

BENEFIT PROVISIONS PROVIDED BY THE DISTRICT

BASIC GROUP TERM LIFE INSURANCE

- Employees in this group who work 20 hours (0.5000 F.T.E.) are **provided** Basic Group Term Life insurance in the amount of \$50,000 with an additional \$50,000 for accidental death or dismemberment.
- You may port/convert this coverage if you leave employment.
- This benefit requires that you complete the Group Enrollment and Record Card to name your beneficiary. **You may update your beneficiary at any time during your employment by completing a new form.**
- **Please print to complete** and return the completed form to the Benefits Office at the ELSC.
[GROUP TERM LIFE INSURANCE BENEFICIARY DESIGNATION](#)

LONG TERM DISABILITY

- Employees in this group who work 30 hours (0.7500 F.T.E.) are eligible for CRCSO to pay the premium of the plan in force on the effective date of the work agreement for the Non-Administrative Meet & Confer Group.
- Use this link to learn more: [LONG TERM DISABILITY PLAN](#)

Paychecks are distributed every other Friday from July 1, 2017 through June 30, 2018 according to the Administrative and Classified Payroll Schedule for 2017-2018.

VOLUNTARY PRE-TAX BENEFIT CHOICES

Following is a brief description of the voluntary pre-tax Benefit choices available **only to employees in this group who work 30 hours (0.7500 F.T.E.) per week**. The employee cost of the CRCSO voluntary Benefit elected is deducted as **salary reduction**, which means the deductions are taken from the gross pay before taxes. Benefits are effective July 1, 2017 (or your date of hire) and continue through June 30, 2018.

HEALTH INSURANCE

CRCSO is part of a self-funded consortium called Metro Interagency Insurance Program (MIIP) and administered by Wellmark Blue Cross and Blue Shield of Iowa. There are four plans offered.

Use this link to learn more: [MIIP HEALTH PLAN COMPARISON 2017-2018](#)

DISTRICT CONTRIBUTION

Employees in this group who work **30 hours (0.7500 F.T.E.) per week** that **enroll** in a **District health plan** also receive a **District Contribution of \$250.00 per month**, which is subtracted from the monthly cost of the **District health plan** elected.

Note: If you enroll in either the HMO Essential or HMO Basic health plan (Wellmark Blue Advantage plans) you will be required to name your Primary Care Physician. To determine which physicians subscribe you may

- access the Wellmark website at www.wellmark.com
- call Wellmark Customer Service at 1-800-277-8380

DENTAL INSURANCE - Delta Dental of Iowa Plan

Use this link to learn more: [DELTA DENTAL SUMMARY AND RATES](#)

FLEXIBLE SPENDING (REIMBURSEMENT) ACCOUNTS

Two excellent “pre-tax” programs administered by **WageWorks** that can help you save money! These are “use it or lose it” accounts that expire on June 30. Since neither account carries forward to the next plan year it is important that you do not overestimate the amount of money you wish to designate for either account. Each account has a two and a half month grace period in which to incur and submit expenses after the account expires on June 30, 2018. Use this link to learn more: [FLEXIBLE SPENDING ACCOUNTS](#)

- **Medical Reimbursement Account (Health FSA)** to pay out-of-pocket medical, dental or vision expenses. (This is called Health FSA in the **BluesEnroll** electronic enrollment system.)
 - You will enter a **yearly** amount when you enroll
 - You are allowed to contribute a **minimum** yearly amount of **\$100** or up to the **maximum** yearly amount of **\$2,600.00**
 - There are two **different** types of Medical Reimbursement (Health FSA) accounts.
 - **General Purpose** from which **all** qualifying expenses are eligible.
 - **Limited Purpose** if you, your spouse or your dependents contribute or receive contributions from an employer or anyone else for a Health Savings Account (H.S.A.) then **only vision and dental** expenses that are not paid from any other source are reimbursed.
 - **Flex Debit Card**: Will be issued to you for **no annual fee**. You decide whether or not you want to activate the card for use after you receive it.
 - **Automatic Reimbursement**: If you are enrolled in a CRCSD/MIIP health plan you may elect to have health expenses that remain after insurance benefits have paid without the need to file a claim form. Note: Do not use the Flex Debit card for expenses that are automatically reimbursed through this option.
- **Dependent Care Reimbursement** to pay for child daycare or dependent care expenses.
 - You will enter a **yearly** amount when you enroll
 - You are eligible to set aside a maximum amount of:
 - **\$5,000.00 Per YEAR or \$416.67 per MONTH** if you are a single parent with children or a married parent filing jointly
 - **\$2,500.00 Per YEAR** if you are a married parent filing separately
 - **Direct Deposit**: You will need to provide your bank account information if you want your reimbursement paid directly to your checking or savings account, instead of receiving a check.

BENEFIT ENROLLMENT IS COMPLETED ELECTRONICALLY!

CRCSD uses an electronic, web-based enrollment system, called **BluesEnroll**. This system is available from any internet connected computer 24 hours/day and 7 days/week.

INSTRUCTIONS FOR ACCESSING THE **BLUESENROLL** ELECTRONIC ENROLLMENT SYSTEM

Use this link to take you directly to the enrollment website.

www.bluesenroll.com

Follow these instructions for accessing the **BluesEnroll** electronic enrollment system. If you experience any problems accessing the **BluesEnroll** system you will need to call your Benefits Specialist listed below.

Login:

- Your **user name** will be **your** entire first name followed by the first initial of **your** last name and the last four digits of **your** social security number (this is not case sensitive and you should not use spaces or dashes)

Password:

- Your initial password will be **your entire** social security number (do not use dashes or spaces)
- You will be prompted immediately to change the initial password (using the criteria required and you will need to answer all three secret questions before you can move on to the next screen)

ANNUAL ENROLLMENT

Supervisors, Technicians, Specialists, School Based Liaisons, Child Care Coordinators, and Child Care Coordinator Assistants are offered an Annual Enrollment period each spring. The Annual Enrollment period for 2017-2018 is completed through the [BluesEnroll](#) system for benefits that are effective July 1, 2017 through June 30, 2018.

Use this link to learn more: [ANNUAL ENROLLMENT](#)

You may access the enrollment system anytime during the Annual Enrollment period or for new hires beginning the first day you report to work.

- **You must either...**
 - **Enroll** in any 2017-2018 benefit choice that you want
- or**
- **Decline/Refuse** any 2017-2018 benefit choices that you do **not** want. *Please decline/refuse in **each** benefit section that you do not want.*

Remember: you have 30 days to access the [BluesEnroll](#) system

- from the date your employment begins
- or if you experience a Qualifying Event

QUALIFYING EVENTS

You must notify the CRCSD Benefits Department within 30 days of a qualified life event in order to make benefit election changes (60 days for the birth of a baby).

Use this link to learn more: [QUALIFIED LIFE EVENTS](#)

REMINDER TO EMPLOYEES IN THIS GROUP THAT WORK LESS THAN 12 MONTHS - **If you are considering a Leave of Absence, Retiring or Resigning after June 30, 2017:**

The CRCSD accrues and pays on your behalf the benefits that continue through summer with the expectation of deducting salary reduction from your paychecks when you return in the fall.

If you **fail to notify the Benefits** office and you **do not return to work you are liable** and **you will be billed** for any benefit elections that are effective July 1, 2017.

If you need assistance or have questions concerning CRCSD Benefits, please contact the appropriate Benefit Specialist:

Benefits Specialist for Employees **A-L**

Terry Langhurst

(319) 558-1021

tlanghurst@cr.k12.ia.us

Benefits Specialist for Employees **M-Z**

Tracy Wellman

(319) 558-1127

twellman@cr.k12.ia.us