

# VERNON PUBLIC SCHOOLS



30 Park Street • P.O. Box 600

Vernon, CT 06066-0600

Tel: 860-870-6000

This year's open enrollment period will be held Monday, May 23<sup>rd</sup> through Friday, June 17, 2011. Corporate Benefit Consultants and insurance representatives will be available to discuss the plans with you and to answer any questions you may have. The meeting times and locations are:

**Tuesday May 24<sup>th</sup> 2:30-4:30pm Vernon Center Middle School Library**

**Wednesday June 1<sup>st</sup> 3:00-4:30pm Center Road School Library**

**Wednesday June 8<sup>th</sup> 2:30-4:30pm Central Administration - 2<sup>nd</sup> Floor Conf Room**

The Open Enrollment forms and CIGNA information will be available on the Vernon Public Schools website or contact the Betty King. To access the forms and CIGNA information:

- Go to [www.vernonschools.com](http://www.vernonschools.com)
- Choose "**Departments**" from the menu on the left side and then "**Insurance and Benefits**" from the list of Office/Departments. Summary plan descriptions are available here as well.
- Select the folder for your bargaining unit

## **CHECK LIST:**

- **Everyone** must complete the Employee Benefit Selection Form
- The following forms need to be completed if you are changing your election:

**Pre-Tax Cost Sharing**

**CIGNA medical insurance enrollment**

**Anthem dental insurance enrollment**

- **Complete CIGNA Life insurance enrollment form only** if you wish to change beneficiaries.

Coverage will be effective July 1, 2011. For active employees, medical and dental cost share deductions will begin October 2011 and continue through June 2012 in eighteen (18) equal installments. Bills for retirees will be mailed to you once your open enrollment forms are received in the business office.

Please contact Betty King (860/870-6000 x-128) with questions about Open Enrollment.

**Complete, sign, date and return your Open Enrollment forms to Betty King by June 17<sup>th</sup>, 2011.**

**VERNON PUBLIC SCHOOLS  
EMPLOYEE BENEFIT PACKAGE SELECTION FORM**

**\*\* VSNA - NURSES \*\***

**I hereby elect to enroll in the following plans:**

INSURANCE BENEFIT SELECTION COVERAGE OPTIONS		ENROLLMENT CHOICES
LIFE INSURANCE	GROUP TERM LIFE INSURANCE (\$50,000)	<b>Board Provided No Action Necessary</b>
	VOLUNTARY LIFE INSURANCE	Indicate the Amount you are purchasing in increments of \$10,000 \$ _____
HEALTH & DENTAL CHOICES	I elect CASH IN LIEU OF HEALTH INSURANCE	Circle one: YES    NO (IF "YES", ALSO circle <u>INDIVIDUAL</u> OR <u>2-PERSON</u> or <u>FAMILY</u> )
	CIGNA OAP	Circle one: Individual or 2-person or Family
	HEALTH SPENDING ACCOUNT (H.S.A.)	Circle one: Individual or 2-person or Family <b>Bi-weekly</b> Voluntary H.S.A. Contribution \$ _____ (can change contributions during the year)
	CO-PAY BASIC DENTAL	Circle one: Individual or 2-person or Family
	DENTAL RIDER A	Circle one: Individual or 2-person or Family
Pre-tax	<b>PRE-TAX COST SHARING</b> -Premium Conversion	Circle one: YES    NO

Should you desire to change your Employee Benefit Package during the year by adding/reducing coverage or waiving your right to health insurance coverage and electing to receive cash payments, these changes will take effect within sixty (60) days after the Business Office is notified in writing. Some changes can be retroactive (such as the birth of a child) & your cost sharing would be adjusted accordingly. **THIS FORM MUST BE SIGNED & RETURNED TO BETTY KING.**

\_\_\_\_\_  
Employee Name (printed)

\_\_\_\_\_  
Employee Social Security Number

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

**VERNON BOARD OF EDUCATION**  
**PRE-TAX COST SHARING (Premium Conversion)**  
Enrollment Agreement

The Vernon Board of Education participates in a pre-tax cost sharing plan under Section 125 of the Internal Revenue Code. Under this plan, the portion of your income that will be used to pay for your share of your medical benefits (otherwise known as your cost sharing amount) will be deducted from your gross pay. If you elect to participate, your contribution towards your **medical insurance** is treated as pre-tax income and therefore not subject to income tax, social security or Medicare tax.

Please make your election below, sign and return the form to Betty King, Vernon Board of Education.

NAME: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

\_\_\_\_\_ I elect to make my contributions towards my **medical coverage** under the Vernon Board of Education Pre-Tax Cost Sharing Plan (Premium Conversion).

\_\_\_\_\_ I prefer to make my **medical coverage** contributions on an after tax basis.

I and the Vernon Board of Education, agree that my pay will be reduced by the amount of my required contribution for the benefit option (s) I have elected under the Pre-Tax Cost Sharing Plan (Premium Conversion)

I understand that I cannot change or revoke this benefit election or salary reduction agreement as of any date prior to the next enrollment period unless I have a change in family status (i.e., marriage, divorce, death of a spouse or child, birth or adoption of a child, termination of employment of a spouse) or other event for which a change or revocation of an election is permitted.

Employee's Signature \_\_\_\_\_ Date \_\_\_\_\_

Accepted and agreed to by the Vernon Board of Education \_\_\_\_\_

## MEDICAL INSURANCE

### Nurses

Please choose between the medical plans offered below. The summary plan descriptions are available on the Vernon Public Schools website or by request from Betty King.

#### **CIGNA \$15 OAP PLAN AND MEDCO DRUG PLAN \$10/\$20/\$30**

	Single	2 Person	Family
Monthly Rate for Cigna	\$ 544.70	\$ 1,274.60	\$ 1,720.72
Monthly Rate for Medco	\$ 126.26	\$ 277.76	\$ 353.52
<b>Total Monthly Rate</b>	<b>\$ 670.96</b>	<b>\$ 1,552.36</b>	<b>\$ 2,074.24</b>
<b>Total Annual Cost</b>	<b>\$ 8,051.52</b>	<b>\$ 18,628.32</b>	<b>\$ 24,890.88</b>
Employee cost share %	14%	14%	14%
Total Employee cost per year	\$ 1,127.21	\$ 2,607.96	\$ 3,484.72
Employee payroll deduction 18 pays October through June	\$ 62.62	\$ 144.89	\$ 193.60

#### **CIGNA H.S.A. PLAN \$1500/\$3000**

	Single	2 Person	Family
Monthly Rate for Cigna	\$ 460.34	\$ 1,077.20	\$ 1,454.22
Total Annual Cost	\$ 5,524.08	\$ 12,926.40	\$ 17,450.64
Employee cost share %	14%	14%	14%
Total Employee cost per year	\$ 773.37	\$ 1,809.70	\$ 2,443.09
Employee payroll deduction 18 pays October through June	\$ 42.97	\$ 100.54	\$ 135.73
<b>Board annual contribution to the employee's H.S.A. account</b>	<b>\$ 1,000.00</b>	<b>\$ 2,000.00</b>	<b>\$ 2,000.00</b>

Employees may contribute to their H.S.A. account through payroll deductions and the amount can be changed during the year. The maximum contribution between Board and employee is \$3,050 for single and \$6,150 for 2 person or family coverage. The H.S.A. has been changed to a plan year (from calendar year) so the deductibles will cover the period July to June. If this is the first year you participate in the H.S.A. then the maximum contribution is prorated to half the above amounts. An additional \$1,000 over age 55 catch-up contribution may be available. The limits for 2012 are \$3,100 for single and \$6,250 for 2 person or family coverage.

If you participate in the flexible spending accounts "Benny" Card program then the Benny card becomes a limited account as eligible expenses can not be applicable to both programs. Please contact us to review those changes and any implications to your benefits.

# Enrollment / Change Form

Employer: Complete SHADED sections

Employee: Complete NON-SHADED sections

Insured and/or Administered by  
Connecticut General Life Insurance  
Company  
CIGNA HealthCare

A	<input type="checkbox"/> New Enroll <input type="checkbox"/> Change <input type="checkbox"/> Termination	Effective Date	Employer Name <b>Vernon Public Schools</b>	Employer Address <b>PO Box 600, 30 Park Street, Vernon, CT 06066</b>
	Account Number <b>3333373</b>	Branch Code	Medical Benefit Option Code	Vision Benefit Option Code <b>VISI</b>

B	Employee Name (last) _____ (first) _____ (M.I.) _____		Social Security Number _____	
	Employee Date of Birth (MM/DD/YYYY)	Home Phone	Work Phone	Home E-Mail Address (optional)
	Address (Street) _____ (City) _____ (State) _____ (Zip Code) _____			
	Last Name	First Name	M.I.	Date of Birth
	Employee	SAME AS ABOVE		SAME AS ABOVE
	Spouse (whom you wish to cover)			
	Dependent (whom you wish to cover)			

C	Plan Options <input type="checkbox"/> Open Access Plus Plan (OAP) \$15 Copay Plan <input type="checkbox"/> HSA Plan Nurses	HSA Voluntary Contribution \$ _____ 18 pays Oct-June (changes to contributions can be made during the year)
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D	Other Health Care Coverage Do you or your dependents have other health insurance under a group plan, HMO or Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide the following:
	Name of person covered _____ Social Security or Medicare No. _____ Effective Date _____ Medicare Part A <input type="checkbox"/> Part B <input type="checkbox"/> Medicaid <input type="checkbox"/> Insurance Carrier <input type="checkbox"/>

### CIGNA HealthCare Provisions

- "CIGNA HealthCare" refers to various operating subsidiaries of CIGNA Corporation. Products and services provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc.
- I agree, for myself and my dependents, that, in the event any health services provided are the primary responsibility of any other party by way of other group health coverage or by the act or omission of another person to fully inform the healthplan and will execute such assignments, liens or other documents which may be necessary to enable the healthplan to recover the value of the services provided. I further agree that in the event I or any of my dependents collect benefits or damages from any other party who has primary responsibility for services provided by the healthplans I will immediately reimburse the healthplan to the extent of services provided to the extent permitted by state law.

### FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading information concerning any material fact thereto commits a fraudulent insurance act.

### AUTHORIZATION TO DEDUCT CONTRIBUTIONS

I authorize deductions from my earnings of the required contributions, if any, toward the cost of the coverage. This authorization applies only if employee contributions are required.

### SPECIAL PROVISION FOR EMPLOYERS WITH SECTION 125 PLANS

By allowing an individual to enroll in the Insurance Plan other than during the open enrollment period, CIGNA HealthCare or Connecticut General Life Insurance Company does not waive any terms of its contract. Further, by allowing an individual to enroll in the Insurance Plan other than during the open enrollment period, CIGNA HealthCare or Connecticut General Life Insurance Company does not thereby express any opinion regarding the appropriateness of the change under Section 125 of the Internal Revenue Code or the terms of the employer's Section 125 plan.

Signature – The information provided above is true and correct to the best of my knowledge, and I accept the provisions above which I have read and understand.	
E	Employee's Signature/ Date _____ Employer's Signature / Date _____

## DENTAL INSURANCE - ANTHEM

### Nurses

May elect co-pay basic dental or basic dental plus rider A  
 Dependents are covered to age 19

#### Co-Pay Basic Dental

	Single	2 Person	Family
<b>Monthly Rate For basic dental</b>	\$ 20.80	\$ 58.26	\$ 70.74
<b>Total Annual Cost</b>	\$ 249.60	\$ 699.12	\$ 848.88
<b>Employee cost share %</b>	14%	14%	14%
<b>Total Employee cost per year</b>	\$ 34.94	\$ 97.88	\$ 118.84
<b>Employee payroll deduction 18 pays October through June</b>	\$ 1.94	\$ 5.44	\$ 6.60

#### Basic Dental plus rider A

	Single	2 Person	Family
<b>Monthly Rate For basic dental</b>	\$ 20.80	\$ 58.26	\$ 70.74
<b>Monthly Rate for riders A</b>	\$ 9.65	\$ 27.00	\$ 32.79
<b>Total Monthly Rate</b>	<u>\$ 30.45</u>	<u>\$ 85.26</u>	<u>\$ 103.53</u>
<b>Total Annual Cost</b>	\$ 365.40	\$ 1,023.12	\$ 1,242.36
<b>Employee cost share 14% of basic and 100% for riders</b>	14%/100%	14%/100%	14%/100%
<b>Total Employee cost per year</b>	\$ 150.74	\$ 421.88	\$ 512.32
<b>Employee payroll deduction 18 pays October through June</b>	\$ 8.37	\$ 23.44	\$ 28.46



In Connecticut, Anthem Blue Cross and Blue Shield is a trade name of Anthem Health Plans, Inc., an independent licensee of the Blue Cross and Blue Shield Association. ® Registered marks of the Blue Cross and Blue Shield Association.

# Enrollment and Membership Change Form

<b>1. Tell Us About You</b>		Current Anthem BCBS Contract Number, if any		<b>2. New Membership</b>		<b>To Be Completed By Employer</b>	
Last Name		First Name		M.I.		Requested Effective Date	
Home Address: Number and Street or P.O. Box		Apt. #		DATE OF QUALIFYING EVENT		Firm Division No.	
City		State		Zip Code		005241 -	
Home Telephone ( )		Work Telephone ( )		REASON <small>SEE INSTRUCTION SHEET</small>		Health Benefit Plan	
MARITAL STATUS		<input type="checkbox"/> Single <input type="checkbox"/> Married		<input type="checkbox"/> Legally Separated <input type="checkbox"/> Separated		For Office Use Only	
		<input type="checkbox"/> Widowed <input type="checkbox"/> Divorced		<input type="checkbox"/> NEW HIRE <input type="checkbox"/> OPEN ENROLLMENT <input type="checkbox"/> COBRA/C.G.S. 38a-538 <input type="checkbox"/> NEW GROUP (ORIG ENROLLMENT)			
				<b>3. Change Membership</b> CHANGE: <input type="checkbox"/> ADDRESS <input type="checkbox"/> NAME <input type="checkbox"/> OTHER REASON DATE / /			

<b>4. Your Membership Choices</b>			Are you or any other eligible dependent listed on this form currently confined to a hospital or other healthcare facility, totally disabled or physically impaired? <input type="checkbox"/> YES <input type="checkbox"/> NO		
<input type="checkbox"/> Individual <input type="checkbox"/> Two Person <input type="checkbox"/> Family			<b>5. Where You Work</b>		
<input type="checkbox"/> DENTAL w/ rider A circle yes or no			COMPANY NAME		
			VERNON PUBLIC SCHOOLS		
			ARE YOU ACTIVELY AT WORK? <input type="checkbox"/> YES <input type="checkbox"/> NO / (IF NO) REASON <input type="checkbox"/> SICK <input type="checkbox"/> INJURED <input type="checkbox"/> OTHER		
			ARE YOU CURRENTLY CLAIMING WORKERS' COMP. MEDICAL BENEFITS? <input type="checkbox"/> YES <input type="checkbox"/> NO		
			DO YOU WORK 30 OR MORE HOURS PER WEEK? <input type="checkbox"/> YES <input type="checkbox"/> NO		
DATE OF FULL TIME HIRE		DATE OF PART TIME HIRE		DATE OF REHIRE	
/ /		/ /		/ /	

6. List Members To Be Added/Cancelled		Add	Cancel	Social Security Number	Date of Birth (MM/DD/YYYY)	Full Time Student Age 19 or Over	BELOW PLEASE INDICATE NAME OF RECOGNIZED INSTITUTION FOR FULL TIME STUDENTS	Primary Care Physician (PCP) Name (Refer to Provider Directory or www.anthem.com)
SEX	NAME (FIRST/MIDDLE/LAST NAME)					(Circle Yes or No)		Check <input checked="" type="checkbox"/> the box if you currently use this physician.
<input type="checkbox"/> M	Self				/ /		Name	PCP Provider No. <input type="checkbox"/>
<input type="checkbox"/> F					/ /		City	
<input type="checkbox"/> M	Spouse				/ /		Name	PCP Provider No. <input type="checkbox"/>
<input type="checkbox"/> F					/ /		City	
<b>DEPENDENTS: Children over 19 may be eligible if disabled, or unmarried full-time students. Please circle disabled dependent.</b>								
<input type="checkbox"/> M	Dependent				/ /	Y N	Name	PCP Provider No. <input type="checkbox"/>
<input type="checkbox"/> F					/ /	Y N	City	
<input type="checkbox"/> M	Dependent				/ /	Y N	Name	PCP Provider No. <input type="checkbox"/>
<input type="checkbox"/> F					/ /	Y N	City	
<input type="checkbox"/> M	Dependent				/ /	Y N	Name	PCP Provider No. <input type="checkbox"/>
<input type="checkbox"/> F					/ /	Y N	City	

<b>7. Tell Us About Your Other Insurance</b>		Do you or any other member of your family have any other medical, dental, or Anthem BCBS coverage? <input type="checkbox"/> YES <input type="checkbox"/> NO	
		If yes, please fill in the information below. <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Children	
Name of Other Insurance Company	Name of Subscriber (Policyholder)	Policy or ID No.	Reason For Termination
			First and Last Date of Coverage

<b>8. Medicare/Medicaid</b>		Do you or any covered member have Medicare/Medicaid coverage? <input type="checkbox"/> YES <input type="checkbox"/> NO	
		Have you or any covered member applied for Medicare/Medicaid disability? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Name (Self)	Are you actively at work?	Retirement Date	Name (Dependent)
	<input type="checkbox"/> YES <input type="checkbox"/> NO	/ /	Is this person actively at work?
Medicare No.	Medicare A (Hospital)	Effective Dates	Medicare B (Medical)
/ /	/ /	/ /	Medicare No.
	Medicare A (Hospital)	Effective Dates	Medicare B (Medical)
/ /	/ /	/ /	/ /

I understand that false and/or incomplete responses or statements may result in rescission of coverage and/or non-payment of claims for myself or my eligible dependents. I understand a copy of this application is provided to me as part of my Subscriber Agreement or health benefit plan document as applicable and is incorporated by reference therein. I certify that my statements in this form are true and complete to the best of my knowledge and belief.

<b>9. Employee Signature</b>	Date
nurses	/ /

## LIFE INSURANCE - CIGNA

### Nurses

The Board pays life insurance for eligible active employees per Union contracts. The rate is \$0.245 per \$1,000 in coverage. Retirees may continue basic life insurance at their cost.

The amount of life insurance is: \$50,000

**You only need to fill out the Basic and Voluntary Life Enrollment form if you are changing the beneficiary or electing voluntary coverage.**

### VOLUNTARY LIFE INSURANCE

**Voluntary life coverage must be purchased in multiples of \$10,000. Employees may elect coverage to a maximum of the lower of two times salary or \$80,000.**

Not available to retirees.

**You must fill out the Basic and Voluntary Life Enrollment form if you are electing any voluntary life coverage.**

Rates for voluntary life insurance per \$1,000 of coverage:

age to 29 years	\$	0.06
age 30-34	\$	0.07
age 35-39	\$	0.09
age 40-44	\$	0.15
age 45-49	\$	0.25
age 50-54	\$	0.41
age 55-59	\$	0.63
age 60-64	\$	0.96
age 65-69	\$	1.47
age 70 & up	\$	2.23



# Vernon Public Schools

## BENEFIT ENROLLMENT FORM BASIC & VOLUNTARY LIFE, ACCIDENT & DISABILITY INSURANCE

BENEFIT EFF. DATE:

HIRE DATE:

EMPLOYEE NAME (Last, First):

EMPLOYEE INFORMATION			
EMPLOYEE NAME:	DIVISION:	DATE OF HIRE	DATE OF BIRTH:
	VERNON PUBLIC SCHOOLS	/ /	/ /
ADDRESS:	HOME PHONE:	WORK PHONE:	SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female
CITY, STATE, ZIP	SOCIAL SECURITY NUMBER:	MARITAL STATUS: <input type="checkbox"/> Single <input type="checkbox"/> Married	

### BASIC LIFE/AD&D, VOLUNTARY LIFE & LTD

<b>BASIC LIFE &amp; ACCIDENT INSURANCE:</b> <input type="checkbox"/> Life <input type="checkbox"/> AD&D	<b>VOLUNTARY LIFE INSURANCE:</b> (Employee Paid)  Units of \$10,000 Coverage Amount: \$ _____
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**BENEFICIARY DESIGNATION:** Unless you designate a percentage, proceeds are paid to primary surviving beneficiaries in equal shares. If you designate contingent beneficiaries and do not designate percentages, proceeds are paid to the surviving contingent beneficiaries in equal shares. Unless otherwise provided, the share of a beneficiary who dies before the insured will be divided proportionately among the surviving beneficiaries in the respective category (primary or contingent).

#### Basic & Voluntary Life Insurance, Life Insurance Company of North America - Policy No. FLX 964103

Primary Beneficiary (ies):	Relationship	SSN	Date of Birth	Total must =100%
Contingent (ies):	Relationship	SSN	Date of Birth	Total must =100%

#### Basic Accident Insurance, Life Insurance Company of North America - Policy No. OK 965722

Primary Beneficiary (ies):	Relationship	SSN	Date of Birth	Total must =100%
Contingent (ies):	Relationship	SSN	Date of Birth	Total must =100%

**Community Property Laws:** If you are married, reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin), and name someone other than your spouse as beneficiary, it is possible that payment of benefits may be delayed or disputed unless your spouse also signs in beneficiary designation.

Spouse Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I accept the insurance coverages elected above. If premiums are to be paid by payroll, I authorize my employer to deduct the necessary amounts from my earnings. If I have not elected coverage, I understand that if I wish to participate at a later date, I may be required to furnish evidence of insurability at my own expense and that coverage is subject to the insurance company's approval.

<b>EMPLOYEE SIGNATURE:</b>	<b>DATE:</b>
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