

Benefit Plans Summary for New Employees

This summary provides an overview of the benefit plans offered by the Pittsburgh School District to employees. Please refer to the corresponding group insurance brochures for specific plan details.

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PUBLIC SCHOOL EMPLOYEES' RETIREMENT SYSTEM

AFLAC GROUP VOLUNTARY BENEFIT PLANS

403B ANNUITY/INVESTMENT COMPANIES

Section I: Health Insurance Information

Full time employees of the School District may select one of the following health plans:

- Highmark – Community Blue Flex PPO Plan
- UPMC PPO Plan

Please see the health insurance rates and summaries on the School District web site for a brief overview of the health plans. On the My PPS Sharepoint page, under Departments click on Human Resources, then Forms and Resources, and then follow the drop-down menus that apply to your position.

Effective Date of Coverage

Health insurance coverage for a newly hired employee goes into effect on the first day of the month after the initial payroll deduction of premium is made.

Eligible Dependents

Eligible dependents are defined as: employee's lawfully married spouse, unmarried dependent children under the age of 19 and young adult dependents between the ages of 19 to 26. Disabled children who are incapable of self-support are eligible for medical coverage. There is no age limitation for disabled children.

It is the employee's responsibility to notify the Employee Benefits Office of any changes in family status. A change in family status is the birth of a child, adoption, marriage, divorce or a child over the age of 19 has coverage through their employer's plan. The change in family status must be reported to the Employee Benefits Office within 31 days of the change for the dependent to be covered under the health plan when they first become eligible. An employee will report the change via the on-line benefit enrollment system – eBenefits. Each employee can access the system to register and create a log-in and password. Employees are to use this system to record

life event changes, open enrollment changes, add/delete dependents, and update beneficiaries. There is a direct link to the eBenefits system via the School District web site under Employee Resources (HR, Payroll).

An example of a life event change is the birth of a new baby. The employee has 31 days from the date of birth to access the eBenefits system and enroll the baby under their benefit plans. The Employee Benefits Office will be notified of your change and will let you know if there is any further information needed to process your request. If the newborn child is not reported within 31 days of the date of birth, they cannot be added to the health plan until the next open enrollment period.

Health Insurance Coverage Changes/Open Enrollment

Once each year, employees are permitted to change their health insurance plans or add dependents that were not added when the dependent was first eligible. This time period is referred to as **Open Enrollment**. Each October, letters are sent to the employee's home announcing the open enrollment time period and deadlines. Any changes made during the open enrollment time period will go into effect the following January 1st.

Health Insurance Identification Cards

Health Insurance Identification Cards are mailed from the health insurance company directly to the employee's home address. This process takes approximately four to six weeks.

Health Insurance Coverage and Claim Questions

If you have specific questions regarding how a procedure is to be covered under the health plan or why a claim has not been paid, please contact the customer service department at one of the following numbers:

- Highmark Community Blue Flex PPO plan – 1-877-258-3123
- UPMC PPO Health Plan – 1-800-876-2756

Primary Care Physician (PCP)

You are not required to select a Primary Care Physician (PCP) to receive care under the health care plans. For the highest level of coverage for your medical services, you need to receive care from an in-network provider. However, you can go outside the network and still receive care. The out of network provider payment would be subject to a deductible and lower level of co-insurance.

Vision Care Coverage

The School District does not offer a stand-alone vision care plan. If an employee enrolls themselves and their dependents in one of the health plans, they will be enrolled in a vision care plan.

1. Highmark Community Blue Flex PPO Plan – enrollment will be in Davis Vision Plan.
2. UPMC PPO Plan – enrollment will be in Vision Benefits of America (VBA) Plan.

Both vision care plans provide the following benefits:

1. Routine eye exam every 24 months and every 12 months for dependents under age 19
2. Eyeglasses (frames & lenses) every 24 months and every 12 months for dependents under age 19
3. Contact lenses, in lieu of eyeglasses, every 24 months, and every 12 months for dependents under age 19

Vision care plan customer service telephone numbers:

1. Davis Vision Plan – 1-800-999-5431
2. Vision Benefits of America (VBA) – 1-800-432-4966

Section II: Dental Insurance Information

The School District offers a choice of two dental plans that are administered by the United Concordia Dental Program. The plans are a Traditional Dental Plan and a Preferred Dentist Plan.

- Under the Traditional Dental Plan, you may go to any dentist to have dental work performed. The dental plan will reimburse covered dental expenses at various co-insurance levels on a reasonable and customary basis. If the dental charge is more than the reasonable and customary amount, you will receive a bill for the difference.
- Under the Preferred Dentist Plan, you must use a participating dentist to perform the dental work. The participating dentist has agreed to accept payment according to a fee schedule for the type of dental work performed. The fee schedule states the maximum allowable fee that can be charged for a procedure. The dentist cannot bill you for the difference between the maximum allowable fee and their normal charge, thereby reducing the amount you may have to pay out of your own pocket for dental expenses.

Please refer to the comparison chart on the next page for additional information.

Cost for Dental Coverage

The cost for both dental plans is paid entirely by the School District. However, Adjunct Teachers that are eligible to elect dental coverage contribute 50% of the total premium cost of the dental plan they select.

Effective Date

Dental insurance benefits for newly hired employees become effective on the first day of the month following 31 days of employment.

Eligible Dependents

Eligible dependents are defined as: employee's lawfully married spouse, unmarried dependent children under the age of 19, dependent children between the ages of 19 and 26 who do not have the option of enrolling in a dental plan through their employer and disabled children who are incapable of self-support are eligible to be covered under the dental plan.

Dental Insurance Plan

Once each year, the Employee Benefits Office conducts an open enrollment period for the dental insurance plans. It is during this time period that an employee may change their enrollment from the Traditional Dental plan to the Preferred Dentist plan or change from the Preferred Dentist plan back to the Traditional plan. Each employee is notified by mail of the open enrollment period.

Dental Plan Comparison Chart

	<i>Traditional Dental Plan</i>	<i>Preferred Dentist Plan</i>
<u>Deductible</u>		
Individual	\$25.00 per calendar year	No deductible
Family	\$75.00 per calendar year	No deductible
<u>Plan Maximum</u>	\$1,000 per calendar year	Unlimited annual maximum
<u>Preventive Services</u>		
Examinations	100% of R&C amount	100% of PDP Schedule
Cleaning	100% of R&C amount	100% of PDP Schedule
<u>Basic Restorative</u>		
Extractions	85% of R&C amount	100% of PDP Schedule
Fillings	85% of R&C amount	100% of PDP Schedule
<u>Major Restorative</u>		
Crowns	50% of R&C amount	50% of PDP Schedule
Dentures	50% of R&C amount	50% of PDP Schedule
<u>Orthodontics</u>	50% of R&C amount	50% of PDP Schedule
Maximum payable	\$800 lifetime maximum	One treatment per lifetime
<u>Choice of Dentist</u>	Freedom of Choice	Select Participating Dentist*
<u>Filing of Claim</u>	Claim form is to be submitted	Claim form is to be submitted

Claim forms can be obtained from the School District web site or the United Concordia web site.

* You may call your current dentist to see if they participate in the United Concordia dental plan or you can call United Concordia Customer Service Unit at 1-866-851-7568 from 8:00 a.m. to 8:00 p.m. You may access the United Concordia web site to locate a participating Concordia Advantage provider, find out more information about the Preferred Dentist Program and download claim forms. The United Concordia web site address is www.unitedconcordia.com.

Effective July 1, 2019, United Concordia will no longer produce ID cards for members.

New members will receive a welcome Member Letter. The Member Letter will have member ID information in an ID card format that can be cut out as needed. Members can log into "My Dental Benefits" at www.unitedconcordia.com to access their:

1. Virtual ID card.
2. Review recent claims status for individuals and all dependents.
3. See an electronic summary of benefits.
4. Print an ID card.

Members can download the United Concordia smartphone/mobile app:

1. Go into the Apple app store/Google Play app store and search for "United Concordia Dental."
2. Download the app and have access to a digital ID card, claims history and much more.

Section III: Additional Benefit Plans

Life Insurance and Accidental Death & Dismemberment

The School District provides Life Insurance and Accidental Death and Dismemberment (AD&D) coverage based on an employee's annual compensation, up to a maximum of \$25,000 for the life insurance policy and \$25,000 for the AD&D policy. The schedule of benefits and specific coverage information is detailed in the Employee Group Insurance Program brochure.

Employees that are not represented by a bargaining unit are eligible to purchase additional life coverage in the amount of \$25,000. The cost of the additional coverage is detailed in the insurance program brochure.

Employees that are represented by the Pittsburgh Federation of Teachers, Local 400, are covered by a \$200,000 AD&D policy that is paid for by the Board of Education.

Employees that are represented by the Pittsburgh Administrators Association are covered by a \$100,000 term life insurance policy that is paid for by the Board of Education.

The beneficiary designation for the life insurance policy and AD&D policy may be changed at any time through the on-line eBenefits system.

Public School Employees' Retirement System (PSERS)

All full-time and part-time salaried employees are required to enroll in the Public School Employees' Retirement System - PSERS. For employees who become new members of PSERS on or after July 1, 2019, there are three membership classes that govern your retirement contribution amount and future benefits with PSERS. The initial rate of pre-tax contribution that will be deducted is 9.0%. New members will have a one-time opportunity to elect into two (2) different membership classes during an election period. If a different membership class is elected, the retirement contribution amount will be 8.25% or 7.5%. You may access PSERS' web site at www.psers.state.pa.us for further information.

A "Welcome Packet" and "Class Election" packet (if applicable) will be sent from PSERS that details the retirement plan provisions within 60-90 days following enrollment in the system. If you misplace your packet of information, you may contact PSERS at 1-888-773-7748. The member service center is available Monday through Friday, 8:00 A.M. to 5:00 P.M. The beneficiary designation for the retirement benefit may be changed at any time. Please contact PSERS at 1-888-773-7748 and request that a nomination of beneficiary form be sent to your home address. Once you have completed this form it is to be returned to PSERS.

Aflac Voluntary Group Benefit Plans

As part of the benefit plans offered through the School District, you have the option to enroll in group voluntary benefit plans offered by Aflac. The group benefit plans offered are short-term disability, critical illness, accident insurance, hospital indemnity, term life insurance coverage and whole life insurance coverage. The premium for these plans is paid via after-tax payroll deductions.

New employees or newly eligible employees are eligible to sign up with Aflac within the first 31 days of employment.

To learn more about these products, please visit [Aflac: Employee View \(aflacenrollment.com\)](http://Aflac:EmployeeView(aflacenrollment.com)) to review the plan offerings and rates. Once you are ready to enroll, click on the "Get Started" box to schedule an appointment with a benefit counselor.

Auto/Homeowners Insurance Plans

The Pittsburgh School District provides the option of having a deduction of auto/homeowners insurance premium from the employee's paycheck on a bi-monthly basis for a Pittsburgh Federation of Teachers sponsored voluntary group auto insurance plan. The current endorsed company is Liberty Mutual. If you are interested in receiving further information and enrollment materials, please contact Amber Preziosi at (724) 325-2535, ext. 53610.

The Pittsburgh School District also provides the option of having a deduction of auto insurance premium from employees covered under the Pittsburgh Administrators Association. The current endorsed company is Horace Mann. If you are interested in receiving further information and enrollment materials, please contact Vicki Korinko at 412-721-2551.

Tax-Deferred Annuity Plans

Tax deferred annuity plans (403 B plans) are available to all School District employees. An employee may have money deducted on a pre-tax basis to be deposited into a 403b plan that is on the approved list of financial service companies. The listing of names and telephone numbers of the financial service companies that employees may choose from is available on the School District web site.

The information can be accessed on the web site through the department tabs by clicking on the Employee Benefits & Retirement link. Once you have decided to participate in a 403B plan, you must complete an enrollment form through your financial service company representative. The representative will submit it to the Payroll Office for processing.