

Imagine...Benefits That Meet Your Needs

What Fairfax County Public Schools Provides for You

Benefit	Description
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Your Health Benefits

CareFirst BluePreferred PPO	A national preferred provider organization (PPO) plan that allows you to use medical services or see specialists either in-network or out-of-network without a referral. This plan also provides access to network benefits for those who do not live in the area.
CareFirst BlueChoice POS	A local point-of-service (POS) plan that allows you to use medical services or see specialists either in-network or out-of-network. You and your dependents choose a primary care physician (PCP) who coordinates your care and provides referrals to specialists as needed.
Aetna Elect Choice EPO	A health maintenance organization (HMO) plan that allows you to see participating private practice physicians who are located throughout Northern Virginia, Maryland, and the District of Columbia. You and your dependents choose a primary care physician (PCP) who coordinates your care and provides referrals to specialists as needed.
Kaiser Permanente	A health maintenance organization (HMO) plan that provides care at Kaiser facilities located throughout the area. Except for emergencies, care received out of the area is not covered.
Aetna Dental DPPO	Under a dental preferred provider organization (DPPO), you see a dentist in the Aetna network, or you may see any dentist on an out-of-network basis, but you receive a higher level of benefit if you choose an in-network dentist.
Aetna Dental DMO	Under a dental maintenance organization (DMO), you must select a primary care dentist when you enroll and you must receive your dental care from that dentist, unless that dentist refers you to a specialist. This is an inexpensive plan, but it has limited provider options and minimum flexibility.

Saving Taxes on Health Care and Day Care

Flexible Spending Accounts (FSA)	A program that allows you to set aside pretax dollars from your paycheck to help you save taxes on health care costs and dependent care (day care) costs.
Health Care FSA	You are reimbursed for eligible expenses incurred by you and your dependents that are not covered by your health plan. You may elect to have a Health Care FSA regardless of whether or not you have FCPS health insurance.
Dependent Care (day care) FSA	Day care-type expenses incurred while you and your spouse (if married) are working or attending school full time for dependent children under the age of 13, or for any dependent, regardless of age, who must have daily care because of a physical or mental disability.

The above health and FSA benefits are optional. If you want to participate, you must enroll within 30 days of your hire date or during Open Enrollment. You must notify Benefit Processing within 30 days of a major life event if you want to change coverage.

Your Retirement Plan and Life Insurance

Virginia
Retirement
System (VRS)

A mandatory defined benefit (DB) retirement program for full-time educational, administrative, and support employees (paid monthly). Over the next few years, FCPS will gradually absorb all your VRS contribution expenses. As of July 1, 2004, your contribution will be 1.5 percent of your salary. Your VRS contribution is projected to decrease by a half percent annually through 2008. Enrollment is automatic upon hiring. You designate a beneficiary.

Educational
Employees'
Supplementary
Retirement System
of Fairfax County
(ERFC)

A mandatory defined benefit (DB) retirement program for full-time educational, administrative, and support employees (paid monthly). ERFC members contribute 4 percent of their salary. If you are hired on or after July 1, 2001, you have the *ERFC 2001* retirement plan. Enrollment is automatic upon hiring. You designate a beneficiary.

VRS Life
Insurance

Mandatory basic term life insurance coverage for VRS and ERFC members that provides your beneficiaries two times your annual salary in the event of your natural death or four times your salary in the event of your accidental death. Currently, the Virginia legislature has granted a premium holiday; therefore, there is no cost to you for basic coverage. Optional life insurance is a guaranteed benefit for the employee (subject to maximums) if you enroll within 30 days of your hire date. You may enroll for various multiples of your salary at any time, but the enrollment will not be guaranteed. You pay all costs for optional coverage.

Protecting Your Pay, Position, and Benefits

Integrated Disability
Management (IDM)

Consists of the Short-Term Disability (STD), Long-Term Disability (LTD), and Workers' Compensation plans and the coordination of benefits when you are away from work due to a serious personal injury or illness. Enrollment is automatic upon hiring. While you are on STD, FCPS continues to pay your salary and its contribution for your medical and dental benefits and your retirement plans for up to five months (after a 20-consecutive workday elimination period.). Your disability claim automatically transitions to the LTD plan if you are eligible due to your medical condition. There is no cost to you to participate in the STD plan or the workers' compensation plan. You pay the premium for the LTD benefit after taxes (25 cents per \$100 coverage); therefore, the LTD benefit is tax free. Participation in the IDM program is mandatory.

Saving Money For Your Personal Retirement

Deferred
Compensation–
457(b)

Optional programs that allow you to save for retirement by making pretax contributions to a 457(b) plan and/or a TDA account through payroll deductions. You may enroll at any time.

and
Tax-
Deferred
Annuity
(TDA)–403(b)

Looking After Future Health Care Needs

Long-Term Care Insurance	An optional plan available at group rates that provides for nursing home or assisted living expenses for you, your spouse, parents, and parents-in-law. You pay the full cost. Coverage is guaranteed for you if you enroll within 30 days of your hire date. You may apply at any time, but the benefit will not be guaranteed.
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Taking Time for Your Professional and Personal Needs

Leaves of Absence (LOA)	FCPS allows you to take time off to help you meet your personal and professional needs, such as child care, illness, hardship, military active duty, student teaching, and internships.
Family Medical Leave Act (FMLA)	This federal program allows those actively employed for 12 months to be eligible for 12 weeks of leave during a 12-month period for a serious personal illness; the birth or adoption of a child; the placement of a foster child; or the care of a sick spouse, child, or parent. The leave period is unpaid unless you use your sick or annual leave.

Taking Time Off From Work

Sick Leave, Bereavement Leave, and Personal Leave	You can earn unlimited accrual of sick leave based on your years of service for personal illness or injury, and for the care of immediate family members. You may use your sick leave as bereavement leave for up to 5 days for your immediate family. You may also use 3 days of sick leave as personal leave each year.
Holidays	Holidays include New Year's Day, Martin Luther King, Jr.'s birthday, George Washington's birthday, Memorial Day, Columbus Day, Thanksgiving Day and the following Friday, and spring break, summer break, and winter break.

FCPS Also Participates in and Provides These Programs and Services:

- Reciprocity of Sick Leave between public school divisions in Virginia
- COBRA
- Employee Assistance Program
- Social Security
- Child Care Resource Assistance and Referral Service through Fairfax County
- Tuition Reimbursement
- Career Development and Training

In addition to your salary, FCPS provides an employee benefits package worth approximately one third of your salary.

Health Care Premiums for 10-month Employees*

Plan	Employee	Employee and One Dependent (Minifamily)	Family
CareFirst BluePreferred PPO	\$82.62	\$275.40	\$344.26
CareFirst BlueChoice POS	\$73.76	\$245.90	\$307.36
Aetna Elect Choice EPO	\$74.92	\$249.70	\$312.13
Kaiser Permanente	\$65.02	\$216.76	\$270.94
Aetna Dental DPPO	\$12.94	\$ 22.04	\$ 31.21
Aetna Dental DMO	\$ 6.70	\$ 11.39	\$ 16.11

*You are automatically in the Summer Fund program unless you opt out. This program pays your salary over 12 months, but your benefit contributions are only taken from your paychecks received over the course of your contract (September-June). For example, as a 10-month contracted employee, your contributions are taken from the 10 paychecks of your contract, but your salary is spread over a 12-month period to allow you to receive paychecks throughout the summer months of July and August. (2005 rates)

For more information about your FCPS benefits, visit www.fcps.edu/DHR/benefits.