

# BENEFITSUPDATE

## OPEN ENROLLMENT 2020

DEPARTMENT OF EMPLOYEE BENEFITS AND RISK MANAGEMENT



### NEWNAME

Financial Services/Risk Management is now the **Department of Employee Benefits and Risk Management**. The department will continue to operate in the same manner, actively managing employee insurance, wellness programs, occupational safety, workers' compensation, loss control programs, and 403(b) / 457 retirement savings plans. We also have a new departmental email address, [cpsbenefits@cpschools.com](mailto:cpsbenefits@cpschools.com), for sending benefits communications and answering employee questions.

### OPENENROLLMENT

Tuesday, October 15, 2019 – Friday, November 1, 2019

- Open Enrollment is the only time each year you can make changes to many of your benefits without a qualifying life event (i.e., marriage, birth, etc.).
- All changes will be effective January 1, 2020.
- Like last year, 1-on-1 meetings with an enroller will be required.
- If you are currently covering, or plan to add a spouse to your medical plan, you must complete a [2020 Spousal Affidavit](#) (except for "double" employees).

### BEPREPARED

#### Things to do before Open Enrollment

- **IMPORTANT** - Please review all Open Enrollment information to learn what is changing and what forms may be required. (i.e. 2020 spousal affidavit).
- Call (757) 547-0001 or email [hrhelpdesk@cpschools.com](mailto:hrhelpdesk@cpschools.com) to confirm your **phone number** is up-to-date with Human Resources in order to receive messages from our Parent Alert System (PAS). It's a good idea to also confirm your **address is correct**.
- Know your **employee number**. It begins with "9" and can be found on the top of your paystub.
- Log into your **CPS email** and check it regularly for important updates.
- Go to [pay.cpschools.com/login](http://pay.cpschools.com/login) to access and get familiar with **ePass Pay Space**. On ePass you can see your paystubs and review your Benefits Summary Sheet, found under "My Employee Documents."
- Look for important communications sent to your **CPS email account from cpsbenefits@cpschools.com**, posted on your **paystubs**, and messages from our **Parent Alert System (PAS)**.

Need help using ePass? Email [ePass@cpschools.com](mailto:ePass@cpschools.com) or call (757) 482-5635.

### REQUIREDMEETINGS

- CPS is working with Gallagher Enrollment Services (GES) **to help you better understand your benefits package**. The enrollment process will include a **MANDATORY** face-to-face meeting with a Benefits Educator during the Open Enrollment period. Appointments are required.
- Appointment times will be offered **at various facilities in each borough** (including Saturdays).
- **To make an appointment, please visit [www.mycpsbenefits.com](http://www.mycpsbenefits.com)**. You must schedule a meeting by October 25, 2019, and all meetings must occur by 5:00 PM on November 1, 2019.
- Employees should only schedule one\* appointment. If changes are required after the appointment, please email [cpsbenefits@cpschools.com](mailto:cpsbenefits@cpschools.com) for assistance.

*\*If appointment times are available, Double Employees can book two back-to-back appointments to meet with the educator together, if desired.*

# BENEFITS UPDATE CONTINUED...

## BENEFITS for 2020

There are **no changes to the current benefits plans** offered by Chesapeake Public Schools for 2020. However, please read this **IMPORTANT** information below regarding what actions may be required.

- The **PPO plan remains closed to new enrollments** but current enrollees may remain enrolled.
- The **HMO Open Access plan is** open to all new enrollments.
- The **High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) plan is also** open to new enrollments. However, due to changes in premiums, the School Board will no longer be contributing funds to the employee-only HSAs each pay period.
- **Flexible Spending Accounts (FSA)** including the Limited FSA for HDHP participants **do not automatically renew**. If you wish to participate in a flexible spending account, you **must** re-enroll during open enrollment each year.
- The **new 2020 rates per pay period** are shown below, beginning on your January 15, 2020 paycheck.

Healthkeepers HMO Open Access			
Coverage Level	Your Cost	+ School Board Cost	= Total Cost
Employee Only	\$ 29.00	\$601.15	\$630.15
Employee/Child(ren)	\$ 95.00	\$601.15	\$696.15
Employee/Spouse	\$ 143.00	\$601.15	\$744.15
Employee/Family	\$ 203.00	\$601.15	\$804.15
Double Employee	\$ 42.00	\$702.15	\$744.15
Double Employee/Family	\$ 102.00	\$702.15	\$804.15

HDHP with HSA* (High Deductible with Health Savings Account)			
Coverage Level	Your Cost	+ School Board Cost	= Total Cost
Employee Only	\$ 21.00	\$601.15	\$622.15
Employee/Child(ren)	\$ 22.00	\$601.15	\$623.15
Employee/Spouse	\$ 71.00	\$601.15	\$672.15
Employee/Family	\$ 129.00	\$601.15	\$730.15
Double Employee	Not eligible		
Double Employee/Family	Not eligible		

\*No School Board Contributions to HSA

Keycare (Closed to new enrollments)			
Coverage Level	Your Cost	+ School Board Cost	= Total Cost
Employee Only	\$ 112.00	\$601.15	\$713.15
Employee/Child(ren)	\$ 191.00	\$601.15	\$792.15
Employee/Spouse	\$ 249.00	\$601.15	\$850.15
Employee/Family	\$ 319.00	\$601.15	\$920.15
Double Employee	\$ 148.00	\$702.15	\$850.15
Double Employee/Family	\$ 218.00	\$702.15	\$920.15

Dental Plan			
Coverage Level	Your Cost	+ School Board Cost	= Total Cost
Employee Only	\$ 0.00	\$17.33	\$17.33
Employee/Family	\$ 15.61	\$27.37	\$42.98

## WELLNESS CREDITS

### 2020 Deadline Extended to October 31, 2019

Reduce your 2020 insurance premiums by \$20 per pay period beginning January 1, 2020. Just two steps to qualify:

- 1) Complete a Fasting Health Screening and
- 2) Online Health History and Risk Assessment (HHRA)

Call the Health Center and schedule your screening before the deadline!

Knells Ridge (757) 389-7300 or Washington Shoppes (757) 389-7631

To confirm your Wellness Credits, go to [My.Marathon-Health.com](http://My.Marathon-Health.com) and login. Click on the "Wellness" tab and select "Incentive Points." If you have 2 points, you are all set for the 2020 plan year.

# BENEFITS UPDATE CONTINUED...

## SPOUSAL COVERAGE

- A spousal surcharge of \$25 per pay period (\$500 per year) will remain in effect for the 2020 Plan Year for spouses on a CPS plan who are eligible for coverage under their employer's plan.
- The [2020 Spousal Affidavit](#) **MUST be submitted to Employee Benefits by November 1, 2019.**
- The form is also available on the [CPS Open Enrollment webpage](#), and you have the following options to submit it:
  - Email to [cpsbenefits@cpschools.com](mailto:cpsbenefits@cpschools.com)
  - Fax to Benefits Office: (757) 547-0636
  - Hand deliver to Drop Box in front of the School Administration Building (SAB) - 312 Cedar Rd.
  - Hand deliver to Department of Employee Benefits in SAB (Monday – Friday, 8am – 4pm)

## HEALTH & FINANCIAL WELLNESS

In the coming months, Employee Benefits will be hosting fairs for employees to come out and learn more information about your benefits, retirement savings plans, wellness opportunities, nutrition, fitness, mental health support and much, much more!

**SAVE** *the* **DATE** 

Mark your calendars for these upcoming events...

<p><b>Benefits 101:</b> <b>Understand Your Benefits</b> Crestwood Intermediate Thursday, October 10, 2019 2:00 PM – 6:00 PM</p>	<p><b>Benefits 102:</b> <b>End-of-year Planning</b> Grassfield High School / WE Move 5K Saturday, December 7, 2019 8:30 AM – 12:00 PM</p>
<p><b>Benefits 103:</b> <b>Move More, Eat Better</b> Indian River High School Tuesday, March 3, 2020 10:00 AM – 2:00 PM</p>	<p><b>Benefits 104:</b> <b>Mind Your Health</b> Western Branch High School Tuesday, May 5, 2020 10:00 AM – 2:00 PM</p>

## CONTACT US



(757) 547-1343



[cpsbenefits@cpschools.com](mailto:cpsbenefits@cpschools.com)



[cpschools.com/employee-benefits-risk-management](https://cpschools.com/employee-benefits-risk-management)

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# CHECKLIST *for*

## OPEN ENROLLMENT

WHEN	THINGS TO DO	DONE ✓
Now	Review Open Enrollment Guide.	
September 25, 2019	Beginning September 25, 2019, visit <a href="http://www.mycpsbenefits.com">www.mycpsbenefits.com</a> to schedule an appointment with a Benefits Educator. Appointments must be scheduled by October 25, 2019.	
October 7, 2019	Review <u>current</u> Benefits Summary in ePass to determine if benefits changes are necessary. Review <a href="#">documentation requirements</a> if planning on adding dependents or spouses to your CPS plan.	
<b>October 15, 2019</b>	<b>Open Enrollment Begins.</b>	
At your scheduled appointment	<ul style="list-style-type: none"> <li>• Be prepared to make your open enrollment selections at the meeting.</li> <li>• Keep a copy of the confirmation statement you will be given at the end of your appointment. It will also be emailed to your cpsschools.com email account.</li> <li>• <b>All dependent documentation and <a href="#">2020 Spousal Affidavits</a> are due to Employee Benefits by November 1, 2019.</b></li> </ul> <p>Options to submit documentation:</p> <ul style="list-style-type: none"> <li>• Email to <a href="#">Department of Employee Benefits</a></li> <li>• Fax to Benefits Office: (757) 547-0636</li> <li>• Hand deliver to Drop Box in front of the School Administration Building (SAB) - 312 Cedar Rd.</li> <li>• Hand deliver to Department of Employee Benefits in SAB (Monday – Friday, 8am – 4pm)</li> </ul>	
October 25, 2019	Final day to schedule appointment with a Benefits Educator. Appointments are available through November 1, 2019.	
<b>November 1, 2019</b>	<ul style="list-style-type: none"> <li>• <b>Open Enrollment Ends at 5:00 pm.</b></li> <li>• <b>All <a href="#">2020 Spousal Affidavits</a> and Dependent Documentation Due to Department of Employee Benefits.</b></li> </ul>	
December 16, 2019	Review <u>2020 Benefits Summary</u> in ePass for accuracy. Contact <a href="#">Department of Employee Benefits</a> with questions by December 20, 2019.	
January 15, 2020	Review your paystub to determine your benefit elections are accurate.	
<b>CONTACTUS</b>	<a href="mailto:cpsbenefits@cpschools.com">cpsbenefits@cpschools.com</a> (757) 547-1343	