan

- No plan changes to the existing Davis Vision Plan- offers coverage for routine eye exams and glasses or contacts



Voluntary Short and Long Term Disability

- Cigna is offering a true open enrollment window for any employee wishing to purchase short and/or long term disability coverage. This means that you can enroll without having to go through the medical underwriting process

Supplemental Life Insurance

- Hartford offers group life coverage for employees at 1, 2, or 3 times your annual salary. If you purchase additional coverage for yourself, you can also purchase coverage for a spouse and/or dependent children
- The Office of Group Benefits offers additional life insurance through Prudential. You can purchase a Basic Life policy of \$5,000 or elect up to \$50,000 for Supplemental life. You may enroll in this coverage by contacting our Insurance Department
- Colonial Insurance will be offering a Universal Life and Whole Life Insurance options

Legal Shield

- Legal Shield and Identity Theft protection- this is a new offering for JPPSS employees. Employees may visit the legal Shield table during open enrollment to enroll direct with Legal Shield

Health Savings Account (HSA), Flexible Spending Account (FSA) and Dependent Care Account (DCA)

- Employees must make an election annually for the HSA, FSA, and DCA. These are pre-tax elections
- Employees in Pelican HSA may contribute up to \$3,450 as in individual and \$6,900 for family
- Employees may contribute up to \$2,500 in the FSA and \$5,000 in the DCA

Other Election Options

- Accident, Cancer, Critical Illness, and Hospital Indemnity is offered through Colonial Insurance
- Voya will be available to assist in enrolling in additional retirement funding options (403b and 457b plans)

YOUR RESPONSIBILITIES DURING OPEN ENROLLMENT

All employees are strongly encouraged to meet with an enroller, even if you are not making any plan changes.

Employees making changes to medical, OGB Life, and HSA elections will participate in a two-part process: The employee will meet with an enroller and then follow-up with Human Resources to complete the appropriate OGB paperwork.

NOTE: After open enrollment, you **cannot** make changes to your coverage during the year unless you experience a change in family status, such as:

- Loss or gain of coverage through your spouse/ Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage or divorce

You have 30 days from a change in family status to make changes to your current coverage