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# A Guide to Your 2016 Benefits

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ARLINGTON PUBLIC SCHOOLS



Your APS Benefits ..... 1

How to Enroll .....2

Who is Eligible.....4

Paying for Benefits .....5

Medical.....6

Dental.....9

Flexible Spending Accounts ..... 10

Life Insurance ..... 12

Disability for VRS Hybrid Retirement Plan Employees..... 13

Disability for All Other Benefits-Eligible Employees ..... 14

Retirement ..... 15

Retiree Medical and Dental..... 16

APS Wellness ..... 16

Employee Assistance Program (EAP)..... 16

Leave..... 16

Holidays..... 17

Sick Leave Donations..... 17

VRS Retirement Separation Pay ..... 17

Contacts..... 18

**Important Information**

We have made every effort to ensure the information in this guide is as accurate and easy for you to understand as possible. However, this guide and any oral statements are not a substitute for the official insurance policies. If there is a difference between what is in this guide or told to you orally, and the insurance policies, the official insurance policies will govern.

**Please Note:** APS is required to provide you with certain Legal Notices. To view the Legal Notices, please visit [www.apsva.us/benefits](http://www.apsva.us/benefits). If you have questions regarding the Health Insurance Marketplace or programs such as Medicare, Medicaid, and CHIP, please visit [www.healthcare.gov](http://www.healthcare.gov).





At Arlington Public Schools (APS), we know our success is directly related to the hard work and passion of our staff and teachers. Without our dedicated employees, we would not be one of the top school districts in the country year after year. We are pleased to provide our benefits-eligible employees and their dependents a competitive and comprehensive benefits package.

This guide describes the benefits APS makes available to benefits-eligible employees. You should review the information in this guide so you can fully understand the benefit options available to you and make elections that best fit your needs.

If you have questions after reviewing this guide, please visit our Benefits Home Page at [www.apsva.us/benefits](http://www.apsva.us/benefits). You may also contact the Benefits Department at [benefits@apsva.us](mailto:benefits@apsva.us).

## APS BENEFITS AT A GLANCE

APS provides the following benefit options to active employees:

Benefit	Options	Who Pays for Coverage	Learn More		
Medical	APS offers three medical options: - Kaiser Permanente HMO Signature - Cigna Open Access Low Option - Cigna Open Access High Option	You and APS share in the cost	<a href="#">Page 6</a>		
Dental	- Delta Dental	You and APS share in the cost	<a href="#">Page 9</a>		
Flexible Spending Accounts (FSAs)	- Health Care FSA - Dependent Care FSA - Parking & Transit FSA	You fund your account with pre-tax dollars	<a href="#">Page 11</a>		
Group Term Life Insurance	- Basic Group Term Life Insurance provided by Minnesota Life Insurance Co.	APS pays the full cost	<a href="#">Page 12</a>		
Optional Supplemental Life Insurance	- Supplemental Employee, Spousal, and Child(ren) Life Insurance provided through Minnesota Life Insurance Co.	You pay the full cost of supplemental life insurance coverage for you, your spouse, and child(ren)	<a href="#">Page 12</a>		
Long Term Care	Coverage is available for you, your spouse, your parents, and your spouse's parents through Genworth Life Insurance Co.	You pay the full cost	<a href="#">Page 12</a>		
Disability Insurance	- Short Term Disability - Long Term Disability	APS pays the full cost	<a href="#">Page 13</a>		
Voluntary Buy-Up Disability Insurance	Eligible employees have the option to purchase buy-up coverage of an additional 10% of income	You pay the full cost	<a href="#">Page 14</a>		
Virginia Retirement System (VRS)	Your VRS retirement benefit can vary based on your date of hire	You and APS share in the cost	<a href="#">Page 15</a>		
Optional Supplemental Retirement Program	Types of available retirement accounts: - 403(b) and ROTH 403(b) - 457(b) and ROTH 457(b)	You fund your account with pre-tax or post-tax dollars	<a href="#">Page 15</a>		
School Board Match Program	Eligible employees receive matching funds deposited into a 401(a) account with TIAA-CREF	APS funds your TIAA-CREF 401(a) account	<a href="#">Page 15</a>		
Leave	<table border="0"> <tr> <td>Paid or unpaid leave for: - Annual leave - Personal leave - Sick leave - Family medical leave - Military leave</td> <td>- Professional leave - Leave of absence - Religious observation leave - Other leave - Holidays</td> </tr> </table>	Paid or unpaid leave for: - Annual leave - Personal leave - Sick leave - Family medical leave - Military leave	- Professional leave - Leave of absence - Religious observation leave - Other leave - Holidays	Any paid leave you take is paid by APS; however, some leave available to you is unpaid	<a href="#">Page 16</a>
Paid or unpaid leave for: - Annual leave - Personal leave - Sick leave - Family medical leave - Military leave	- Professional leave - Leave of absence - Religious observation leave - Other leave - Holidays				

When you first become eligible for APS benefits, and each Open Enrollment period after that, you have the opportunity to review your benefit options and enroll in or change your benefit elections.



## New Hires

### 1. Review Your Options

To learn about your benefit options, review this Benefits Guide and visit [www.apsva.us/benefits](http://www.apsva.us/benefits) to access detailed benefit information.

### 2. Elect your Benefits (for Eligible employees in Benefits-Eligible positions)

- To elect **Medical** coverage, **Dental** coverage, make a **Flexible Spending Account** election, or elect **Voluntary Disability Buy-Up** coverage (if eligible), complete the APS Benefit Enrollment and Change Form located at [www.apsva.us/benefits](http://www.apsva.us/benefits). Refer to the **Benefits Overview** for important information about the eligibility election period.

#### ELIGIBLE DEPENDENTS

If you are enrolling your eligible family members for benefits, you will need to provide the dependent's full name, date of birth, and Social Security number. If covering a spouse, you will need to provide a copy of your marriage certificate. If covering a dependent child, you will need to provide a copy of your child's birth certificate, or proof of adoption or legal guardianship.

- Eligible employees are automatically enrolled in **Group Term Life Insurance** and **Accidental Death and Dismemberment (AD&D)** coverage, **Short and Long Term Disability** coverage, and in the **Virginia Retirement System (VRS)**.
- To elect **Optional Supplemental Life Insurance**, go to <https://web1.lifebenefits.com/sites/lbwcm/pd/vrs> and download the Enrollment Application for VRS Optional Group Life Insurance Form (form number VRS-39). Refer to the **Benefits Overview** for important information about the eligibility period to elect **Optional Supplemental Life Insurance** without medical underwriting.
- To elect **Group Long Term Care** coverage, apply online at [genworth.com/cov](http://genworth.com/cov). If you are an Administrative employee, enter code **40106** (listed as Arlington Public Schools) in the Employer/Agency field. If you are a Non-Administrative employee, enter code **55506** (listed as Arlington County Schools). Refer to the **Benefits Overview** for important information about the eligibility period to elect **Long Term Care** without medical underwriting.

**IMPORTANT NOTE:** Please remember to complete the applicable Beneficiary Designation form for your Life Insurance and VRS Defined Benefit plan. Return your completed Life Insurance and VRS Defined Benefit Beneficiary Designation form to Human Resources. For VRS Hybrid Plan members, a beneficiary designation for the Defined Contribution plan can be made online by creating an account at [www.varetire.org/hybrid](http://www.varetire.org/hybrid).



## Changes During Annual Open Enrollment

Open Enrollment is a once-a-year opportunity for you to review the Medical, Dental and Flexible Spending Account benefits offered by APS and to change benefit selections for the upcoming year. Open Enrollment typically begins October 1<sup>st</sup> and ends October 31<sup>st</sup> with changes taking effect the following January 1<sup>st</sup>. You can add or remove benefits, add and remove dependents, and make an annual election for the Health Care Flexible Spending Account and Dependent Care Flexible Spending Account. All Open Enrollment elections and enrollment changes for Medical insurance, Dental insurance, and the Health Care and Dependent Care Flexible Spending Accounts must be submitted online through your **MySTARS APS Employee Self-Service** access. You can also review your current coverage and benefit elections through **MySTARS**.

### Life Event Changes

The benefit elections you make as a new employee or during Open Enrollment will remain in effect for the entire plan year. However, sometimes you have changes in your life that affect your benefits. During the plan year, you can make certain changes to your benefit elections when any of the following changes in status (as defined by the IRS) occur:

- You experience a change in your legal marital status (e.g., marriage, legal separation, divorce, death of spouse);
- The number of your eligible dependents changes (e.g., birth, adoption, child loss of eligibility, death); or
- You, your spouse, or your dependent experiences a change in employment status that affects eligibility under our plans or your spouse and/or dependent's employer's plans (e.g., commencement or termination of employment, leave of absence, loss of eligibility status under a plan).

When one of these changes in status occurs, you can adjust your benefits coverage to reflect your new status. However, the change you make must be consistent with the change in status.

For example, if you adopt a child, you can add that child as a covered dependent and change your coverage level under the medical plan, but you can't change the medical plan option you've already selected.

**If you have a change in status during the year, update your information by contacting the Benefits Department at [benefits@apsva.us](mailto:benefits@apsva.us). Changes must be made within 31 days from the date of the event.**



## Your Eligibility

You may be eligible for the following benefits dependent on your job assignment and the number of hours worked:

- Medical
- Dental
- Flexible Spending Accounts
- Group Term Life/Accidental Death & Dismemberment (AD&D) Insurance
- Optional Supplemental Life Insurance
- Group Long Term Care (GLTC)
- Virginia Retirement System (VRS)
- Short and Long Term Disability
- Optional Supplemental Retirement Program (403(b) and 457(b) plans)\*\* and School Board Match

\*\* All employees are eligible to participate in the 403(b) and 457(b) plans and receive the School Board Match immediately upon employment. However, private contractors, appointed/elected trustees and/or school board members, and student workers are not eligible to participate in the 403(b) Plan.

## Your Dependents' Eligibility

Your eligible dependents can also participate in the plans in which you are enrolled. Your eligible dependents include:

- Your lawful spouse (your spouse is eligible to participate in the plan if he or she is an individual who is recognized as your husband or wife under the laws of the state where you live. If your spouse is a common-law spouse, he or she is not eligible to participate in the plan.); and
- Your child(ren), including your biological child, legally-adopted child (or child placed for adoption), stepchild, foster child, child for whom you are the legal guardian and child you are required to cover under the terms of a qualified medical child support order, to age 26.





APS is pleased to provide you and your eligible dependents with valuable benefits at low or no cost to you. APS pays the full cost of your Basic Employee Life and AD&D Insurance, Basic Disability coverage, and retirement plan matching contributions.

You and APS share in the cost of your medical and dental coverage through premium payments that are deducted from your paycheck on a pre-tax basis.

**IMPORTANT NOTE:**

If you elected to receive 20 paychecks per year (and not receive paychecks in July and August), the medical and dental payroll deductions listed in the “Your Cost of Coverage” chart will apply and additional Reserve Account deductions will also apply.

You are responsible for the full cost of your coverage for the Flexible Spending Accounts, Optional Supplemental Employee Life Insurance, Spousal Life Insurance, and Child Life Insurance, Voluntary Disability Buy-Up coverage (if eligible), retirement plan contributions, and Long Term Care Insurance.

## Your Cost of Coverage

The following Payroll Deductions apply to medical and dental coverage in effect from January 1, 2016 through December 31, 2016. The premiums shown are the semi-monthly cost for coverage based on 24 paychecks per year.

### Medical and Dental

Coverage Level Employee Hours	Kaiser Permanente HMO Signature	Cigna Open Access Low	Cigna Open Access High	Dental
<b>Individual</b>				
30-40 hours	\$58.25	\$69.20	\$111.46	\$13.99
15-29 hours	\$155.75	\$158.16	\$229.89	\$17.73
<b>Individual + Spouse</b>				
30-40 hours	\$140.17	\$171.26	\$263.32	\$27.36
15-29 hours	\$329.67	\$345.12	\$497.39	\$34.69
<b>Individual + Child(ren)</b>				
30-40 hours	\$126.50	\$154.95	\$238.25	\$28.12
15-29 hours	\$297.51	\$312.25	\$450.02	\$35.66
<b>Family</b>				
30-40 hours	\$243.12	\$281.73	\$449.33	\$40.73
15-29 hours	\$501.44	\$511.56	\$747.14	\$51.65

### Optional Supplemental Life Insurance

To view rates and calculate your monthly premium, go to <https://web1.lifebenefits.com/sites/lbwcm/pd/vrs>.

### Group Long Term Care Insurance

The cost of coverage is based on the age of the insured at the time of enrollment. To receive an online quote, visit [www.genworth.com/cov](http://www.genworth.com/cov). If you are an Administrative employee, enter code **40106** (listed as Arlington Public Schools) in the Employer/Agency field. If you are a Non-Administrative employee, enter code **55506** (listed as Arlington County Schools).

## Medical Coverage

Medical coverage is one of the most important benefits available to you and your dependents. If you are eligible, you may enroll yourself and any eligible dependents in one of three plan options:

- Kaiser Permanente HMO Signature
- Cigna Open Access Low Option
- Cigna Open Access High Option

When you enroll in one of the medical plan options, you also receive prescription drug coverage at no extra cost.

### ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

**Newly Hired Employee** – If you are a benefits-eligible employee and eligible for medical coverage, your coverage will begin the first day of the month following 30 days of employment. You have 31 days from your first day of employment to elect coverage.

**Newly Eligible Employee** – If you are newly eligible for medical coverage (because of a job assignment change), your medical coverage will begin the first of the month following the date you started your benefits-eligible position. You have 31 days from the date you started your benefits-eligible position to elect coverage.

### Kaiser Permanente HMO Signature Plan

The Kaiser Permanente HMO Signature Plan provides coverage for a variety of medical services, including preventive care (at no cost to you), office visits, laboratory testing, emergency care, hospitalization, and more.

With Kaiser Permanente's HMO Signature Network plan, you select a Kaiser Permanente Primary Care Physician (PCP). You may change your PCP at any time. You are required to get referrals from your PCP for all specialist visits. However, you do not need referrals for OB/GYN visits, annual eye exams, and mental health services. Kaiser Permanente's HMO Signature provider network is local to the Virginia, Maryland, and Washington, D.C. area.

Care or services received from a provider or facility that is not part of the Kaiser Permanente Signature HMO network are not covered under the HMO Plan, except in emergency situations.

## SUMMARY OF BENEFITS

Kaiser Permanente HMO Signature Plan	
Services	You Pay In-Network
Calendar Year Deductible	None
Out-of-Pocket Maximum	\$3,500/person \$9,400/family
Office Visits	\$10 copay per visit, PCP \$10 copay per visit, Specialist
Inpatient Hospital	\$0
Outpatient Hospital	\$10 copay
Emergency Room	\$50 copay
Urgent Care	\$10 copay







## Cigna Open Access Low Plan and Cigna Open Access High Plan

Both Cigna plans provide coverage for a variety of medical services, including preventive care (at no cost to you), office visits, laboratory testing, emergency care, hospitalization, and more. Both plans also provide coverage for services and supplies received from a provider or facility that is not part of Cigna's provider network, but the coverage is lower than if you received the same care from an in-network provider. In addition, when receiving care outside of Cigna's provider network, you must pay the full cost of any amounts charged by the provider or facility that exceed Cigna's allowed amounts. Both Cigna options offer a national provider network.

### SUMMARY OF BENEFITS

Services	Cigna Open Access Low Option Plan		Cigna Open Access High Option Plan	
	You Pay In-Network	You Pay* Out-of-Network	You Pay In-Network	You Pay* Out-of-Network
Calendar Year Deductible	\$400/person \$800/family	\$800/person \$1,600/family	\$300/person \$600/family	\$750/person \$1,500/family
Out-of-Pocket Maximum	\$3,000/person \$6,000/family	\$5,000/person \$10,000/family	\$3,000/person \$6,000/family	\$3,750/person \$7,500/family
Office Visits	\$40 copay/PCP \$80 copay/Specialist	40% after deductible	\$20 copay/PCP \$40 copay/Specialist	30% after deductible
Inpatient Hospital	\$250 per admission and 20% after deductible	\$250 per admission and 40% after deductible	\$250 per admission and 10% after deductible	\$250 per admission and 30% after deductible
Outpatient Hospital	\$100 copay per admission and 20% after deductible	\$100 copay per admission and 40% after deductible	\$100 copay per admission and 10% after deductible	\$100 copay per admission and 30% after deductible
Emergency Room	\$250 copay	\$250 copay	\$200 copay	\$200 copay
Urgent Care	\$50 copay	\$50 copay	\$50 copay	\$50 copay

\* You are responsible for 100% of any amounts charged that exceed Cigna's allowed amounts.

## Prescription Drug

When you enroll in one of the APS medical plans, you automatically receive Prescription Drug coverage through your medical plan.

You do not have to meet an annual deductible before the plan pays benefits – you simply pay a copay (if applicable) when you have your prescription filled. The amount that you pay for your prescription will vary based on the type of prescription drug you receive (generic, brand-name preferred, or brand-name non-preferred), where you have the prescription filled (retail pharmacy or through mail order), and the medical plan you choose.

With Cigna, you can receive up to a 34-day supply of medication at a retail pharmacy (30 days with Kaiser). If your prescription is a maintenance medication, you can receive up to a 102-day supply through the mail order service (90 days with Kaiser).

### SUMMARY OF BENEFITS

The chart below outlines the amount you pay when you have a prescription filled, based on the type of prescription drug, where you have the prescription filled, and the medical plan you choose.

	Kaiser Permanente (HMO)		Cigna Open Access Low Option	Cigna Open Access High Option
	In-Network at a Kaiser Medical Center	In-Network at a Participating Retail Pharmacy	In-Network	In-Network
<b>Retail Pharmacy</b>	up to a 30-day supply	up to a 30-day supply	up to a 34-day supply	up to a 34-day supply
Generic	\$10	\$20	\$4	\$4
Brand-Name Preferred	\$20	\$40	35% coinsurance (\$35 minimum/ \$50 maximum)	\$25
Brand-Name Non-Preferred	\$35	\$55	50% coinsurance (\$50 minimum/ \$100 maximum)	\$45
<b>Mail Order Pharmacy</b>	up to a 90-day supply	up to a 90-day supply	up to a 102-day supply	up to a 102-day supply
Generic	\$10	Not covered	\$0	\$0
Brand-Name Preferred	\$20	Not covered	35% coinsurance (\$70 minimum/ \$140 maximum)	\$50
Brand-Name Non-Preferred	\$35	Not covered	50% coinsurance (\$100 minimum/ \$200 maximum)	\$90

## Dental

APS offers you the opportunity to enroll for dental coverage through Delta Dental. This plan provides you with benefits for a variety of dental services. You may choose to see any dentist you wish, but your benefits will be greater if you see a dentist that is part of the Delta Dental provider network. Delta Dental has two levels of dental provider networks – PPO Network and Premier Network.

The dental plan pays the most benefits if you see a provider who is part of the PPO network. Visit [www.deltadentalva.com](http://www.deltadentalva.com) to learn if your provider is part of the PPO network.



## How the Plan Pays Benefits

When you receive dental care, you must first meet an annual deductible before the plan pays benefits. The deductible is waived for diagnostic and preventive care. The chart below highlights how the plan pays benefits.

Service/Feature	In-Network (PPO or Premier Network)	Out-of-Network*
Calendar Year Deductible (waived for diagnostic and preventive care)	\$50 Individual / \$100 Family	
Diagnostic and Preventive Care (e.g., cleanings, oral exams)	Covered in full	Covered in full
Basic Care (e.g., fillings, root canals)	You pay 20% after deductible	You pay 20% after deductible
Major Care (e.g., crowns, dentures)	You pay 35% after deductible	You pay 35% after deductible
Orthodontic Benefits	You pay 50%	You pay 50%
Calendar Year Annual Maximum Benefit	\$1,500 per family member	
Orthodontic Lifetime Maximum	\$1,500 per family member	

\* You are responsible for the full amount an out-of-network dentist charges in excess of the fee schedule.

### ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

**Newly Hired Employee** – If you are a benefits-eligible employee and eligible for dental coverage, your dental coverage will begin on the first day of the month following 30 days of employment. You have 31 days from your first day of employment to elect coverage.

**Newly Eligible Employee** – If you are newly eligible for dental coverage (because of a job assignment change), your dental coverage will begin the first of the month following the date you started your benefits-eligible position. You have 31 days from the date you started your benefits-eligible position to elect coverage.

## Flexible Spending Accounts

APS offers several types of Flexible Spending Accounts (FSAs) that can help you save money. If you choose to participate, you decide how much to contribute to these accounts each year and your contributions are deducted from each paycheck in equal amounts before federal income, Social Security, and in many cases, state taxes are deducted. You may then be reimbursed from these accounts for eligible expenses you incur during the year. You do not pay taxes on this money.

### Health Care FSA

You can use the Health Care FSA to reimburse yourself for eligible out-of-pocket healthcare expenses that are not covered by health insurance. You may choose to contribute up to \$2,550 each year into the Health Care FSA. You can be reimbursed for eligible expenses up to your annual election at any time during the year.

#### HEALTH CARE FSA ELIGIBLE EXPENSES\*\*\*

Examples of eligible healthcare expenses include:

- Copays, coinsurance, and deductibles
- Dental treatment (excluding cosmetic treatment)
- Eyeglasses and contact lenses
- Hearing aids
- Laser eye surgery
- Over-the-counter (OTC) items, if prescribed by a physician
- Orthodontia
- Physical therapy and chiropractic care
- Prescriptions

**IMPORTANT:** Expenses must be incurred by December 31<sup>st</sup> or your funds are forfeited.

\*\*\* This is not an inclusive list of eligible expenses. For more information about eligible expenses and how to submit claims for reimbursement, visit <https://arlingtoncountyflex.com>.

#### ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

##### Health Care FSA and Dependent Care FSA

**Newly Hired Employee** – If you are a benefits-eligible employee and eligible to participate in the FSA, your FSA coverage will begin the first day of the month following 30 days of employment. You have 31 days from your first day of employment to elect coverage.

**Newly Eligible Employee** – If you are newly eligible to participate in the FSA (because of a job assignment change), your FSA coverage will begin the first of the month following the date you started your benefits-eligible position. You have 31 days from the date you started your benefits-eligible position to elect coverage.

##### Transportation FSAs

If you are a benefits-eligible employee and eligible to participate in the Parking or Transit FSAs, you can enroll or change your election at any time during the year. Elections will become effective the pay period following your election or change request.





## Dependent Care FSA

You can use the Dependent Care FSA to reimburse yourself for eligible dependent care expenses. You may choose to contribute up to \$5,000 each year (for single or married filing jointly) and \$2,500 (for married filing separately) into the Dependent Care FSA. You may only be reimbursed for eligible expenses up to the balance you have available in your account.

### DEPENDENT CARE FSA ELIGIBLE EXPENSES\*\*\*

Dependent care expenses, whether for a child or an elder, include any expenses that allow you to work, such as:

- Daycare services (child under 13, or adult)
- Before and after school care
- Summer day camps

**IMPORTANT:** Expenses must be incurred by December 31<sup>st</sup> or your funds are forfeited.

The Health Care FSA and Dependent Care FSA accounts are subject to the IRS “use or lose” rule. Unreimbursed amounts left in either account cannot be returned to you. The Plan Year for both accounts is January 1st through December 31st. Claims must be incurred on or prior to December 31st of each Plan Year. Under IRS regulations, unclaimed amounts are forfeited. For this reason, we encourage you to be conservative in your estimates and only consider expenses you know you will incur in each Plan Year. In addition, because of the tax advantages of all FSAs, the IRS places limitations on their use. We encourage you to carefully consider these restrictions before choosing to participate in any of the Flexible Spending Accounts.

\*\*\* This is not an inclusive list of eligible expenses. For more information about eligible expenses and how to submit claims for reimbursement, visit <https://arlingtoncountyflex.com>.

## Parking and Transit FSAs

If you take public transportation to work or pay for parking, even if you only commute a few days a week, a Parking FSA or Transit FSA saves you money on your commute by paying commuting expenses with pre-tax dollars.

Any unused money from your contributions may be carried over to subsequent periods as long as the amount expended doesn’t exceed annual limits. While you can carry over contributions, you cannot carry over expenses. For example, if you incur an expense in January that is greater than your monthly contribution, you cannot be reimbursed from future contributions to cover January’s overage. However, if you incur an expense in January that is less than your monthly contribution, you can carry the money forward to cover future expenses.

### TRANSIT FSA

You can use the Transit FSA to reimburse yourself for expenses like bus vouchers, pass and tokens, ferry passes, van-pooling, and commuter rail. Expenses NOT eligible for reimbursement include gas, tolls, and other driving-related expenses or transit costs reimbursed by APS. You may contribute up to \$255 each month into the Transit FSA.

### PARKING FSA

You can use the Parking FSA to reimburse yourself for qualified parking expenses for parking at or near your place of employment. It includes parking at or near the location from which you commute to work using mass transit, commuter highway vehicles, or carpools. It does not include parking at or near your home, parking for business meetings or parking expenses reimbursed by APS. You may contribute up to \$255 each month into the Parking FSA.



## Life Insurance

Life insurance can help protect your family's finances if the unexpected happens. APS provides employees with basic life and AD&D insurance at no cost to you. You have the option to purchase additional coverage for yourself, your spouse, and/or your children. Life and AD&D insurance is provided through Minnesota Life Insurance Company.

### Basic Employee Life Insurance Accidental Death & Dismemberment (AD&D) Insurance

Employees who are members of the Virginia Retirement System (VRS) are covered automatically by the VRS Term Life Insurance Program provided through Minnesota Life Insurance Company. There is no cost to you for this coverage. APS automatically provides all eligible employees with life insurance coverage equal to two times your base salary, rounded up to the nearest \$1,000. AD&D insurance is also included.



## Optional Supplemental Life Insurance

Employees who are members of the Virginia Retirement System (VRS) may also purchase additional coverage for themselves, their spouse, and/or their children. You pay the full cost of this coverage. The Optional Supplemental Life Insurance coverage also provides Accidental Death & Dismemberment (AD&D) coverage. To view rates, calculate your premium, and obtain plan information, visit <https://web1.lifebenefits.com/lbwcm/pd/vrs>.

## Group Long Term Care Insurance

You have the option to purchase Group Long Term Care (LTC) insurance through Genworth Life Insurance Company. You pay the full cost of this coverage and you may enroll yourself, your spouse, your parents, and your spouse's parents. LTC insurance pays benefits to help offset the costs of long term care at your home or in the community, care in assisted living facilities, and care in a nursing home. The cost of coverage is based on the age of the insured individual at the time you enroll in coverage.

### ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

#### Basic Life and AD&D Insurance

Your effective date of coverage is your first day of employment in a benefits-eligible position.

#### Optional Supplemental Life and AD&D Insurance

If you apply for Supplemental Life Insurance within 31 days from your date of employment or the date you became benefits-eligible, you may select any option, up to a maximum death benefit of \$375,000, without providing Evidence of Insurability. Minnesota Life will determine your effective date of coverage.

#### Group Long Term Care Insurance

If you apply for LTC coverage within 60 days from your date of employment or the date you became benefits-eligible, and if you are under age 80, you can qualify for coverage with no medical underwriting. You apply for LTC coverage directly with Genworth Life and Genworth Life will determine your effective date of coverage.

Eligible employees, their spouses, and eligible family members are able to apply any time for LTC coverage, however they will be required to go through full medical underwriting.

## Disability for VRS Hybrid Retirement Plan Employees

APS provides all Hybrid Retirement Plan employees with Short Term Disability (STD) and Long Term Disability (LTD) coverage at no cost to you. This coverage is administered by The Standard Insurance Company. Both disability plans provide you financial protection if you become sick or injured and are unable to work due to a non-work related injury or illness.

### EFFECTIVE DATE OF COVERAGE

#### Disability for VRS Hybrid Retirement Plan Employees

For VRS Hybrid Plan employees, your effective date of coverage is the first day after one year of continuous employment in a benefits-eligible position.

### Short Term Disability

If you are sick or injured, unable to work, and considered disabled by The Standard Insurance Company, you will receive a portion of your income as follows:

Months of Continuous Service with APS	Work Days at 100% Income Replacement	Work Days at 80% Income Replacement	Work Days at 60% Income Replacement
0-12	0	0	0
13-59	0	0	125
60-119	25	25	75
120-179	25	50	50
180 or more	25	75	25

As outlined in the chart above, you are eligible for disability coverage after 12 months of continuous service. Short Term Disability benefits will begin on the 8<sup>th</sup> consecutive day of disability. STD benefit payments end after you receive 125 days of payments. If you continue to be disabled after 125 days of payments, you may be eligible to receive benefits under the Long Term Disability plan.



### Long Term Disability

If you continue to be disabled (as defined by The Standard Insurance Company) after you have received the full amount of STD benefits available, you may be eligible to receive LTD benefits. LTD benefits pay 60% of your pre-disability earnings or 80% of your pre-disability earnings for catastrophic conditions. These benefits continue to be paid until you are no longer disabled, you reach age 65, or you become eligible for Medicare, whichever comes first.



## Disability for All Other Benefits-Eligible Employees

If you are a benefits-eligible employee (and you are not a VRS Hybrid Plan participant), APS provides you with Short Term Disability (STD) and Long Term Disability (LTD) coverage through Liberty Mutual. This coverage provides financial protection for you and your family if you become sick or injured and are unable to work due to a non-work related injury. Basic coverage is provided at no cost to you and you have the option to purchase Disability Buy-Up coverage.

After a 30-day elimination period or exhaustion of your sick leave (whichever is greater), this plan provides a maximum integrated disability of 60% of your income. You have the option to purchase buy-up coverage of an additional 10% of income for a total maximum integrated disability benefit of 70% of your income. This voluntary coverage includes a medical premium expense benefit (MPEB) of up to \$200 per month after 90 days. The MPEB is payable for 24 months.

### ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

**Basic Disability for All Other Benefits-Eligible Employees**  
**Newly Hired Employee** – Your disability coverage will begin the first day of the month following 30 days of employment. APS provides Basic Disability coverage at no cost to you.

**Newly Eligible Employee** – If you are newly eligible for disability coverage (because of a job assignment change), your coverage will begin the first day of the month following the date you started your benefits-eligible position. APS provide Basic Disability coverage at no cost to you.

**Buy-Up Coverage for All Other Benefits-Eligible Employees**  
**Newly Hired Employee** – You have 31 days from your first day of employment to elect Disability Buy-Up coverage without providing Evidence of Insurability. You pay the full cost.

**Newly Eligible Employee** – You have 31 days from the date you started your benefits-eligible position to elect Disability Buy-Up coverage without providing Evidence of Insurability. You pay the full cost.

Eligible employees may apply any time for Disability Buy-Up coverage; however, if you apply for coverage after the 31 day eligibility period you must submit Evidence of Insurability to Liberty Mutual for approval. Liberty Mutual will determine your effective date of Disability Buy-Up coverage.





## Virginia Retirement System (VRS)

Planning for financial security in your retirement years is very important. Arlington Public Schools provides eligible employees with retirement benefits funded by you and APS.

### VRS Plan 1 or VRS Plan 2 Participants

VRS Plan 1 and VRS Plan 2 are Defined Benefit plans. A mandatory employee contribution (equal to 5% of your annual salary) applies to VRS Plan 1 and Plan 2 participants. Participant contributions are made through pre-tax payroll deductions. If you are a VRS Plan 1 or VRS Plan 2 participant, visit [www.varetire.org](http://www.varetire.org) for more information.

### VRS Hybrid Retirement Plan Participants

The **VRS Hybrid Plan** combines the features of a Defined Benefit plan and a Defined Contribution plan. Benefits-eligible employees with no previous VRS service credit whose VRS membership date is on or after January 1, 2014 will be automatically enrolled as a VRS Hybrid Plan participant.

A mandatory employee contribution equal to 5% of your annual salary (4% funds the Defined Benefit plan and 1% funds your Defined Contribution account) applies to VRS Hybrid Plan participants. Participant contributions are made through pre-tax payroll deductions.

#### VOLUNTARY EMPLOYEE CONTRIBUTIONS FOR HYBRID PLAN PARTICIPANTS

VRS Hybrid Plan participants can save additional money (up to 4% of your annual salary) deposited into a Defined Contribution account. You will receive an employer match on voluntary employee contributions. If you make the maximum voluntary contribution (4% of your annual salary) into your Defined Contribution Plan, you can receive 2.5% of your annual salary in matching funds from APS. VRS Hybrid Plan participants must contact ICMA-RC directly (the record keeper for the Defined Contribution plan) to initiate voluntary employee contributions into your Defined Contribution account.

**To learn more about your Defined Benefit and Defined Contribution plans, and to create your online account, visit [www.varetire.org/hybrid](http://www.varetire.org/hybrid).**

## Arlington County Retirement System (ACERS)

If you are a member of the Arlington County Retirement System (ACERS), contact the Arlington Retirement Office at **703-228-3500** or **1-800-818-4910** for more information.

## Optional Supplemental Retirement Program

Arlington Public Schools offers a variety of voluntary plans to help you achieve your retirement goals. These plans include 403(b), ROTH 403(b), 457(b), and ROTH 457(b) accounts offered through Lincoln Financial Group and AXA Advisors/PlanMember Services.

Participants may contribute a portion of their salary to a 403(b), ROTH 403(b), 457(b), or ROTH 457(b) account up to the maximum annual contribution amount (subject to IRS contribution limits). You can initiate, discontinue, or change the amount you contribute at any time. Participant contributions are made through pre-tax payroll deductions. For additional information, visit [www.apsva.us/supplementalretirement](http://www.apsva.us/supplementalretirement).

### School Board Match Program

Employees who contribute to an APS 403(b) or ROTH 403(b) plan are eligible to receive the School Board Match. The School Board matches up to 0.4% of your base salary or \$10 per pay period (or \$12 per pay period for ten-month employees paid over 20 pays), whichever is greater. School Board Match contributions are paid in the employee's name into a 401(a) defined contribution account with TIAA-CREF.

## Retiree Medical and Dental Benefits

APS provides eligible retirees with the opportunity to purchase and continue medical and dental coverage during retirement. The options for retiree medical and dental options differ based on whether or not the retiree is eligible for Medicare:

- If you are not eligible for Medicare, your retiree medical and dental options are the same as those offered to active employees, at retiree rates.
- If you are eligible for Medicare, your retiree medical and dental options will be Medicare-supplement plans. Currently, these options include UnitedHealthcare Senior Supplement plus Part D and Kaiser Medicare Plus.

To be eligible for Retiree Medical and Dental coverage, you must be enrolled in APS Medical and Dental benefits as an active employee immediately prior to retirement. Employees hired after January 1, 2009 who retire with less than 10 years of APS service are not eligible for coverage under the APS Retiree Medical and Dental plans.

If you would like to cover your spouse/dependent(s) in retirement, your spouse/dependent(s) must be covered on an APS Medical plan and APS Dental plan for at least five years immediately prior to retirement. For more information about retiree benefits, please visit [www.apsva.us/benefits](http://www.apsva.us/benefits).

## APS Wellness

APS Wellness promotes health, productivity, and happiness through employee wellness initiatives: Active for Life, The Biggest Loser, Healthy Habits, and annual Volleyball, Kickball and Bowling tournaments. For more information, visit [www.apsva.us/wellness](http://www.apsva.us/wellness).

## Employee Assistance Program (EAP)

The Arlington EAP provides services to employees of the Arlington County Government and Arlington Public Schools and their family members. The EAP works with employees and family members who have problems which may affect job performance; these can be problems at home or on the job. The EAP adheres to strict laws of confidentiality. There is no charge for EAP services. For more information, visit [www.apsva.us/eap](http://www.apsva.us/eap).

## Leave

### Annual Leave

Twelve-month employees earn annual leave of 14 to 28 days each fiscal year, depending on your years of service with APS.

### Personal Leave

Employees who work less than 12 months are advanced three days of personal leave each school year. You may carry a balance of up to six days of personal leave; days accrued beyond six are transferred into your sick leave account.

### Sick Leave

All employees who earn annual/personal leave also earn sick leave for each month worked. Sick leave may be used for personal illness or the illness or death of a family member. There is no limit to the amount of sick leave you may accrue. You also have the option to donate sick leave to another employee.

### Family Medical Leave

You may take up to 12 weeks of family and medical leave for childbirth and/or to care for a newborn, newly adopted or foster child(ren); for caring for an immediate family member with a serious health condition; or for your own serious health condition. To be eligible, you must have worked for APS for at least 12 months and have worked at least 1,250 hours prior to the start of the leave.

### Military Leave

Military leave is available to eligible employees who leave their positions to enter active service in the Armed Forces of the United States.

### Professional Leave

E, G, P and T-scale employees are provided with professional leave to participate in observations, workshops, meetings, conferences, or other activities devoted to the improvement of your professional skills or which are directly related to your work.



### Leave of Absence

If you are a full-time employee who has completed your probationary period, you may be granted a leave of absence. If you have accrued annual, personal and/or sick leave, you may be able to use it during your leave of absence. There are two kinds of Leaves of Absence: Short Term and Extended Leave

- **Short Term Leave of Absence:** This will not exceed 20 days in a fiscal year and may be granted for hardship situations on the recommendation of the supervisor and the approval of the Assistant Superintendent, Human Resources or designee.
- **Extended Leave of Absence:** This may be granted as an extension of Family Medical Leave, upon the Assistant Superintendent, Human Resources' approval, for professional full-time study, personal family responsibility, service in Teach for America or the Peace Corps, participation in a Fulbright program, or for any other similar reasonable purpose.

### Leave for Religious Observation

You may be approved to take leave for religious holidays using either your personal leave, annual leave, sick leave or leave without pay. You may also be permitted to instead make up the leave, if approved.

### Other Leave

There are other types of leave, such as time off work to fulfill civic responsibilities, perform public service, or attend meetings outside of APS.

## Holidays

APS provides employees with 13 paid holidays each year. These holidays include:

- New Year's Day
- Martin Luther King's Birthday
- Presidents Day
- Memorial Day
- Fourth of July
- Labor Day
- Columbus Day
- Veterans' Day
- Thanksgiving Day (and following Friday)
- Christmas Eve
- Christmas Day
- New Year's Eve

## Sick Leave Donations

Employees may request the Assistant Superintendent, Human Resources to approve donations of leave from colleagues at their work site. If approved, Human Resources will forward a donation form to the employee's supervisor for distribution to employees interested in donating leave.

## VRS Retirement Separation Pay

Employees hired on or after July 1, 2011 who qualify and retire under the Virginia Retirement System, after a minimum of five years of service with APS, will be paid one-quarter day's pay for each day of accumulated sick leave, and up to 40 days of accumulated annual leave, based on their hourly rate of pay at the time of retirement. Separation Payouts that exceed \$2,500 will be deposited in a deferred compensation account established in the retiree's name.

Benefit	Provider	Contact
Medical	Cigna	1-800-558-9562 <a href="http://www.myCigna.com">www.myCigna.com</a>
	Kaiser Permanente	301-468-6000 or 1-800-777-7904
Dental	Delta Dental	1-800-237-6060 <a href="http://www.deltadentalva.com">www.deltadentalva.com</a>
Flexible Spending Accounts (FSAs)	CompuSys/ERISA	1-800-933-7472 <a href="https://www.healthcareadmin.com/">https://www.healthcareadmin.com/</a> <a href="https://arlingtoncountyflex.com/">https://arlingtoncountyflex.com/</a>
Group Term Life Insurance and Optional Supplemental Life Insurance	Minnesota Life Insurance	1-800-843-8358 <a href="https://web1.lifebenefits.com/lb/home.htm">https://web1.lifebenefits.com/lb/home.htm</a>
Disability <i>VRS Hybrid Retirement Plan Participants</i>	Standard Insurance Co.	<a href="mailto:benefits@apsva.us">benefits@apsva.us</a>
Disability <i>All Other Benefits-Eligible Employees</i>	Liberty Mutual	1-888-287-8494
Virginia Retirement System <i>VRS Hybrid Plan Participants</i>	Virginia Retirement System (VRS)	1-855-291-2285 (Defined Benefit Account) <a href="http://www.varetire.org/hybrid">www.varetire.org/hybrid</a>
	ICMA-RC	1-877-327-5261 (Defined Contribution Account) <a href="http://www.varetire.org/hybrid">www.varetire.org/hybrid</a>
Virginia Retirement System <i>VRS Plan 1 and VRS Plan 2 Participants</i>	Virginia Retirement System (VRS)	1-888-827-3847 <a href="http://www.varetire.org">www.varetire.org</a>
Optional Supplemental Retirement Program	Lincoln Financial	1-800-234-3500 <a href="http://www.lfg.com/aps">www.lfg.com/aps</a>
	PlanMember Services (AXA)	1-800-874-6910 <a href="http://www.planmember.com/APS">www.planmember.com/APS</a>
	TSA Consulting Group, Inc. (Third-Party Administer for 403b and 457b plans)	1-888-796-3786
School Board Match Program	TIAA-CREF	1-800-842-2776 <a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>
Group Long Term Care	Genworth Life Insurance Company	1-866-859-6060 <a href="http://genworth.com/cov">genworth.com/cov</a>

**Important Notice**

This Benefits Guide is only intended as a brief summary of your benefits. Benefits are subject to the contractual terms, limitations, and exclusions as set forth in the master contracts. To view specific plan information, please visit [www.apsva.us/benefits](http://www.apsva.us/benefits).