

Employee Benefits Presentation

The background is a solid teal color. It features several decorative elements: a large, semi-transparent pie chart in the upper right quadrant; several smaller, semi-transparent pie charts scattered in the upper right and middle right areas; and a bar chart in the bottom right corner with four vertical bars of increasing height from left to right.

Ofelia Navarro
Employee Benefits Specialist
Business Services

Role and Purpose of Employee Benefit Specialist

Support of a centralized employee benefits system including:

- **Technical resource to all staff concerning employee benefits information, insurance plans, options, guidelines and procedures.**
- **Enrollment, data collection, record-keeping, accounting and fund disbursement activities**
- **Provide information on how to access retirement planning**

Workers Compensation Program Coordination

- **Ergonomic Evaluations**
- **Compensation program coordination**
- **Prevention Programs**

INSURANCE ADVISORY COMMITTEE

ACT Agreement, page 13, Article IV G. Health Insurance Advisory Committee and
CSEA Agreement, page 18, Article VIII 7.0 Health Advisory Committee

The District and the ACT/CSEA hereby agree to establish a Health Insurance Advisory Committee. The purpose of the Committee shall be to advise the District and its employee organizations on the following matters.

- (a) The availability of various kind of insurance coverage and plans
- (b) The relative cost of insurance coverage and plans
- (c) The selection of specific insurance coverage and plans
- (d) Specific problems related to insurance coverage and possible solutions
- (e) Committee is comprised of
 - 2 teachers selected by ACT
 - 2 classified employees selected by CSEA
 - 1 ACT retiree
 - 1 CSEA retiree
 - 3 administrators selected by the Superintendent

RECOMMENDATIONS OF INSURANCE ADVISORY COMMITTEE

The Advisory Committee:

- Met 3 times: March 9, 2022, May 17, 2022, June 1, 2022
- Reviewed current plans and compared plans to other possible insurance providers

Insurance Committee recommended the district:

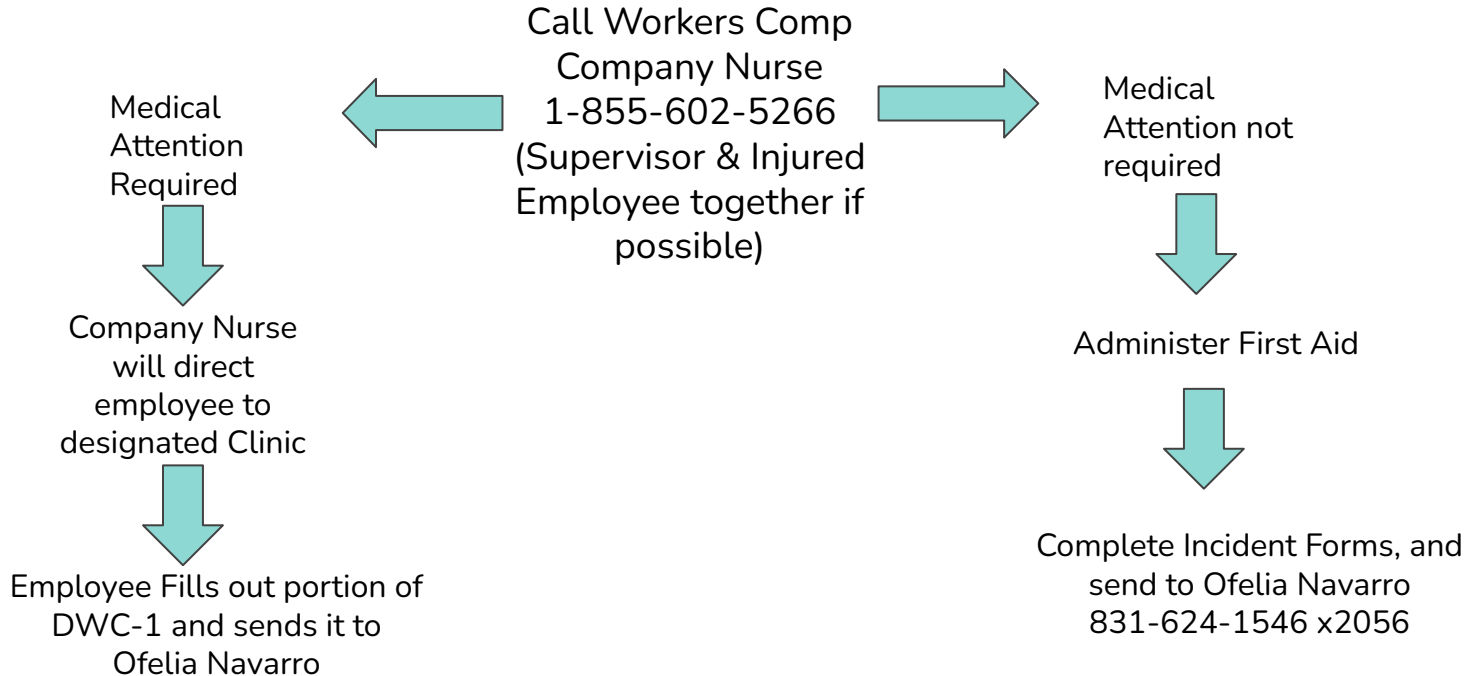
1. Educate all employees on benefit options provided by the district
 - a. Explain value add services provided by MCSIG
2. Issue a survey to all employees to gather information on knowledge of plans, satisfaction with plans, plan enhancement wishes, to inform the committee on issues of interest by employees
3. Tentative Timeline:
 - September 1-14: Staff Meeting Site Visits to educate employees on our health plans
 - September 15, 2022: Release Survey
 - September 23, 2022: Survey deadline
 - September 26 to October 2: Staff review of results and compile report for committee
 - October 3, 4, or 5: Committee Meeting to review survey results. Plan and schedule next steps and future meetings
 - Week of October 17: Message staff on results of survey
 - November 1 to November 30: Open Enrollment



What to do if you get hurt at work...

If you sustain an injury that requires emergency attention, immediately go to the hospital or call 911

For non-emergency injuries





Municipalities, Colleges, Schools Insurance Group (MCSIG)

- ❖ CUSD participates in a pool managed by MCSIG
- ❖ MCSIG was first established in 1982 and has grown and expanded to 73 public entities in the insurance pool.
- ❖ Joint Powers Authority (JPA) created and operating under Government and Ed Code Regulations
- ❖ MCSIG reports to a Board of Directors comprised of one voting board member for each public entity represented in the pool. Board members include certificated and classified labor groups, human resources and business representatives.
- ❖ MCSIG contracts with Keenan and Associates to broker all medical, dental and vision plans

Current Medical Plans Available: Preferred Provider Organization (PPO)



CUSD Offers:

PPO 25, PPO 30, PPO 40, PPO 50, PPO 60, PPO Select and Complete Care

- ❖ The number after PPO designates the co-pay amount for each regular in-network doctors visit
- ❖ PPO Select: Disallows visits to Monterey Hospital CHOMP and Salinas Valley Memorial except in an emergency and limits labwork to designated labs (See website for additional information)

What is CompleteCare?

CompleteCare reimburses you (the employee) and your dependents for **eligible health care expenses** and premium expenses incurred under **alternate group health coverage**.

Co-pays, deductibles and co-insurance up to \$8,700 single and \$17,400 family per year.

Eligibility:

- Spouse/Domestic Partner must have coverage under non-MCSIG Plan
- 100% free to the employee up to co-insurance amounts
- Does not include cosmetics procedures or non-network providers



Understanding Plan Benefits

- ❖ Summary of Coverage (9 pages) for each plan is available on the MCSIG Website
 - <https://www.mcsig.com/summary-of-benefits-and-coverage/>
 - Tabular format of medical procedures and coverage
- ❖ Benefit Booklett (98 pages) for each plan is available on the MCSIG Website
 - <https://www.mcsig.com/summary-of-benefits-and-coverage/>
- ❖ Reach out to Ofelia Navarro for assistance
 - Having trouble getting a bill paid
 - Need help to schedule a surgery
 - Find a provider
 - Programs and Services
 - Plan information
 - Plan comparisons
 - General Resources



MCSIG Value Add Services

- ❖ **Acupuncture:** \$2000 per year coverage per person [blueshieldca.com](https://www.blueshieldca.com)
- ❖ **Altis Everside Health:** Virtual & in-person appointments [Altis Link](#)
- ❖ **Brightline:** Behavioral Health care for kids and teens [Brightline Link](#)
- ❖ **Chiropractic Health Plan of CA:** Low co-pay for each visit [chpc.com](https://www.chpc.com)
- ❖ **Blue Shield:** View and print your member ID card instantly [blueshieldca.com](https://www.blueshieldca.com)
- ❖ **Dunamis Wellness Center:** Mental Health Services [Dunamis Link](#)
- ❖ **EPIC Discount Hearing Program:** Hearing aid discounts [EPIC Link](#)
- ❖ **Express Scripts:** Prescription Home Delivery [Express Scripts](#)



MCSIG Value Add Services Continued

- ❖ **Health Education Class Subsidies:** Discounted rates on health education at SVMH & CHOMP [mcsig.com](https://www.mcsig.com)
- ❖ **MetLife (EAP):** Employee Assistance Program [Metlife Link](#)
- ❖ **MetLife (Life Insurance):** \$25,000 Employee Life Insurance & Accidental Death and Dismemberment (AD&D)
- ❖ **MSJ+Today:** Orthopedic Urgent Care [MSJ Link](#)
- ❖ **Teladoc Benefits:** Talk to a board certified doctor 24/7 [Teladoc Link](#)
- ❖ **Transcarent:** Single sign-on platform to MCSIG benefits [Link](#)
- ❖ **Wellvolution:** Innovative digital health network (Replaces the **Healthy Rewards:** Wellness Incentive Program) [Wellvolution Link](#)



Altas Everside Health: Primary Care & Behavioral Health Services Dedicated to MCSIG

Website: members.eversidehealth.com

2 Lower Ragsdale Dr., Suite 260 Monterey, CA 93940
831-920-3920

903 N Main Street Salinas, AC 93906
831-269-3346

Phone number: (866) 808-6005

Virtual & in-person appointments, pediatrics, access to care team 24/7, same/next day appointments, behavioral health for adults & children



Employee Assistance Program (EAP)

Expert advice for work, life, and your well-being

- ❖ **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- ❖ **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- ❖ **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- ❖ **Legal Services:** Referrals to a qualified attorney for Issues related to civil, personal and family law, financial matters, real estate and estate planning
- ❖ **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- ❖ **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick bad habits like smoking
- ❖ **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet
- ❖ **Counseling:** Up to 5 in-person or telephonic sessions with a LifeWorks counselor per year.

Convenient and confidential help when you want it, how you want it

Log on to metlfeeap.lifeworks.com, user name: metlfeeap and password: eap or by phone **(888)319-7819**



Transcarent: Single sign-on platform to MCSIG benefits
**Surgery Care (formally Bridge Health), Health Guides, Telehealth,
Virtual Physical Therapy, Expert Medical Guidance**

Surgery Care provides three key advantages:

- ❖ Access to Centers of Excellence for bariatric, cardiac, gynecological, orthopedic, neurological, spine, vascular and general procedures.
- ❖ Lower costs and no surprise bills. Plus, MCSIG gives you a shared savings rebate after surgery.
- ❖ A personal care coordinator to answer any questions and walk you through each step in the process.

Considering surgery? visit <https://experience.transcarent.com/mcsig/>



Wellvolution

- ❖ Replaces wellness incentive program
- ❖ Personalized tools - available anytime, on-demand
 - Fitness
 - Recipes
 - Learn: Articles to reduce stress, stay connected and more
- ❖ Clinically proven - vetted by experts
- ❖ No extra cost to qualifying Blue Shield members
- ❖ Access to Weight Watchers, Headspace, Ginger, Betr Health, Virta and Virgin Pulse



Termination of Benefits

- ❖ Health Benefits terminate on the last day of the month the employee terminates employment with CUSD regardless of the reason except for retirement

- ❖ Retired employees: If eligible for benefits beyond retirement there will not be a break in coverage

- ❖ COBRA: Provides for employees terminating employment and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.
 - Qualified individuals are required to pay the entire premium for coverage up to 102% of the cost to the plan.
 - MCSIG sends out information regarding COBRA Coverage



Open Enrollment:

The month of November with an effective date of January 1st.

- Premium amounts change on the December payroll
- Locks in decisions for the year beginning each January 1st
- Qualifying event: Allows changes to health benefit selections within 30 days of the following qualifying events: birth, death, marriage, divorce, loss of coverage, increase/decrease of work hours

SCHOOL DISTRICT EMPLOYEE PAY

How is it
calculated?



POSITIONAL PAY FOR CLASSIFIED EMPLOYEES

Positional earnings are calculated based on three factors:

1. Hourly rate based on Step/Range employee is placed in position
2. How many hours per day employee works in position
3. How many calendar days paid for that position during the fiscal year

Sample Calculation is as follows:

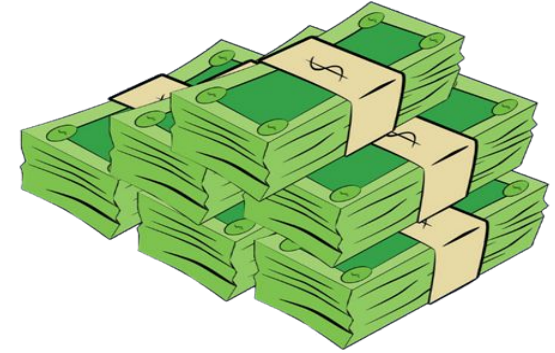
Instructional Aide is placed at Range 9/Step 5 - \$28.18/hr

6 hours per day

Full school year is 180 school days plus 14 holidays or 194 days total

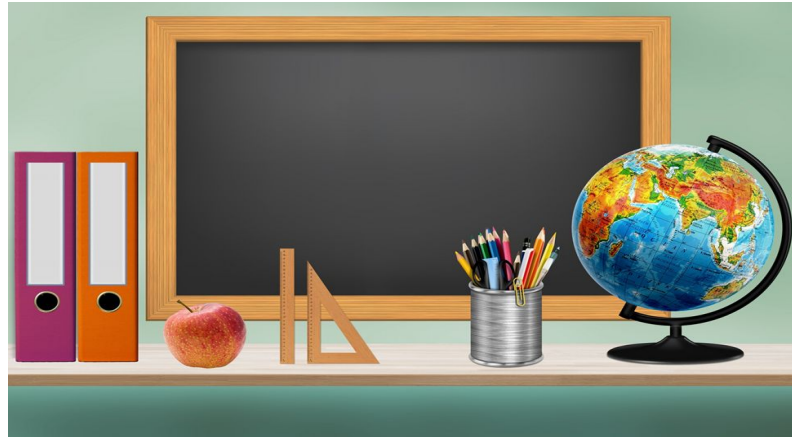
$\$28.18 \times 6 \times 194 = \$32,801.52$ annual

- ⇒ School districts equalize pay so that the employee receives the same amount each pay day regardless of the shorter months of December and June. In other words, even though June is usually less than a week of work, the employee receives the same monthly paycheck.
- ⇒ $\$32,801.52 / 11$ months = \$2,981.96 from August through June. If deferred pay is selected, then 9.09% is taken out of each check and held by the district so that the employee will receive a paycheck in July.
- ⇒ One other factor impacting pay is vacation pay. Eleven month employees do not earn vacation days to take off during the year, but they receive vacation compensation each month based on their positional earnings. This vacation pay is calculated on an employee's position and increases depending upon years worked in the district. It is also calculated annually and divided by 11 months.



CERTIFICATED PAY

- ⇒ Certificated employees are placed on a step/column on the salary schedule and given an annual contract based on that placement.
- ⇒ Sample: A teacher is placed on Step 12, Column 3, and is paid \$114,223 annually.
- ⇒ This is divided by 11 months, which equals \$10,383.90/month. If deferred pay is chosen, then 9.09% of each monthly check is saved in a “summer bucket” and paid to the employee in July.
- ⇒ If an employee receives a degree stipend, this amount is also divided by 11 and added to the monthly salary each month.



Flexible Spending Accounts (lowers taxable income)



- ❖ *Medical:* Allows you to pay for out-of-pocket medical expenses with tax-free dollars:
 - \$2,850 max for the 2022 calendar year
 - Prescription drugs, Over-the-counter medicines, Copays and coinsurance, Deductibles, Chiropractic, Massage, Orthodontia
- ❖ *Child Care:* Can be used to pay for your qualified day care expenses with pre-tax dollars
 - Savings up to \$1,700 per year
 - Limit set by the IRS \$5,000 per household and \$2,500 if married and filing separately
- ❖ Tax Deferred Solutions is the Third Party Administrator (TPA) for Flexible Spending Accounts

How much could you save?

Let's look at an example: Employees A and B both earn \$55,000 per year. They each have \$2,000 in out of pocket day care expenses.

Employee A and Employee B have the same earnings and tax bracket, but Employee B saves \$600 per year by contributing to a Flexible Spending Account!

Employee A

Annual gross income	\$	55,000
Estimated taxes (30%)	\$	(16,500)
Annual net income	\$	38,500
Out-of-pocket care expenses	\$	(2,000)
Actual take home pay	\$	36,500

Employee B

Annual gross income	\$	55,000
Out-of-pocket care expenses	\$	(2,000)
Adjusted gross income	\$	53,000
Estimated taxes (30%)	\$	(15,900)
Actual take home pay	\$	37,100

403(b) and 457 Accounts (supplemental retirement accounts)

- ❖ Contribution Limits (2022 annually):
 - \$20,500 under age of 50 or \$27,000 over the age of 50
 - CUSD employees can max BOTH the 403b and 457 plan contributions annually.
- ❖ Can enroll/disenroll/change contributions at any time
- ❖ Third Party Administrators (TPA) manage the contributions from employee's pay to ensure the district and employee's contributions/withdrawals are in compliance with IRS regulations
- ❖ Business Office Staff (payroll, benefits) do not provide advice on supplemental retirement accounts. See Payroll Department for information on how to access information and forms

SchoolsFirst Federal Credit Union serves as the Third Party Administrator for the district's 403(b) plans

- Distribute all 403(b) employee contributions to employee's selected vendor, authorize loans and distributions, and provide plan audit support
- Offer certified financial advising services no added fees
- A 403b allows distributions at age 59 ½ even if you are still working. 10% tax penalty for early withdrawal (some exceptions apply)
- ❖ Multiple vendor choices are available: Access list at [403bcompare.com](https://www.403bcompare.com). Click on "Find Employer" Enter "Carmel" in the search bar then click on Carmel Unified School District
- ❖ Fees: Vendors generally embed fees into investment portfolios.

Rand, Williams, & Associates
Spencer Rand (403(b) & 457)
Phone 831-648-4249
Fax 831-920-1709
Email: spencer@rwa-llc.com

SchoolsFirst Federal Credit Union
Carlos Almazan (403(b) & Roth 403(b))
Phone 714-258-4000
Cell 951-840-9339
Email: calmazan@schoolsfirstfcu.org

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- ❖ Business Office Staff (payroll, benefits) do not provide advice on supplemental retirement accounts. See Payroll Department for information on how to access information and forms

Rand, Williams, & Associates manage the district's 457 plan. In addition, they also offer fee based certified financial advising services and can enroll employees in 403(b) or 457 plans.

- Security Benefit is Investment Broker
- Tax Deferred Solutions (TDS) is the Third Party Administrator for the district's 457 plan (also TPA for Flexible Spending Accounts)
- A 457 plan has looser IRS rules for early withdrawals without 10% penalty upon termination of service with district, but disallows distributions until you separate from service or retire.

Rand, Williams, & Associates
Spencer Rand (403(b) & 457)
Phone 831-648-4249
Fax 831-920-1709
Email: spencer@rwa-llc.com

SchoolsFirst Federal Credit Union
Carlos Almazan (403(b) & Roth 403(b))
Phone 714-258-4000
Cell 951-840-9339
Email: calmazan@schoolsfirstfcu.org



Links to websites:

<https://www.carmelunified.org/Domain/1>

<https://www.blueshieldca.com/>

<https://www1.deltadentalins.com/>

<https://www.mcsig.com/>

<https://www.vsp.com/>

[Health Benefits Information](#)

[How to Read Your Paycheck](#)

CUSD Benefit and Payroll Contacts and Schedules



Employee Benefits and Workers Comp:

Ofelia Navarro
Employee Benefit Specialist
onavarro@carmelunified.org
Ph: 831-624-1546 X2056
Fx: 831-622-9958

Schedule:

Monday: 7:30 am to 4:00 pm
Tuesday: 7:30 am to 12:40 pm
 2:00 pm to 4:00 pm
Wed: 7:30 am to 6:00 pm
Thurs: 7:30 am to 12:40 pm
 2:00 pm to 4:00 pm
Friday: 7:30 am to 4:00 pm

Payroll Contacts:

Employee Last Names: A-L Contact:

Patty Szestowicki
Accounting Specialist
pszestowicki@carmelunified.org
Ph: 831-624-1546 X2057
Fx: 831-622-9958

Employee Last Names: M-Z Contact:

Barbara Hunsdorfer
Accounting Specialist
bhunsdorfer@carmelunified.org
Ph: 831-624-1546 X2053
Fx: 831-622-9958

Schedule: Monday to Friday 7:30 am to 4:00 pm

QUESTIONS

