



Employee Benefits Briefing

An Open Enrollment Newsletter about 2024 Benefits for FCPS Employees

Open Enrollment: October 16 - November 3, 2023

Open Enrollment Begins Soon!

Welcome to the 2024 Benefits Open Enrollment season! **Open enrollment will run from Monday, October 16 to Friday, November 3, 2023.**

Open enrollment is your annual opportunity to make changes to your medical and dental coverage and enroll in a flexible spending account (FSA) for 2024.

Elections made during this time will become effective on January 1, 2024.

Please take time to read this Benefits Briefing as it provides additional details regarding changes for 2024 and resources to learn more about your FCPS benefits for the upcoming plan year.



Updates for 2024

Medical plan benefit changes:

- Out-of-network benefits will continue at 10% coinsurance (employee share) for 2024.
- Beginning in January, the following benefits will change with the Cigna plan:
 - Infertility benefits will be managed by WINFertility, a third-party vendor that specializes in infertility management. Benefits will be expanded to provide infertility benefits to families of all types.
 - Mental health treatment received at an in-network outpatient facility will be covered at 100%. Copays/coinsurance for services received in an office setting will remain unchanged.
 - Copays are reduced to \$20 for mental health treatment received through one of Cigna’s virtual providers (MDLive, TalkSpace, Ginger, etc).
- Benefits under Kaiser Permanente will stay the same.

Premium increases for 2024 reflect the increasing cost of providing health care as well as increased utilization of participants enrolled under the plan. While utilization had slowed during the COVID-19 pandemic, many elective procedures and other services were postponed until after the pandemic. This surge in elective procedures is reflected in the 2024 premiums.

2024 Plan Options & Premium Changes	
<u>Medical</u>	
Cigna Open Access Plus (OAP)	+ 8%
Kaiser Permanente Signature HMO	+ 4.6%
<u>Dental</u>	
Aetna DPPO	+ 0%
Aetna DNO	- 3.6%
<u>Long-Term Disability</u>	+ 16.5%

Announcements

Enhancements to Family-Building Benefits

Starting in 2024, infertility benefits under the Cigna plan will be managed by WINFertility (WIN), a leading provider of infertility benefits management. This new partnership is designed to provide personalized assistance, education, and emotional support to employees throughout the process of expanding their families. With WIN's guidance, eligible members will gain a better understanding of their options so they can choose the best provider and course of treatment.

Beginning January 1, employees enrolled in the Cigna plan and accessing infertility treatment will coordinate their medical and pharmacy authorizations through WIN. Often times, your physician will do this on your behalf.

Here's what you can expect from the WIN Program:

- **Fertility Benefits:**

Infertility benefits will be available to all employees and their dependents covered by the Cigna plan. Same-sex couples and single individuals will receive enhanced benefits, however, it's important to note that the benefits do not cover gestational carrier or surrogacy.

Benefits will continue to be offered at a \$100,000 lifetime maximum. This is allocated in two parts: \$50,000 toward eligible medical expenses related to fertility treatment and a separate \$50,000 lifetime maximum benefit toward related fertility medications.

- **Compassionate Guidance:**

WIN's nurse care advocates and behavioral health care advocates provide concierge clinical guidance and emotional support.

- **24/7 Support:**

Through the *WINFertility* mobile app, members can get immediate, personalized assistance whenever they need it, day or night.

In the weeks leading up to 2024, WIN nurse care managers will reach out by phone to those actively undergoing treatment, helping them transition smoothly to the new WINFertility program. To learn more, please call WINFertility's FCPS-dedicated service team at 866-898-1522 to speak with a WIN Customer Service Agent, (M-F, 9 a.m.-7:30 p.m.) or visit the [WINFertility webpage](#).

Changes to Annual and Sick Leave Plans

All FCPS employees who are eligible for sick and/or annual leave will now receive their annual entitlement at the beginning of each fiscal year (July 1). This year, monthly-paid employees saw their leave impacted in their September 29th check and biweekly-paid employees received their entitlement in their October 6th check. Please remember that leave is processed one month after the leave is taken. Going forward, the allotment will occur on July 1 annually. Once allotted, employees will no longer see accruals during the remainder of the fiscal year.

Employees who joined FCPS or had a position change in September will see their available annual leave beginning in their October paycheck.

For questions, please contact Payroll at PayrollHelp@fcps.edu.

Mental Health Resources

In our busy lives, it's easy to forget how important it is to take care of our mental health and overall well-being. Just like we take care of our physical needs, we need to take care of our mental health too.



FCPS provides a variety of comprehensive behavioral health resources that can help you with these goals. Whether you're looking for counseling services, webinars on stress management, or ways to enhance your emotional well-being, these resources are designed to support you on your journey toward a healthier and more balanced life.

FCPS Health Plan Resources (available to employees enrolled in an FCPS health plan)

	Cigna	Kaiser Permanente
Finding Face-to-Face Support	<ul style="list-style-type: none"> Log into your MyCigna account: https://mycigna.com. Click on the "Find Care & Costs" menu option to search for a provider or service by type. Use the search bar to find a provider or information about type of service you need. <p>Cost (after deductible): In-network: \$40 copay (behavioral health providers are considered specialists). Out-of-network: 10% coinsurance.</p>	<ul style="list-style-type: none"> Register or sign on through My Health Manager: https://my.kp.org/fcps Under the "Essentials" menu at the bottom-right of the page, click on "Find a Doctor". Use the search bar to find a provider or information about type of service you need. <p>Cost: \$10 copay for group therapy; \$20 copay for all other office visits.</p>
Virtual Resources Available	<p>Log into your MyCigna account to discover options available based on your needs. Virtual providers can be accessed through the following apps:</p> <ul style="list-style-type: none"> <i>MDLIVE, Happify, Talkspace, Ginger</i> <p><i>Full list available through your myCigna account.</i></p> <p>Cost (after deductible): \$20 copay</p>	<p>Log into your KP My Health Manager account to discover options available based on your needs. Virtual providers can be accessed through the following apps:</p> <ul style="list-style-type: none"> <i>Ginger, Calm, myStrength</i> <p><i>Full list available through your KP account.</i></p> <p>Cost: \$0 copay</p>

FCPS Resources (available to all FCPS employees)

	Employee Assistance Program	Wellbeats
Resources Available	<ul style="list-style-type: none"> Confidential counseling services Stress reduction workshops NEW! <i>Computerized Cognitive Behavioral Therapy (CCBT)</i> app 	<ul style="list-style-type: none"> 1,200+ fitness, nutrition, and mindfulness classes for all ages, levels, and interests available for video streaming Wellbeats' <i>Wellness</i> app
Accessing Services	<p>Access Guidance Resources by:</p> <ul style="list-style-type: none"> Calling the FCPS members' dedicated phone number: 1-855-355-9097 Logging online for EAP Services: www.guidanceresources.com (Web ID: FCPS) 	<p>Access Wellbeats by:</p> <ul style="list-style-type: none"> Visiting https://portal.wellbeats.com Using your FCPS email and a password of your choosing to log in. (First-time users will need to establish their accounts.)
Cost	Free for FCPS employees and their household members	Free for FCPS employees

“I have come to believe that caring for myself is not self-indulgent. Caring for myself is an act of survival.”

- Audre Lorde, American writer and poet

The Challenge of Rising Healthcare Costs

Increases Occurring to 2024 Premiums

Like other employers nationwide, FCPS and its employees are experiencing rising expenses, as healthcare costs continue to outpace general inflation and claims for services and medications continue to increase.

Most FCPS health plan coverage is self-insured, meaning that FCPS pays all claims for services. During the pandemic, some of these costs decreased as many routine medical services were postponed or canceled. Many individuals who delayed elective procedures are now undergoing those treatments, resulting in an increase in utilization of services. Prescription drugs has also seen a cost increase. Newly developed medicines often come with higher price tags to account for the expenditures of researching, developing, and complying with regulations for these drugs contribute to the overall rise in healthcare expenses.



Unfortunately, as a result of these trends, premiums for 2024 will increase. However, FCPS' consultants estimate that premiums under the Cigna plan are 4-6% lower than would have occurred under the prior plans. Recognizing the impact that premium increases have on employees, FCPS has increased its contributions by \$5 million to employee coverage in 2024 to help mitigate the premium increases. FCPS continues to work with our vendors to ensure employees have access to comprehensive coverage that is comparable to other jurisdictions. With your continued help as careful healthcare consumers, we hope to minimize rate increases in the future.

Long-Term Disability Rates to Increase

Similar to the increase in premiums occurring due to increased utilization of health plan coverage, utilization of Long-Term Disability (LTD) benefits is also on the rise resulting in the same outcome. Effective with the first pay period in January, all benefits-eligible employees will see an increase to their LTD premium. The premium, currently established at \$0.316 per \$100 of salary, will increase to \$0.368 per \$100 of salary. This rate increase is the first to occur in several years and is necessary to keep pace with increased disability claims.

Enrollment in the LTD program is mandatory for all benefits-eligible employees starting the first of the month following 12 months of service. The plan provides income replacement benefits if you should suffer a catastrophic health event and become unable to work for 6 months or more.

For more information on the LTD program, please visit the [Long-term Disability webpage](http://www.fcps.edu) (www.fcps.edu, search keyword "LTD").

Know Before You Go

When you need medical care, you have choices! If your family doctor's office is closed and you need care for a non-life-threatening illness or injury, consider using a participating walk-in clinic or an urgent care center. You are typically seen more quickly, and it can cost you less money than an Emergency Room (ER) visit.



Call or see your Primary Care Physician (PCP) for your regular medical care or most urgent needs.

- Check-ups or physicals
- Flu shots and other vaccines
- Common illnesses, like colds, sore throats, and ear infections
- Common injuries, like muscle spasms and sprains
- Health advice
- Routine tests
- Referral to a specialist
- Your regular medical care



Go to Urgent Care for common things that need to be treated soon, but your PCP is unavailable (like after hours or on a weekend). Urgent Care Centers cost more than walk-in clinics, but much less than the ER. These facilities are staffed by doctors, nurse practitioners, and physician assistants.

- Allergic reactions that are not life-threatening
- Animal or insect bites
- Bad cold or flu symptoms
- Cuts requiring stitches
- Eye infections or irritation
- Minor burns
- Sprains or strains
- Urinary tract infections

Note: there is no deductible under the Cigna plan for services received at a participating convenience clinic or an urgent care center.



Go to the Emergency Room for serious life or limb threatening conditions.

- Broken bones
- Chest pain
- Head or eye injury
- Poisoning or overdose
- Severe burns
- Sign of stroke, like difficulty speaking or numbness/weakness of limbs
- Sudden loss of consciousness
- Trouble breathing
- Uncontrolled bleeding

Save Money with an FSA!

If you know in advance about some of your medical and/or childcare needs for 2024, enrolling in a flexible spending account (FSA) can save you money. FSAs allow you to set aside some of your salary on a pre-tax basis to reimburse yourself for expenses, meaning additional tax savings for you!

Here are the basics:

- The **Health Care FSA** is used for eligible medical, dental, prescription, and vision care expenses for yourself and dependents you claim on your income tax return. The maximum annual contribution to the Health Care FSA is \$3,050 (subject to increase when IRS limits are released). Please note: carryover limits have not yet been released by the IRS.
- The **Dependent Care FSA** is used for eligible daycare-type expenses for dependents you claim on your income tax return. The maximum annual contribution continues at \$5,000 (\$2,500 for married filing separately). Dependent Care funds can't be carried over to 2025.

You must enroll to participate in an FSA for 2024!

Current FSA participants are not automatically re-enrolled for next year.

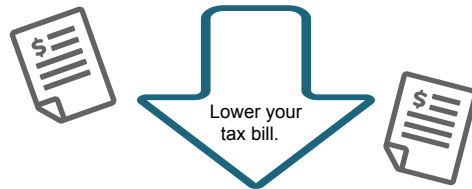
Log into your UConnect account to enroll in one (or both) FSAs during Open Enrollment (October 16-November 3).



If you enroll, you will receive an Optum Bank Debit MasterCard® to pay for eligible health care expenses. You may also use your card to pay for dependent day care expenses if your provider accepts Mastercard. Optum may require documentation to approve the transaction, so remember to keep an itemized receipt that shows the date of service.

You can also submit claims through the Optum mobile app. Claims are processed daily, and Optum deposits your reimbursement into the account you designate. Reimbursements are made via direct deposit, so be sure to set up your Optum Bank FSA account and designate the bank account to which your reimbursement will occur.

A savings account that allows you to pay for out-of-pocket health care or dependent day care costs with your tax-free contributions.



Copays
Deductibles
Prescriptions/Prescription Copays
Contact Lenses and Eyeglasses
Braces



Before and Afterschool Care
Daycare Services
Summer Day Camps
Nursery and Preschool
Adult Daycare Services



Deferred Compensation (DC) Plan Updates

FCPS fulfills its duty to monitor investment options for participants while following all federal and state guidelines. The following changes will occur during the 4th quarter of 2023:

- Fund lineups are being streamlined to simplify the fund selection process. This will make it easier for participants with limited investment knowledge. The same investment options will be offered under both the 457(b) and 403(b) plans and target date funds will continue to be offered.
- For participants who would like a broader choice of investments, a “brokerage window” will be added to allow more sophisticated investors to select investment options outside of the core offering. Participants will be able to choose from over 8,000 mutual funds. Of the current funds available under the FCPS plans that are being replaced, most are available for investment through the brokerage window.

Participants will not need to take action unless they want to change their investments allocation to one or more of the new funds available in the lineup, or pursue one of the investment options available through the brokerage window. Participants can expect communications from both Corebridge Financial and Empower detailing these changes and providing opportunities to meet with an advisor throughout the fall.

If you aren't currently contributing to a DC Plan, it's never too late to start!

A defined contribution plan is a supplemental retirement savings plan that allows you to set aside pre-tax dollars through convenient payroll deductions to save for retirement. You elect a percentage of your salary to be invested in the mutual funds available inside the retirement plan. This helps supplement the benefits available to you through your traditional pension plan(s).

The amount you have at retirement depends on how much you as the employee save in the plan, how long you keep those funds invested, and how well your investments perform.

Plan options include:

- **Hybrid 457 Plan** for all VRS Hybrid Retirement Plan members. Contribute additional savings (0.5%-4%) for retirement and receive matching contributions from FCPS (up to 2.5%). Enrollment and/or contribution changes are permitted once per quarter. For more information on how to enroll, visit the VRS Hybrid website (www.fcps.edu, search “Hybrid 457”).
- **403(b) and 457(b) Plans**. Benefits-eligible employees may participate in one or both plans. These plans provide opportunities to save for retirement in addition to benefits provided through your pension. You can enroll/change/cancel contributions throughout the year by visiting the approved vendors' websites. Visit the Supplemental Retirement Savings Plans website (www.fcps.edu, search “retirement savings”).



2024 Premiums

Monthly-Paid Employee (deductions over 10 pay periods)¹

Coverage	Medical Premiums				Dental Premiums			
	Cigna OAP		Kaiser Permanente		Aetna DNO		Aetna PPO	
	YOU PAY	FCPS PAYS	YOU PAY	FCPS PAYS	YOU PAY	FCPS PAYS	YOU PAY	FCPS PAYS
Individual	\$132.78	\$875.45	\$132.94	\$822.06	\$7.37	\$17.20	\$19.73	\$46.03
Employee+1	\$442.50	\$1,568.56	\$443.31	\$1,466.68	\$12.54	\$29.26	\$33.53	\$78.24
Family	\$553.12	\$1,961.08	\$553.90	\$1,833.60	\$17.74	\$41.40	\$47.55	\$110.95
2 Employee: Employee+1 ²					\$8.36	\$33.45	\$22.36	\$89.42
2 Employee: Family ²	\$442.50	\$2,071.70	\$443.31	\$1,944.19	\$11.83	\$47.31	\$31.70	\$126.79

Biweekly-Paid Employee (deductions over 20 pay periods)¹

Coverage	Medical Premiums				Dental Premiums			
	Cigna OAP		Kaiser Permanente		Aetna DNO		Aetna PPO	
	YOU PAY	FCPS PAYS	YOU PAY	FCPS PAYS	YOU PAY	FCPS PAYS	YOU PAY	FCPS PAYS
Individual	\$66.39	\$437.72	\$66.47	\$411.03	\$3.69	\$8.60	\$9.86	\$23.01
Employee+1	\$221.25	\$784.43	\$221.65	\$733.34	\$6.27	\$14.63	\$16.77	\$39.12
Family	\$276.56	\$980.54	\$276.95	\$916.80	\$8.87	\$20.70	\$23.77	\$55.47
2 Employee: Employee+1 ²					\$4.18	\$16.72	\$11.18	\$44.71
2 Employee: Family ²	\$221.25	\$1,035.85	\$221.65	\$972.09	\$5.91	\$23.66	\$15.85	\$63.40

COBRA³

Coverage	Medical		Dental	
	Cigna OAP	Kaiser Permanente	Aetna DNO	Aetna PPO
Individual	\$856.99	\$811.75	\$20.89	\$55.89
Employee+1	\$1,709.65	\$1,623.49	\$35.53	\$95.01
Family	\$2,137.07	\$2,029.37	\$50.27	\$134.72

¹ All benefits-eligible employees in active status pay the same rates, regardless of if part-time or full-time. Employees have deductions taken January-June, then again September-December.

² **Employees and their spouses who both work for FCPS in benefits-eligible positions can receive a premium discount:**

- 2-Employee Dental rates reflect an employee contribution of 20% of the total premium.
- 2-Employee Medical Family rates are the same as Employee + 1 coverage.
- 2-Employee Medical Employee + 1 rates are not provided; it is less expensive for two employees to enroll in Individual medical coverage rather than Employee + 1 medical coverage.

If you are eligible but not receiving the 2-Employee discount, complete the [FCPS Two Employee Spouse Discount form \(HR-134\)](#), and submit during Open Enrollment. As a reminder, employees are required to notify the Office of Benefit Services **within 30 calendar days** of any event that would cause an employee to qualify for (or cease to be eligible for) the discounted rate; including marriage, divorce, termination of employment, or commencement/termination of a leave of absence.

³ COBRA premiums apply to employees/dependents who are eligible and have elected COBRA continuation coverage. Premiums are paid monthly (over 12 months) on a direct bill basis.

Resources Available During Open Enrollment

There are many available resources to answer your benefits questions, as well as provide the information you need to make important decisions during open enrollment. Resources include the FCPS and vendor websites, member service centers, and in-person support from FCPS staff and benefits vendors.

Open Houses

The Office of Benefit Services (OBS) will be hosting open houses to discuss 2024 benefits. This is the perfect opportunity to chat with benefit vendors, including Cigna and Kaiser Permanente representatives, and OBS staff to get answers to your questions.

- **Thursday, October 19**
4–7 p.m.
Hayfield Secondary School Cafeteria
7630 Telegraph Road, Alexandria
- **Tuesday, October 24**
4–7 p.m.
Chantilly High School Cafeteria
4201 Stringfellow Road, Chantilly

Expectant Parent Resources

Thinking about expanding your family?

You may want to attend the Office of Benefit Services' **Virtual** Expectant Parent Workshop. You will learn about FCPS leave and disability benefits and receive other helpful benefits information. Here are the dates/times for upcoming *virtual* workshops:

- **Wednesday, October 18**, 4-5 p.m.
- **Tuesday, November 7**, 10-11 a.m.
- **Tuesday, December 5**, 4-5 p.m.

You must register through MyPDE (www.fcps.edu, search "mypde").

Wondering how your expanding family might impact your FCPS benefits?

Visit ALEX Benefits Counselor at www.myalex.com/fcps, ALEX will ask you a few questions about your health care needs, explain different aspects of each benefit (including plan details and premiums), and point out options that may work best for you.

Need assistance with your Cigna plan?

For continued support and assistance, Cigna representatives will remain available for one-on-one *virtual* appointments for those who have questions or concerns. To schedule a virtual appointment, please use the [Pick-A-Time Online Scheduler](#) posted on the [Open Enrollment webpage](#) (www.fcps.edu, search keywords "open enrollment").

For immediate help, we encourage members to call Cigna's FCPS-dedicated service team at 877-501-7992. Wherever you're located and whatever time of day, the Cigna Team is available 24/7 to take your call and answer any questions about your health benefits.



Understanding Your Options for 2024

When choosing a medical plan, it's important that you understand and compare your options. Below is a high-level overview of the Cigna and Kaiser Permanente plans. If you'd like a deeper look into each of these plans (or your other FCPS benefits options), ALEX® Benefits Counselor can help you! ALEX is an interactive online tool that will walk you through your FCPS benefit options and provide personalized assistance along the way. ALEX can generate a larger side-by-side comparison chart and additional plan details pages that you can print out for easy reference during Open Enrollment. Access ALEX at www.myalex.com/fcps from any computer, tablet, or smartphone.



	Cigna Open Access Plus (OAP)	Kaiser Permanente Signature HMO
BASIC INFO		
Who You're Covering	Individual = You; Employee + 1 = You + 1; Family = You + 2 or more	
Premium Amount	Refer to the 2024 Benefit Premium Chart on Page 8.	
DEDUCTIBLE AND MAXIMUMS		
Deductible (Individual/Family)	\$300/\$600 <small>(Both in-network and out-of-network <i>for 2024 only</i>)</small>	No deductible
Out-of-pocket Maximum (Individual/Family)	\$2,500/\$5,000 <small>(Both in-network and out-of-network <i>for 2024 only</i>)</small>	\$2,000/\$4,000
IN-NETWORK COPAYS/COINSURANCE LEVELS <i>(all amounts are after deductibles are met, unless otherwise specified)</i>		
Preventive Care	Fully covered - no deductible	Fully covered
Primary Care Physician Visits	You pay a \$20 copay	You pay a \$20 copay
Specialist Visits	You pay a \$40 copay	You pay a \$40 copay
Emergency Room Visits	You pay a \$250 copay, then 10% of covered charges	You pay a \$250 copay
Urgent Care	You pay 10% - no deductible	You pay a \$20 copay
In-patient Care (hospitalization)	You pay a \$150 copay, then 10% of covered charges	You pay a \$150 copay
Telemedicine	You pay a \$20 copay	You pay a \$0 copay
PRESCRIPTION BENEFIT COVERAGE <i>(included with your medical plan; no additional premium cost)</i>		
Benefit Provided Through	CVS Caremark 30-day supply, you pay: Generic: \$7 copay Brand, including Specialty: 20% coinsurance, \$75 max. View the list of covered medications at https://info.caremark.com/fcps .	Kaiser Permanente Pharmacy Up to a 60-day supply, you pay: Generic: \$10 copay Brand, Preferred: \$20 copay Brand, Non-Preferred: \$35 copay View the list of covered medications at https://my.kp.org/fcps .
VISION BENEFITS <i>(included with your medical plan; no additional premium cost)</i>		
Benefit Provided Through	Cigna Vision	Kaiser Permanente
ADDITIONAL PLAN DETAILS		
Website	https://cigna.com/fcps	https://my.kp.org/fcps
Phone Number	877-501-7992	800-777-7902

*Deductible must be satisfied before copays apply.

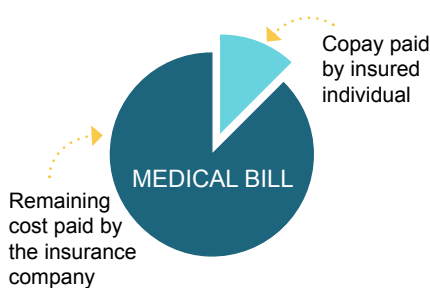
The above is a high-level summary only. We encourage you to review the plan documents for more complete information. In case of a discrepancy, plan documents prevail. Plan documents can be found on the websites listed above.

Understanding Your Health Plan

Important Benefits Terms

When choosing the right health insurance plan for your specific needs and budget, it's important to consider all the options available to you. Start by reviewing the 2024 Premium Chart on page 8 to see the amount you pay for your health insurance every pay period. While FCPS health plans all offer comprehensive coverage, keep in mind that health plans can differ in which providers you can see and how much you may need to pay beyond your premium. Knowing the terms used in talking about health insurance will help you feel more comfortable when choosing a plan. Please take a moment to review the terms below.

What is a Copay?



A fixed amount you pay for a covered health care service (like a doctor's visit, hospital outpatient visit, or prescription drugs).

For example, you might pay a \$20 copay for primary care visits and a \$40 copay for specialty care visits.

+ What is a Deductible?

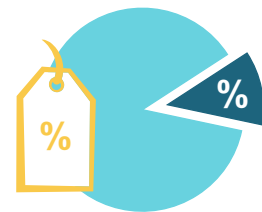
The amount you pay for covered health care services before your insurance starts to pay.

The Cigna plan has a deductible.

For example, a plan with a \$300 deductible would mean that you pay the first \$300 of covered services yourself. All FCPS health plans cover certain preventive services without charging you a copay or coinsurance, even if you haven't yet met your yearly deductible.



+ What is Coinsurance?



The percentage of a covered in-network health care service you pay. This often applies after you've paid your deductible.

For example, if the health insurance plan's allowed amount for an office visit is \$100 and you've met your deductible, your 10% coinsurance payment would be \$10. The health insurance plan pays the rest.

Out-of-pocket maximum

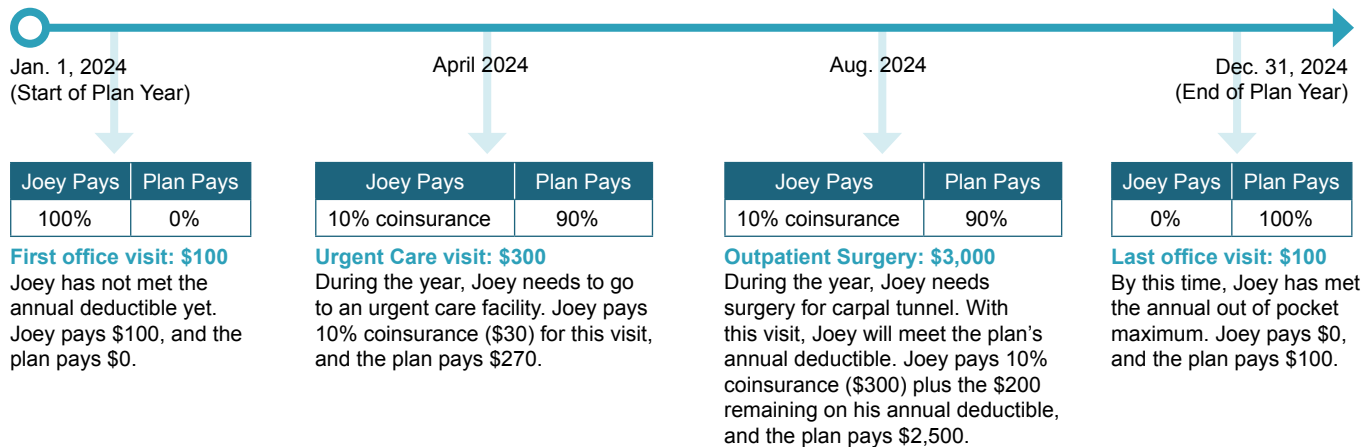
The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copays, and coinsurance, your health plan pays 100% of the costs of covered essential health benefits. The out-of-pocket limit doesn't include your monthly premiums. It also doesn't include anything you may spend for services your plan doesn't cover.



How You and Your Insurer Share Costs

Example: Joey is enrolled in the Cigna OAP Plan

PCP Office Visit Copay: \$20 • Deductible: \$300 • Coinsurance 10% • Out-of-pocket maximum: \$2,500



Please note: This is an illustrative example only. Actual amounts will be based on allowable charges.

Wellness Resources and Reminders

Don't Forget to Earn Your Wellness Incentives!

The FCPS Wellness Team has partnered with our health plan vendors – Cigna and Kaiser Permanente – to provide you with a Wellness Incentive Program designed to support and reward your wellness efforts with gift cards of up to \$100 per year. All you need to do is engage in some smart preventive healthcare measures!

Employees who are enrolled in an FCPS health plan (the primary cardholder) may earn up to a \$100 gift card reward by completing their annual physical and laboratory screenings. This incentive is in addition to the prizes you can win by participating in our wellness challenges that occur each year.

The Wellness Incentive program will run through December 31, 2023.

You can view your health plan's wellness incentive details, including instructions for getting started, on the [Employee Wellness Incentive Hub page](#), or go to www.fcps.edu and search keywords "wellness incentives".

Lactation Support Program

In recognition of the well-documented health advantages of breastfeeding for infants and mothers, and in conjunction with section 4207 of the Patient Protection and Affordable Care Act (also known as Health Care Reform), Fairfax County Public Schools will provide a supportive environment to enable lactating employees "reasonable break times" and private, non-restroom locations, to express their milk during the work day for the first year of the child's birth. More information about the lactation support program and the Lactation Room Request Form can be found on the Wellness Hub page (<https://hub.fcps.edu>, search keyword "lactation").

Employee Assistance Program

Work-Life Balance Support

The Employee Assistance Program (EAP), provided by Guidance Resources, is a free benefit program for FCPS employees and their household members to support a healthy work-life balance. In addition to providing confidential counseling as well as legal and financial resources, Guidance Resources also has work-life specialists who can act as your "personal assistant". They can research your needs on topics of interest to you, such as eldercare, childcare, pet care, vacation/event planning, college tuition, moving, and much more. Whether your request is small or large, they can help reduce your stress plus save you time and effort!

The EAP services are free, confidential, and available 24/7 for you and your household members by calling the FCPS-dedicated line at 855-355-9097.

Guidance Resources Online is an award-winning, comprehensive, interactive website that provides expert content and unique tools to assist you in every aspect of your life. Simply register for a login account at www.guidanceresources.com (Enter Web ID: FCPS) or check out the *Guidance Resources Now* app.

For more information, visit the EAP Hub page or email EAPQuestions@fcps.edu.



Your Open Enrollment Checklist

Before Open Enrollment:

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Log in to UConnect to verify your personal information is correct, such as your mailing address, phone number, and your dependent(s) SSN(s). |
| <input type="checkbox"/> | “Talk” to ALEX Benefits Counselor to get personalized benefits assistance. Visit www.myalex.com/fcps . |
| <input type="checkbox"/> | Review your health care claims to help estimate your out-of-pocket expenses for 2024. Think about enrolling in a FSA to help reduce your out-of-pocket costs. See page 6. |
| <input type="checkbox"/> | If you will be requesting coverage for your spouse and/or dependent children who are not currently covered under an FCPS plan, begin gathering legal documentation required to add them to your plan. Due by 4:30 p.m. on Friday, Nov. 3. |

During Open Enrollment:

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Review your Benefits Briefing carefully as you consider your plan choices. Take advantage of the many open enrollment resources available to you. |
| <input type="checkbox"/> | Log in to UConnect and review your elections for calendar year 2024. Make changes if needed.
ⓘ If you participated in an FSA in 2023, you <u>must re-enroll</u> to continue participating in 2024. |
| <input type="checkbox"/> | Unless you are making changes and/or enrolling in an FSA, you do not need to do anything! If you added dependents, don't forget to submit supporting documentation! |
| <input type="checkbox"/> | Open enrollment ends at 4:30 p.m. on Friday, November 3! |

After Open Enrollment:

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Review carefully the benefits confirmation statement that will be sent to your FCPS email account in mid-November. |
| <input type="checkbox"/> | If you changed plans during open enrollment, look for new ID cards in late December. |

Employees covering spouse/dependent children, please note:

FCPS must request your spouse/dependent child(ren)'s SSN for reporting health plan enrollment to the IRS.

If you are requesting coverage for your spouse and/or dependent children, you must provide documentation to support eligibility for coverage. View the [Dependent Eligibility Chart](#) for the list of acceptable documents. You may scan and email your documents to FCPSBenefitsDocumentation@fcps.edu or fax your documents to 571-423-5000.

Your dependent's coverage cannot be made effective until the Office of Benefit Services receives appropriate legal documentation.

View the Dependent Eligibility Chart!



Your Benefits and the Law

Medicare Prescription Drug (Medicare D) Plan
Information for covered employees/dependents age 65 or older. All FCPS medical plans include prescription drug coverage that is currently more comprehensive than the Medicare prescription drug plan. As an active employee, your FCPS medical coverage is primary to Medicare and you do not need to enroll in a Medicare Rx (Medicare D plan). For more information, see “Important Notice from Fairfax County Public Schools about Your Prescription Drug Coverage and Medicare” in the Employee Benefits Handbook.

Summary of Benefits and Coverage

An updated Summary of Benefits and Coverage for each medical plan is available on the FCPS website. Go to www.fcps.edu and search "SBC" for more information. These documents are also available on each medical vendor's website.

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided (in a manner determined in consultation with the attending physician and the patient) for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis
- Treatment of physical complications of the mastectomy, including lymphedema

These benefits are subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. Refer to the summary plan documents available on each vendor's website for more information.

Medicaid & the Children's Health Insurance Program (CHIP) Offer Premium Assistance for Health Coverage for Children and Families

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor: www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

Website: <https://www.coverva.org/en/famis-select>
<https://www.coverva.org/en/hipp>

Medicaid Phone: 1-800-432-5924

CHIP Phone: 1-800-432-5924

Family Medical Leave Notice

FCPS offers leave support under the federally-mandated Family Medical Leave Act (FMLA), which provides up to 12 weeks of leave annually for eligible employees. When medically necessary or otherwise permitted under FMLA, eligible employees may take leave continuously, intermittently, or on a reduced schedule. FCPS coordinates other qualifying leaves (paid or unpaid) with FMLA and within the annual entitlement under FCPS' Integrated Disability Management program. Income replacement is made available either through leave balances or participation in the appropriate leave program. More information about FMLA is available on the [FCPS FMLA website](#) or in [Regulation 4835](#). For questions, email disabilityandleaves@fcps.edu or call 571-423-3200.

Financial Benefit Notices

FCPS 403(b) Universal Availability Notice

All Fairfax County Public Schools employees (contracted and temporary hourly) are eligible to participate in the FCPS 403(b) plan. It is a tax-deferred retirement savings plan available to employees of public educational institutions and certain tax-exempt organizations. Go to www.fcps.edu and search keyword “403b” for more information.

FCPS Plans Comply with Non-Discrimination Provisions of the Affordable Care Act

FCPS health plans comply with applicable Federal civil rights laws, including Section 1557 of the Affordable Care Act (Nondiscrimination in Health Programs and Activities). In compliance with the Act, FCPS health plans do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

FCPS health plans also prohibit denial of health care or health coverage based on an individual's sex, including discrimination based on pregnancy, gender identity, and sex stereotyping.

The Plan also provides important protections for individuals with disabilities and enhances language assistance for people with limited English proficiency. Each tagline listed below reads, "If you speak [native language], language assistance services, free of charge, are available to you. Call 571-423-3200."

AMHARIC (አማርኛ)

ትኩረት፡- አማርኛ የምትናገር ከሆነ፣ የቋንቋ እርዳታ አገልግሎት፣ በነፃ፣ ለእርስዎ ቀርቧል። 571-423-3200 ይደውሉ።

ARABIC (العربية)

انتباه: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية، مجاناً، متاحة لك. اتصل على 571-423-3200.

BENGALI (বাংলা)

দৃষ্টি আকর্ষণ: আপনি বাংলা, ভাষা সহায়তা সেবা, নিখরচা কথা বলতে পারেন, আপনার জন্য উপলব্ধ। 571-423-3200 কল।

CHINESE (繁體中文)

注意: 如果你说中文, 语言援助服务是免费的, 你可以。致电571-423-3200。

FRENCH (Français)

ATTENTION: Si vous parlez Français, des services d'assistance linguistique, gratuits, sont à votre disposition. Composez le 571-423-3200.

GERMAN (Deutsch)

ACHTUNG: Wenn Sie Deutschsprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Rufen Sie 571-423-3200 an.

HINDI (हिंदी)

ध्यान दें: यदि आप हिंदीबोलते हैं, भाषा सहायता सेवाएं, नि: शुल्क, आप के लिए उपलब्ध हैं। कॉल 571-423-3200।

IBO (Igbo asusu)

Ntị : Ọ bụrụ na ị na-ekwu okwu n'ala Igbo , asụsụ aka ọrụ , n'efu , dị ka gị. Akpọ 571-423-3200 .

KOREAN (한국어)

주의: 한국어를 구사하는 경우, 무료로 언어 지원 서비스를 이용할 수 있습니다. 571-423-3200으로 전화하십시오.

KRU (Bàsɔ̀̀-wùdù̀̀-po-nyò̀̀)

Dè dè nià kè dyédé gbo: Ọ jù ké m̀ Bàsɔ̀̀-wùdù̀̀-po-nyò̀̀ jù ní, níí, à wuqu kà kò dọ̀ po-poò̀ b́éin m̀ gbo kpáa. Dá 571-423-3200.

PERSIAN FARSI (فارسی)

توجه: اگر شما به زبان فارسی صحبت می‌کنند، خدمات کمک به زبان، رایگان، در دسترس شما هستند. با شماره 571-423-3200 تماس بگیرید.

RUSSIAN (Русский)

ВНИМАНИЕ: Если вы говорите по-русски, вам доступны бесплатные услуги языковой помощи. Звоните 571-423-3200.

SPANISH (Español)

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame a 571-423-3200.

TAGALOG (Tagalog)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 571-423-3200.

URDU (اُردو)

توجه: اگر آپ اردو بولتے ہیں تو زبان کی معاونت کی خدمات، مفت، آپ کو دستیاب ہیں۔ 571-423-3200 پر کال کریں۔

VIETNAMESE (Tiếng Việt)

Chú ý: Nếu bạn nói tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ, miễn phí, có sẵn cho bạn. Gọi 571-423-3200.

YORUBA (èdè Yorùbá)

AKIYESI: Bi o ba nsọ èdè Yorùbú ọfẹ ni iranlọwọ lori èdè wa fun yin o. Ẹ pe ẹrọ-ibanisọrọ yi 571-423-3200.

Department of Financial Services

Office of Benefit Services

Gatehouse Administration Center, Suite 2700

8115 Gatehouse Road, Falls Church, Virginia, 22042-1203

PLEASE READ --

Important information about your FCPS benefits inside!

FCPS Employee Open Enrollment Information

Please read thoroughly to learn more about:

- Benefit plan updates for 2024;
- 2024 medical and dental premiums; and
- Open house dates and times.



Visit the Open Enrollment webpage



Scan me!

To reach the Office of Benefit Services:

- Call 571-423-3200
- Email FCPSBenefitsDocumentation@fcps.edu

Open Enrollment: Monday, October 16 - Friday, November 3, 2023