

PCEA Benefits Committee Meeting
September 26, 2011

Minutes

1. **Mission Statement: *The Benefits Committee is to gather information regarding all employee benefits and make them available to PCEA members. (1996)***
2. Welcome Representatives and Dawn Schaller (Employee Benefits Coordinator)
 - a. Benefit Phone Numbers – revised list coming next month
 - b. Benefits Committee Representatives list distributed
3. MetLife Dental
 - a. Effective Date 11-1-11
 - b. Preferred Option Delta dentist (90%) - vs- Delta Premier / non-participating dentist (80%)
 - c. Plan year: Sept. 1 – Aug. 31
 - d. Coverage remains the same with a few additional benefits, benefit sheets will be mailed out mid-October
 - e. \$1500 per person yearly coverage transfers to MetLife
 - f. \$1500 lifetime orthodontic service (for children under 19) utilized transfers to MetLife
 - g. New dental cards not needed
 - h. Cleanings covered 100%
 - i. MetLife Dental PPO network – look on website for up-to-date dentists that participate
4. CIGNA life term insurance terminates Nov. 1, 2011
 - a. Can purchase life insurance through PCCS payroll deduction
 - b. Life insurance brochure being emailed out from Dawn
 - c. Can enroll without any health questions if buying less than \$250,000 during October
 - d. Can enroll anytime with health questions after October
5. Terminate health, vision and/or dental coverage
 - a. Email Dawn by Sept. 28, 2011, indicate which coverage to terminate
 - b. Termination begins 10-1-11
 - c. You will still owe 20% for the month of September
 - d. Information about terminating benefits at another time can be found in the Summary Plan Description on page 12

6. 20% payroll deduction for benefits (Sept. 2011 – Aug. 2012)
 - a. Single Health: \$1269.60
 - b. 2-Person Health: \$2541.60
 - c. Family Health: \$3494.40
 - d. Dental: \$226.22
 - e. Vision: \$42.70
 - f. Yearly amount – Sept. 9 paycheck deduction / 19 pays = per pay deduction until end of June 2012. No deductions will be taken in July and August.

7. Benefits-at-a Glance
 - a. In-network deductible (\$100/\$200)
 - b. 90% co-insurance begins Oct. 1st (may be reflect until the 10th)

8. Long Term Disability
 - a. Group Disability Insurance Certificate
 - b. Printed copies can be obtained from Dawn

9. Pre-Tax Payment Authorization Form
 - a. Due 9-16-11

10. Dependent Eligibility for 19-26 year olds for Health coverage

An employee's dependent child can be covered to the day of their 26th birthday for MEDICAL COVERAGE, without regard to support, residency or other dependency factors.

Dependent Eligibility for 19-25 year-olds for Vision and Dental coverage

The dependent must:

A. Be a member of the employee's household AND

B. Be a full time college student 5 months of the calendar year OR earn less than four times the current personal exemption amount allowed by the IRS.

C. College students may live away from home.

D. The end of the calendar year, for 25 year-olds, is the maximum length of time they can remain on your coverage.

11. Insurance Cards
 - a. Contact Dawn for new cards, do not call Blue Cross.
12. Flexible Spending Accounts
 - a. Deadlines for 10-11 (last year):
 - i. Dependent Care FSA: claims due by 11-30-11
 - ii. HealthCare FSA: can spend up to 11-15-11, claims due 12-30-11
 - b. Guidelines for OTC medication and supplies
 - i. OTC drug letters must be updated yearly
 - c. \$300 was loaded onto your Benny card, new cards were mailed in August for members not previously enrolled
 - d. Do not destroy Benny cards, it will cost to replace one
13. Auto Insurance
 - a. Refer to Summary Plan description page 36 for explanation coordinating auto insurance and Blue Cross insurance.
14. Encourage teachers to read HR News and Check Marks and to contact Dawn (416-4834) with questions or concerns.
15. Check location of Benefit files in your building
 - a. Update files
 - b. Remind teachers where files are and what is in them
16. Please forward meeting minutes to teachers and/or hold a meeting in your building to keep members informed.

Submitted by Patti Wert, PCEA Benefits Chairperson