



SCPS *OPEN ENROLLMENT

ENROLLMENT DATES:

July 1, 2022 – Aug. 4, 2022

EFFECTIVE DATES:

Sept. 1, 2022 – Aug. 31, 2023

*Annual opportunity for employees to add, delete or change their health and/or dental policies, enroll/Re-enroll in Flexible Spending Account (FSA) or Mark III voluntary benefits.

Health, Dental, and Flexible Spending Accounts (Dependent Care and Unreimbursed Medical) - The Munis Employee Self Service (ESS) Secure Website will be available from 12:01 a.m., July 1st through midnight August 5th, 2022. Employees *must* know their Employee ID # to access this website. Hard copies of instructions are available upon request.

Mark III Voluntary Benefits - Mark III benefits Self-enroll option has been extended through to *July 15th, 2022*. All transactions must be handled through the [WeCare website](#). You will need the Case ID: M562, User ID: First initial of your first name & First initial of your last name plus the last 5 digits of your SSN - Password: enroll22

Voluntary benefits include Aflac Group Accident; Manhattan Life Group Cancer; Aflac Group Hospital Indemnity; Aflac Group Critical Illness; AUL Short-term Disability; and, Trustmark Universal Life (Replacing Texas Whole Life).

SCPS BENEFITS CONTACTS

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MARK III BENEFITS CONTACT

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FY23 MARK III BENEFITS GUIDE

Payroll and Benefits
540-658-6000

Reminders

- ✓ Open Enrollment is the only time that all contracted division employees can make undocumented changes to benefits. Changes to benefits made outside of the Open Enrollment period will be subject to the rules and regulations of IRS Section 125 <http://www.irs.gov/pub/irs-reg/td8878.pdf> and will require proper documentation.
- ✓ Enrollment into the [Flexible Spending Accounts](#) (FSA): Unreimbursed Medical and Dependent Care must be done **annually**. All annual elections for the accounts must be divisible by **12** for monthly deductions (*Plan Year - Sept 1, 2022 to August 31, 2023*). Ex. \$1,000.00 divided by **12** = \$83.33 (amount entered in ESS). If you take the \$83.33 multiply by 12 = \$999.96 actual amount of FSA annual election. Flexible Spending Accounts are “Use it or lose it”; calculate your annual expenses conservatively. Expenses are regulated by the IRS publication 502 <http://www.irs.gov/pub/irs-pdf/p502.pdf> and are subject to audit. You may be requested to document expense eligibility. Prior to electing to participate in the Flexible Benefits plan(s), it is important that you understand the Rules and Regulations found in the Flexible Benefits Plan booklet for plan year from September 1, 2022 to August 31, 2023.
 - Unreimbursed Medical: Plan year Limit is **\$2,850.00** (Max of \$237.50/month).
 - Dependent Care: Annual Limit must not exceed the lesser of \$5,000 for one or more children (\$2,500 if you’re a married individual filing a separate tax return).
- ✓ Summary of Benefits and Coverage (SBC’s) and Fiscal Year 2023 monthly premium rates for the health and dental plans offered by the division can be found online at
 - Health : <https://www.staffordschools.net/Page/21144>
 - Dental: <https://www.staffordschools.net/Page/21018> .
- ✓ Voluntary Benefits **NOT** affected/subject to Open Enrollment dates are;
 - SEA Dues,
 - 403(b),
 - 457(b),
 - 403(b) Roth,
 - 457(b) Roth,
 - Securian Financial Optional Life (through VRS),
 - VRS Buy-back agreements or
 - VRS [Hybrid Voluntary Contributions](#).

Stafford County Schools

2022-2023 Key Points & ESS log-on Instructions

Instructions on how to use the [ESS](#) Benefits portal are listed below. Remember, your opportunity to view your benefits online will begin **July 1, 2022**. We look forward to helping you make decisions in a convenient, secure, and accurate way!

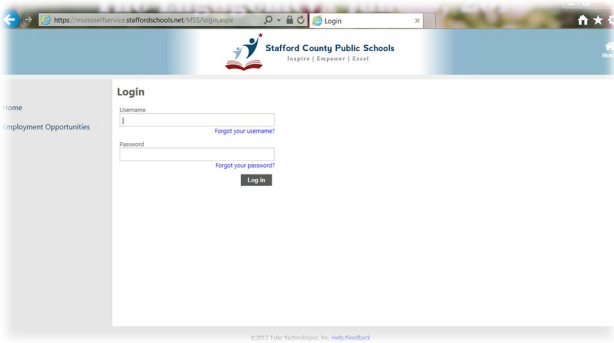
Keep in mind before you begin:

- The 2022/2023 Plan year will run from September 1, 2022 to August 31, 2023.
- You will need to use Internet explorer version 6.0 or greater. If you experience difficulty using the website, check your Internet Explorer version.
- [ESS](#) is a secure website. Your user name is your employee Id number. If this is your first time using the ESS portal, please see instructions on the next page. Should you lose or forget your new password, have problems enrolling on-line or have any questions, please call, e-mail or see a representative in the Payroll and Benefits Office, Central Office at 540-658-6000.
- Enrollment into the Anthem High Deductible Health plan (HDHP) **is paired** with a [Health Savings Account](#) (H.S.A.). The H.S.A. is an account individuals can use to pay for medical expenses covered under their HDHP until their deductible have been met, or they can use their H.S.A. to pay for qualified medical expenses not covered by their HDHP. A bi-annual Employer Contribution of \$250.00 – Fall and Spring semesters (subject to proration depending on hire date) or maximum \$500.00/annually will be provided by SCPS. Employee **are required to open an H.S.A. account** with [BMO Harris](#) before employer contributions can be deposited. Employees also may contribute pre-taxed monies into the account per IRS regulations and monetary limitations. [See FAQ's](#). If interested, please see a Benefit's employee.
- You will need to determine if you will be [Pre-tax or Post-tax](#) your Health and/or Dental elections.
- You will need to enroll ***annually*** into a [Flexible Spending Account](#) – Dependent Care and/or Unreimbursed Medical plans. Note: FSA cards are good for **three (3) years**. Please check your expiration date on your card before destroying.
- You may enter and re-enter the site as often as you like between **12:01 a.m., July 1, 2022 and midnight, August 4, 2022**. This site will retain the most recent changes made.
- When adding a new qualified/eligible dependent's information, you will need to supply:
 1. Full Legal Name of Dependent (Name as it appears on Social Security Card),
 2. Date of Birth and
 3. Social Security Number.

Any newly added qualifying dependent(s) with court ordered coverage will need to have supporting documentation sent to the Payroll & Benefits Office prior to enrollment date (September 1, 2022).

- When you have reviewed and/or made your final decisions or changes to ***ALL Five (5) options***, **review and submitted** your final benefit election(s), a confirmation email will be sent to your school g-mail address on record in your payroll. Please retain for your records.
- All Health & Dental premiums, FSA elections and Mark III voluntary product premiums are payroll deducted for 12 months.
- You can review, save & print a copy of the FY 2023 Flexible Benefits Booklet by [clicking here](#). **Tip:** Save Mark III Employee Benefits Booklet to your computer desktop for easy access throughout the year.

Open Enrollment ESS Benefits Instructions

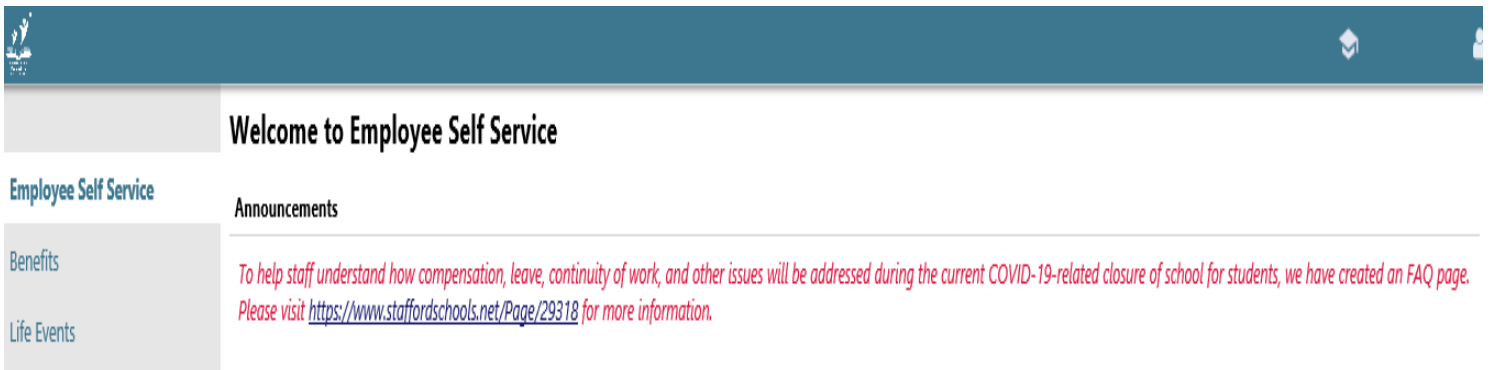


ESS log-in page

Username = SCPS Employee Id Number

Password first time users = Last 4 digits of SSN or your personally created password


Note: You will be prompted to change the password – please note the password requirements



Once in your ESS portal – Click on **Benefits**. This will take you to your Existing year Benefits.

Note: Below is just an example.

Existing Benefits	
HEALTH PREM PRE-TAX EMP & 1 CHILD – \$152.00	▼
DENTAL CORE PRE-TAX FAMILY – \$80.00	▼
FLEXIBLE SPENDING - DEPENDENT Declined	
FLEXIBLE SPENDING - UNREIM MED UNREIMBURSED MEDICAL FSA – \$75.00	▼
HEALTH SAVGS ACCT *W/HDHP ONLY Declined	



Existing Benefits

i You must complete your [open enrollment](#) before 8/5/2021.

[Click on open enrollment](#)



Open Enrollment – Make Elections

i Make a selection for each benefit, then click "Continue". *You must submit this enrollment by 8/5/2021.*

You may elect to have certain insurance premiums deducted from your pay on a pre or after-tax basis in accordance with IRS Section 125.

Definitions: Pre-tax premiums are deducted from employee wages before taxes are withheld. Pre-tax deductions reduce the amount of income that the employee has to pay taxes on.

Post-tax premiums are deducted from employee wages after taxes are withheld. Post-tax deductions have no effect on an employee's taxable income.

All election amounts are monthly.
 You **must** elect or decline all options below before being allowed to continue.

HEALTH Election not made Existing benefit: PREM PRE-TAX EMP & 1 CHILD – \$152.00	DECLINE NO CHANGES SELECT
DENTAL Election not made Existing benefit: CORE PRE-TAX FAMILY – \$80.00	DECLINE NO CHANGES SELECT
FLEXIBLE SPENDING - DEPENDENT Election not made Existing benefit: Declined	DECLINE SELECT
FLEXIBLE SPENDING - UNREIM MED Election not made Existing benefit: UNREIMBURSED MEDICAL FSA – \$75.00	DECLINE NO CHANGES SELECT
HEALTH SAVGS ACCT *W/HDHP ONLY Election not made Existing benefit: Declined	Enrollment in this section requires enrollment in HEALTH

Estimated total cost per pay period \$0.00

[CONTINUE](#)

By clicking the arrow down, this will allow you to see your current coverage/premium cost with dependents (if any listed).

If adding/deleting/changing any one or all off the benefits listed, click on the Edit button in the corresponding benefit to drop down all options available to you. To review the health plan summaries click on the link to the top right of the screen.

Example below for Health...

Benefits – HEALTH

[ANTHEM HEALTH PLAN SUMMARIES](#)

 With the HDHP election employee must open HSA account with ActWise before employer contribution monies will be deposited. Contributions are semi-annual.

CORE HEALTH



PREMIUM HEALTH



HIGH DEDUCTIBLE HEALTH PLAN



WAIVE HEALTH COVERAGE

Employee cost \$0.00

Employer cost \$0.00

Decline



[CANCEL](#)

[CONTINUE](#)

You will need to address **All five (5)** options available by choosing either “Decline / No Changes / or Select”.

If you miss an election, the Red notice “**Election not made**” will appear until you address the option.

After electing all benefits you and/or your family members will need for the next year, Click **CONTINUE**.

If you fail to address **all five (5)** options, your elections will **not** be processed and **may** result in your current/new elections **not** being honored for the next Fiscal Year.

After clicking Continue, you will be taken to “Review your enrollment” page. Verify information to include dependents listed, coverage enrolled into and total Monthly Employee Cost. When benefits are confirmed and correct, you are ready to **Submit**.

Review your enrollment

HEALTH PREM PRE-TAX EMP & 1 CHILD [REDACTED]	Employee Cost Employer Cost	\$152.00 \$836.29
DENTAL CORE PRE-TAX FAMILY [REDACTED]	Employee Cost Employer Cost	\$80.00 \$18.28
FLEXIBLE SPENDING - DEPENDENT Declined		
FLEXIBLE SPENDING - UNREIM MED UNREIMBURSED MEDICAL FSA	Employee Cost Election amount	\$100.00 \$100.00
HEALTH SAVGS ACCT *W/HDHP ONLY Declined		
TOTAL EMPLOYEE COST		\$332.00

CANCEL MODIFY **SUBMIT**

After Submitting your election, you will be taken to the Confirmation page. Example below...

Confirmation

✔ Your enrollment was submitted successfully. You can make changes until your choices have been approved. You may want to print this page for your records.

Open Enrollment changes/decline/elections options are effective beginning September 1, 2021 through August 31, 2022. By submitting your elections you certify any dependents enrolled are eligible for coverage. Changes to elections mid-year are only allowed with an IRS Section 125 life event [Click here for details on IRS section 125](#).


All changes are subject to the 30 day notification limit.

HEALTH PREM PRE-TAX EMP & 1 CHILD [REDACTED]	Employee Cost Employer Cost	\$152.00 \$836.29
DENTAL CORE PRE-TAX FAMILY [REDACTED]	Employee Cost Employer Cost	\$80.00 \$18.28
FLEXIBLE SPENDING - DEPENDENT Declined		
FLEXIBLE SPENDING - UNREIM MED UNREIMBURSED MEDICAL FSA	Employee Cost Election amount	\$100.00 \$100.00
HEALTH SAVGS ACCT *W/HDHP ONLY Declined		
TOTAL EMPLOYEE COST		\$332.00

To log out, hover over the person icon at the top right hand of the screen and click **Log Out**. Please close your browser when you are finished.

You may enter and exit the website and update your elections as often as you like from July 1, 2021 to August 4, 2022. Note: ensure you click the Submit button every time you enter the site. If you do **not** click

Confirmation

 Your enrollment was submitted successfully. You can make changes until your choices have been approved. You may want to print this page for your records.


Open Enrollment changes/decline/elections options are effective beginning September 1, 2021 through August 31, 2022. By submitting your elections you certify any dependents enrolled are eligible for coverage. Changes to elections mid-year are only allowed with an IRS Section 125 life event [Click here for details on IRS section 125](#).

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on the Submit button, the system will not confirm your election and your will be placed in an "In Progress status" and will not be able to be processed. The site will **recall the last change** made each time you log on/submit.

You will be sent a Confirmation email for your records. All changes/declines/enrollments will be effective for September 1, 2022.

You have successfully logged off

 Thank you for using Employee Self Service! 

As a security measure, be sure to close any browser windows opened during your session.

**If you have any questions, please contact your Payroll & Benefits Office
at (540) 658-6000**

or for Mark III voluntary benefits - Kim Ward at 1-800-532-1044.