

Employee Benefits Briefing

An Open Enrollment Newsletter about 2020 Benefits for FCPS Employees

Open Enrollment: Monday, October 14 – Friday, November 8, 2019

Mark Your Calendar!

Open enrollment is your annual opportunity to review your plan elections and make changes to your medical, dental, and flexible spending account benefits. This year, open enrollment for 2020 benefits will start on October 14 and end on November 8, 2019.

To make the decision-making process easier, you may want to meet ALEX®, the virtual benefits counselor. If you have questions, ALEX has answers! See page 4 for more details.



If you are enrolling or making any changes to your benefits, you must do so through UConnect by 4:30 p.m. on Friday, November 8. Elections made during Open Enrollment become effective January 1, 2020.

October				
M	T	W	T	F
14 OE starts!	15 Ext. Hours: Gatehouse 4 - 7 p.m.	16	17	18
21	22	23	24 Open House: Hayfield SS 4 - 7 p.m.	25
28	29	30 Open House: Chantilly HS 4 - 7 p.m.	31	
November				1
4	5	6	7 Ext. Hours: Gatehouse 4 - 7 p.m.	8 OE ends!

What's New for 2020?

Premium increases remain low, and FCPS continues to cover the majority of premium costs and rate increases.

2020 Premium Increases

Medical

Aetna/Innovation Health	+ 5.4%
CareFirst BlueChoice Advantage	+ 1.7%
Kaiser Permanente Signature HMO	+ 4.1%

Dental

Aetna DPPO	+ 5.5%
Aetna DNO	+ 0%

Long-Term Disability

+ 0%

Medical and Pharmacy Benefits Changes

- The maximum copay for brand and specialty medications is increasing from \$50 to \$75 for up to a 30-day supply (Aetna/Innovation Health and CareFirst members).
- All plans will have expanded coverage for autism spectrum disorders; hearing aid benefits will be included in the Aetna/Innovation Health and Kaiser Permanente plans.

Flexible Spending Accounts (FSA)

- Health Care FSA limit increased to \$2,700 for 2020; Dependent Day Care FSA limit remains at \$5,000 (\$2,500 for married employees filing separate returns).

Wellness

- Earn \$100 by learning about your health risks - wellness incentive continues into 2020.

Important information about benefit changes and premium rates for 2020 - please read thoroughly.

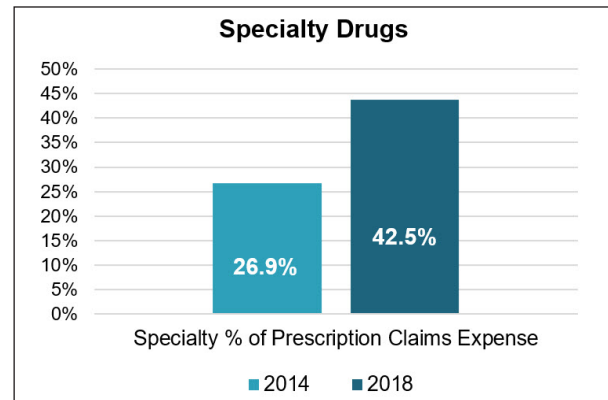
Benefit Changes for 2020

Prescription Changes for Aetna/Innovation Health and CareFirst Members

Effective January 1, 2020, increases to the maximum copay will go into effect for brand name and specialty drugs. The maximum copay for a brand name prescription filled with 30-day supply of medication will increase from \$50 to \$75. Longer supplies of medication will increase accordingly. The maximum out of pocket amount for pharmacy expenses will remain \$1,500 per individual.

Aetna/Innovation Health and CareFirst Pharmacy Copays as of January 1, 2020:		
Mail Order through CVS Caremark or at a local CVS retail pharmacy	Generic	Brand
– up to a 30-day supply	\$7*	20% of cost of drug, max \$75
– 31 to 90-day supply	\$14*	20% of cost of drug, max \$150
Participating non-CVS retail pharmacy	Generic	Brand
– up to a 30-day supply	\$7*	20% of cost of drug, max \$75
– 31 to 60-day supply	\$14*	20% of cost of drug, max \$150
– 61 to 90-day supply	\$21*	20% of cost of drug, max \$225
Specialty medicines from CVS Specialty pharmacy	Generic	Brand
– up to a 30-day supply	\$7*	20% of cost of drug, max \$75
*Please note: If the cost of the medicine is less than the minimum copayment, you will pay the lower amount.		

There has not been an increase to the maximum copay amounts since 2015. Brand name drugs - particularly specialty drugs - are the main driver of increased pharmacy costs.



Ways to Save

To save on your prescription costs, consider the following options:

- **Talk with your doctor about generic alternatives.** If you are taking a brand name drug, ask your doctor if there is a generic alternative.
- **Enroll in the Health Care Flexible Spending Account (FSA).** Paying for your eligible medical expenses with pre-tax dollars allows you to save money by paying less in taxes.

Benefit Enhancements

Expanded Benefits for Autism Spectrum Disorder

Starting in January, benefits will be available to participants diagnosed with autism spectrum disorder, regardless of age. Previously, benefits were available only to age 10. The benefit change applies to all FCPS health plans - see your plan booklet for copay information.

Hearing Aid Benefits Added Under Two Plans

Effective January 1, hearing aid benefits will be added to the Aetna/Innovation Health and Kaiser Permanente plans. The maximum benefit is \$1,500 per ear every 36 months. Hearing aid benefits under the CareFirst plan will continue to be available for accidental injury only.

Additional Benefits Information

Telemedicine Provides Convenient Access to Medical Care

Don't let a cold ruin your holiday season! All FCPS health plans provide around-the-clock access to medical care through telemedicine benefits.

Telemedicine allows you to speak or video chat with a board-certified physician who can diagnose and recommend treatment for many uncomplicated, non-emergency health concerns (such as sinus problems, ear infections, fever, and cough/sore throat). They can also issue prescriptions, if needed.

Not only are these benefits a convenient way to get personalized medical care when you're traveling or if your doctor's office is closed, you can also access these benefits when you are pressed for time and it is difficult to see your doctor. You can access telemedicine benefits anytime, anywhere!



	Aetna/Innovation Health	CareFirst	Kaiser Permanente
Learn More	Go to: www.ih-aetna.com/fcps/ Click on "Medical" then "24/7 Assistance".	Go to: www.carefirst.com/fcps Refer to the "CareFirst Video Visit" article on the home page.	Go to: http://my.kp.org/fcps Look under "Resources" for video visit.
Accessing Services	Register first at: www.teladoc.com . Phone: - 1-855-TELADOC Online video visit: - www.teladoc.com ; or - Teladoc™ app	Register first using the CareFirst website or app Online video visit only: - https://carefirstvideovisit.com/ ; or - CareFirst Video Visit app	Register or sign on through My Health Manager: www.kp.org Online video visit only.
Cost for General Medical/Telemedicine Services	\$20/session (after deductible)	\$20/session (after deductible)	\$0/visit

Learn more about your plan's telemedicine benefits by visiting the plan's website.

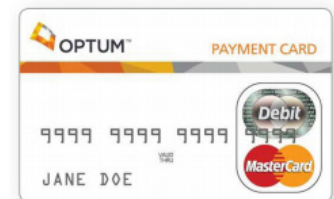


Are you an FSA Participant Using the Debit Card?

The IRS requires verification of certain FSA debit card transactions to ensure they meet the IRS definition of eligible expense. Validation of these expenses is key to avoiding penalties.

Flexible Spending Account (FSA) participants should ensure they respond to any requests from Optum to provide documentation for certain purchases made with your Optum Bank debit Mastercard. If your claim requires documentation, Optum will notify you by email or by U.S. mail. You can also view any claims that require validation by logging in to your account at <https://www.optumbank.com/FCPS> (click on the link "Needs Your Attention").

If Optum is unable to validate the transaction after 60 days, your debit card will be suspended. Failure to substantiate your outstanding claim(s) will result in a request to repay the claim and may result in the expense being reclassified as taxable income on your W-2.



Resources Available During Open Enrollment

FCPS encourages you to utilize the many available resources to aid you in making important benefits decisions. These resources include the FCPS and vendor websites, member service centers, and on-site support from FCPS staff and benefits vendors during Open Houses.



Your Open Enrollment Resources

Review Your Options with ALEX Benefits Counselor

Personalized, confidential benefits assistance - wherever and whenever you want!
Visit <https://www.myalex.com/fcps/2020>.



Visit our website

<https://www.fcps.edu>

(Search keyword "Benefits")



Send us an email

HRConnection@fcps.edu



Speak with a representative

Benefit Services: 571-423-3200

Hours: 8 a.m. - 4:30 p.m., Mon. - Fri.

Open Houses

Thursday, October 24

4:00 – 7:00 p.m.

Hayfield Secondary School Cafeteria
7630 Telegraph Road, Alexandria

Wednesday, October 30

4:00 – 7:00 p.m.

Chantilly High School Cafeteria
4201 Stringfellow Road, Chantilly

Open Houses will include:

- Flu shot clinics (see page 7)*
- Benefit vendors and DHR staff
- Mini-workshops for expectant parents*

**Registration required.*

Extended Hours

Tuesday, October 15

Thursday, November 7

4:00 – 7:00 p.m.

8115 Gatehouse Road, Falls Church

Human Resources staff will be present to answer questions and provide assistance with UConnect.

Please note: Flu shots are unavailable during extended hours. Due to space constraints, benefit vendors will not join us for extended hours.

Expectant Parents Mini-Workshops

The Office of Benefit Services will offer mini-workshops during this year's Open Houses, providing information on how to prepare and plan for time off due to the birth/adoption of a child. Participants will review their FCPS leave benefits, learn about the maternity programs available through their health plan, and receive information about other helpful resources.

The workshop is open to all employees who would like more information on these benefits provided by FCPS. There is no charge for the workshop. You must register through MyPLT; use the search term "maternity" to find the course.

Workshop Schedule

- **Thursday, October 24** 5:00 p.m.
Hayfield Secondary School
- **Wednesday, October 30** 5:00 p.m.
Chantilly High School
- **Tuesday, November 5** 11:00 a.m. and 2:00 p.m.
Dunn Loring Center

Wondering how your expanding family might impact your FCPS benefits?

Use ALEX to get personalized assistance with your FCPS benefits.
Visit <https://www.myalex.com/fcps/2020>.



2020 Premiums

Monthly Paid Employee

(deductions over 10 pay periods)¹

MEDICAL

Coverage	Aetna/ Innovation Health			CareFirst BlueChoice Advantage			Kaiser Permanente		
	YOU PAY	FCPS PAYS	Total Cost	YOU PAY	FCPS PAYS	Total Cost	YOU PAY	FCPS PAYS	Total Cost
Individual	\$147.84	\$837.77	\$985.61	\$109.44	\$620.16	\$729.60	\$120.39	\$682.22	\$802.61
Minifamily	\$492.81	\$1,478.42	\$1,971.23	\$364.80	\$1,094.39	\$1,459.19	\$401.31	\$1,203.93	\$1,605.24
Family	\$615.90	\$1,848.12	\$2,464.02	\$456.00	\$1,368.01	\$1,824.01	\$501.64	\$1,504.91	\$2,006.55
2 Employee: Family ²	\$492.81	\$1,971.21	\$2,464.02	\$364.80	\$1,459.21	\$1,824.01	\$401.31	\$1,605.24	\$2,006.55

Biweekly Paid Employee

(deductions over 20 pay periods)¹

Coverage	Aetna/ Innovation Health			CareFirst BlueChoice Advantage			Kaiser Permanente		
	YOU PAY	FCPS PAYS	Total Cost	YOU PAY	FCPS PAYS	Total Cost	YOU PAY	FCPS PAYS	Total Cost
Individual	\$73.92	\$418.89	\$492.81	\$54.72	\$310.08	\$364.80	\$60.20	\$341.11	\$401.31
Minifamily	\$246.40	\$739.21	\$985.61	\$182.40	\$547.20	\$729.60	\$200.65	\$601.96	\$802.61
Family	\$307.95	\$924.06	\$1,232.01	\$228.00	\$684.00	\$912.00	\$250.82	\$752.46	\$1,003.28
2 Employee: Family ²	\$246.40	\$985.61	\$1,232.01	\$182.40	\$729.61	\$912.01	\$200.65	\$802.62	\$1,003.27

DENTAL

Monthly Paid Employee¹

Biweekly Paid Employee¹

Coverage	Aetna DNO			Aetna PPO			Aetna DNO			Aetna PPO		
	YOU PAY	FCPS PAYS	Total Cost	YOU PAY	FCPS PAYS	Total Cost	YOU PAY	FCPS PAYS	Total Cost	YOU PAY	FCPS PAYS	Total Cost
Individual	\$7.65	\$17.85	\$25.50	\$18.66	\$43.56	\$62.22	\$3.83	\$8.93	\$12.76	\$9.33	\$21.78	\$31.11
Minifamily	\$13.01	\$30.36	\$43.37	\$31.73	\$74.04	\$105.77	\$6.51	\$15.18	\$21.69	\$15.87	\$37.02	\$52.89
Family	\$18.41	\$42.96	\$61.37	\$45.00	\$104.98	\$149.98	\$9.21	\$21.48	\$30.69	\$22.50	\$52.49	\$74.99
2 Employee: Minifamily ²	\$8.68	\$34.70	\$43.38	\$21.15	\$84.62	\$105.77	\$4.34	\$17.35	\$21.69	\$10.58	\$42.31	\$52.89
2 Employee: Family ²	\$12.27	\$49.10	\$61.37	\$29.99	\$119.99	\$149.98	\$6.14	\$24.55	\$30.69	\$15.00	\$59.99	\$74.99

COBRA Rates³

Coverage	Medical			Dental	
	Aetna/ Innovation Health	CareFirst	Kaiser Permanente	Aetna DNO	Aetna PPO
Individual	\$837.78	\$620.16	\$682.22	\$21.68	\$52.89
Minifamily	\$1,675.54	\$1,240.30	\$1,364.45	\$36.87	\$89.91
Family	\$2,094.42	\$1,550.41	\$1,705.57	\$52.16	\$127.49

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

² **Employees and their spouses who both work for FCPS in benefits-eligible positions are eligible for a spousal discount on their health and dental insurance.** The FCPS Spousal Rates reflect an employee contribution of 20% of total premium for medical and dental coverage. If you are eligible but not currently receiving this discount, complete the FCPS Spouse Health Plan Deduction form (HR Form 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.

*You can estimate the impact of changes you make to health or dental coverage by using the paycheck modeling tool (available on UConnect or at www.fcps.edu search keyword "Paycheck Modeling").

Continuing Programs for 2020

Don't Forget to Take Your Health Assessment and Earn a \$100 Wellness Incentive!

Help manage your health risks and save money! FCPS employees who are the primary policyholder and who participate in an FCPS health plan will continue to have the opportunity to earn a \$100 wellness incentive for completing their health vendor's online health assessment. The health assessment is a questionnaire related to different aspects of your general health and well-being that is easy to complete in about 15-20 minutes. Your individualized health report may also include information on how to obtain health coaching and/or receive other health or wellness programs that are offered through your health plan.

The health assessment is confidential. Only you and your health plan receive the individual information. Your health-related information is not shared with FCPS in compliance with state and federal privacy laws.

For more information, visit the Employee Wellness website on the FCPS intranet, search keywords "health assessment".



Have you talked to ALEX?

Get 24/7 personalized benefits assistance! Speak with ALEX at <https://www.myalex.com/fcps/2020>.



Employee Assistance Program (EAP)

Work-Life Balance Support

Did you know that your Employee Assistance Program (EAP), Guidance Resources, can be a helping hand just when you need it?

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 will research your needs on topics, 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 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.

You can also access services online by registering at www.guidanceresources.com (Enter Web ID: FCPS) or check out their App: *Guidance Resources Now*.

For more information, visit the Employee Assistance website on the FCPS intranet and search keywords, "EAP".

Tobacco-Free Resources

Trying to Quit? Check out the listing of tobacco-free resources to help you quit and stay quit. For more information, visit the employee Wellness website on the FCPS intranet, search keywords "tobacco".



Staying Healthy

Free Flu Immunizations

Who is eligible for a free flu shot?

All full-time, part-time, hourly, temporary, and substitute employees currently on assignment.

Where can I get a flu shot?

Most schools and facilities hold flu clinics at their locations; check with your Wellness Liaison to see if your worksite is holding its own flu clinic.

If you are unable to attend the flu clinic at your worksite, Employee Wellness will sponsor several large flu shot clinics at Open Enrollment Open Houses and at the large administrative centers. See the schedule below:

Date and Location	Time
• Thursday, October 24 Hayfield Secondary, Senior Cafeteria (Benefits Open House)	4:00 – 7:00 p.m.
• Wednesday, October 30 Chantilly HS, Cafeteria (Benefits Open House)	4:00 – 7:00 p.m.
• Wednesday, December 11 Gatehouse Administrative Center Cafe	2:30 – 5:30 p.m.

How can I sign up?

Appointments are required for the large flu clinics listed above. To schedule an appointment, visit www.fcps.edu, search keywords “Open Enrollment”. Employees must present their employee ID when they receive their immunization.

Can my family members get a flu shot?

Yes, family members of employees (18 and older) may also receive a seasonal flu immunization at any FCPS clinic. The cost is \$27.00, payable to INOVA by cash or check at the time of the immunization. Contact flushots@fcps.edu for questions.

For more information, visit www.fcps.edu and search keywords “flu shots”.

Know Your Numbers!

FCPS employees will have a health screening opportunity to learn their numbers this year! FREE health screenings will be held throughout Fairfax County at *Know Your Numbers* events.

Health screenings include:

- Glucose*
- Cholesterol*
- Blood pressure
- Body composition

**Fingerstick - no fasting required*

The screenings take 15 minutes or less. Results are confidential and will be discussed with the employee by a health professional at the time of the screenings.

For more information and/or to make an appointment, visit the Employee Wellness website on the FCPS intranet, search keywords “health screenings”.

Coming Soon: A New Virtual Wellness Challenge!



Feel Like a Million is a six-week fun, interactive, game show themed wellness challenge designed to help you feel your best and improve overall health. The goal of the challenge is to earn one million virtual dollars by practicing healthy habits.

Registration begins October 7, 2019. Participate as an individual or join a team with your colleagues.

The challenge will start on October 28 and end on December 8, 2019. Get inspired to feel your best as we head toward the holidays!

For registration information, visit the *Employee Wellness website on the FCPS intranet*, search keyword “wellness”.

VRS Hybrid Plan Members

Employee contributions to VRS 457(b) Hybrid Plan increase in January 2020

VRS Hybrid Retirement Plan members will soon see an automatic increase in their voluntary contributions to the VRS Hybrid 457(b), unless they opt-out.

The VRS Hybrid Plan encourages members to maximize their retirement savings by automatically increasing their contributions to the VRS Hybrid 457(b) Plan by 0.5% every three years. The last auto-escalation increase occurred in January 2017.

10-month employee earning \$50,000 annually		Employee Share	FCPS Share
Example of 457(b) Contributions	Contributions as of December 2019	\$0	\$0
	Contributions as of January 2020 with 0.5% auto-escalation feature	\$25	\$25

* For ease of understanding, this example does not factor impact of taxes or pre-tax deductions. Please go to www.varetire.org for more detailed information

The contribution increase applies to VRS Hybrid members who were employed on or before August 1, 2019 and who are contributing less than 4%. Participants may choose to opt-out between the period of October 1 – December 16, 2019.

Hybrid members will soon see a communication from VRS about the automatic increase. While you may elect to opt out, you will lose any matching contributions, which may lower the dollars available at retirement.

Most full time, instructional/school-based employees hired after January 1, 2014, are members of the VRS Hybrid Retirement Plan.

Increase your voluntary contributions to the VRS 457(b) Hybrid Plan and save more!

Now is a great opportunity for VRS Hybrid Plan members to review their contributions to the Hybrid 457(b) plan. Enrolling in (or increasing your contributions to) this plan provides you with a matching contribution from FCPS and increased savings for retirement.

Hybrid members can direct up to 4% of their pay to the VRS Hybrid 457(b) Plan. FCPS' matching contribution is pro-rated based on the amount you contribute. See chart below for the schedule of matching contributions.

	Your Elective Contribution	FCPS Match
Voluntary Contribution Matching Schedule	0.00%	0.00%
	0.50%	0.50%
	1.00%	1.00%
	1.50%	1.25%
	2.00%	1.50%
	2.50%	1.75%
	3.00%	2.00%
	3.50%	2.25%
	4.00%	2.50%

VRS Hybrid members can verify their enrollment in the Hybrid 457(b) Plan and contribution levels by looking at the Deductions section of their pay advice (look for the deduction titled "VRS457").

For more information on your VRS Hybrid Retirement Plan and the advantages of saving through voluntary contributions, visit <http://www.varetirement.org/hybrid.html>.

Are your beneficiaries up to date?


Major life events such as marriage, birth/adoption of children, or divorce may warrant review of your beneficiary designations. Keep in mind you may have different beneficiaries designated for your life insurance, retirement and deferred compensation benefits. Some beneficiary designations are not available online, so if you are unsure if your beneficiaries are up to date we recommend you place new forms on file. Instructions for updating your beneficiaries can be found on the FCPS website (www.fcps.edu, search keyword "beneficiary").



Your Open Enrollment Checklist

Before Open Enrollment:


- ☐ Log in to UConnect to verify your personal information is correct, such as:
 - Your mailing address and phone number
 - Your dependent(s) SSN(s)

Go to www.fcps.edu and search “UConnect”. Your login information is your FCPS user ID and password. To access UConnect, you must be connected to the FCPS network or through VPN. Login instructions are posted online.
- ☐ “Talk” to ALEX Benefits Counselor to get personalized benefits assistance. Visit <https://www.myalex.com/fcps/2020>. 
- ☐ Review your health care claims to help estimate your out-of-pocket expenses for 2020. Think about enrolling in a Flexible Spending Account (Health Care and/or Dependent Day Care) to help reduce your out-of-pocket costs by saving money on taxes in 2020.
- ☐ 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 needed to add them to your coverage. Documents are due by 4:30 p.m. on Friday, November 8.

During Open Enrollment:

- ☐ Review this Benefits Briefing carefully as you consider your plan choices. Take advantage of the many open enrollment resources available to you. See page 4.
- ☐ Log in to UConnect and review your elections for calendar year 2020. Make changes if needed. Remember, Open Enrollment ends at 4:30 p.m. on Friday, November 8.
- ☐ If you participated in the Flexible Spending Account program in 2019, you must re-enroll to continue participating in 2020.
- ☐ **You do not need to take action if you are not making any coverage changes or not enrolling in an FSA for 2020.**

After Open Enrollment:

- ☐ **Review carefully the benefits confirmation statement that will be sent to your FCPS email account in mid-November.**
 -  If you are currently receiving the Two Employee Spouse discount, look for communications about an upcoming audit in late December. The letter will contain details about the audit process and outline any actions required of you in order to continue receiving this discount.
- ☐ 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. Please review these SSN's to ensure they are accurate.

If you are requesting coverage for your spouse and/or dependent children, you must supply the appropriate legal documents to support eligibility for coverage under the plan. Go to www.fcps.edu and search “dependent eligibility” for a list of required documents. You may scan and email your documents to HRBenefitsDocumentation@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.

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
- Prostheses
- 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 are 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 are not eligible for Medicaid or CHIP, you will not 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 offering premium assistance, 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 at 1-877-KIDS NOW or visit 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 are not 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:

- Department of Labor:
www.askebsa.dol.gov or call 1-866-444-EBSA (3272)
- Medicaid:
www.coverva.org/programs_premium_assistance.cfm or call 800-432-5924
- CHIP:
www.coverva.org/programs_premium_assistance.cfm or call 855-242-8282

Financial Benefit Notices

Fairfax County Public Schools 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."

ENGLISH

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 571-423-3200.

AMHARIC (አማርኛ)

አዳምጥ : አማርኛ, ከከፍተኛ የዓለም አቀፍ አገልግሎት, የሚገኙ ከሆነ, ለእርስዎ የሚገኙ ናቸው. 571-423-3200 ይደውሉ .

ARABIC (العربية)

تنبيه: إذا كنت تتكلم العربية ، وخدمات المساعدة اللغوية ، مجاناً ، تتوفر لك . مكالمة 3200-423-571.

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: 如果你说中国话, 语言协助服务, 免费的, 都可以给你。拨打571-423-3200。

FRENCH (Français)

ATTENTION : Si vous parlez français , les services d'assistance de langues, gratuitement , sont à votre disposition. Appelez 571-423-3200 .

GERMAN (Deutsch)

ACHTUNG: Wenn Sie Deutsch sprechen , Sprachassistentendienste sind kostenlos, zur Verfügung. Rufen Sie 571-423-3200 .

HINDI (हिंदी)

ध्यान दें: यदि आप अंग्रेजी, भाषा सहायता सेवाएं, नि: शुल्क बोलते हैं, तो आप के लिए उपलब्ध हैं। 571-423-3200 पर कॉल करें।

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 : 당신이 한국어, 무료 언어 지원 서비스를 말하는 경우 사용할 수 있습니다. 571-423-3200 를 호출합니다.

KRU (Bàsòò-wùdù-po-nyò)

Dè dẹ nìà kẹ dyéqé gbo: Ọ jù ké m̀ Bàsòò-wùdù-po-nyò jù ní, níí, à wuqu kà kò dọ po-poò b́èin m̀ gbo kpáa. Ọ́á 571-423-3200.

PERSIAN FARSI (فارسی)

توجه: اگر شما فارسی صحبت می کنید ، خدمات کمک زبان رایگان در دسترس شما هستند . پاسخ 3200-423-571 .

RUSSIAN (Русский)

ВНИМАНИЕ : Если вы говорите России , переводческие услуги , бесплатно , доступны для вас . 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 (اردو)

توجه: اگر آپ اردو بولتے ہیں تو ، مفت زبان کی مدد کی خدمات 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: Bí ó bá nsọ èdè Yorùbá ọfẹ̀ ní iranlọwọ̀ lórí èdè wa fun yin ó. Ẹ̀ pe ẹ̀rọ-ibanisọ̀rọ̀ yí 571-423-3200.

Department of Human Resources

Office of Benefit Services

Gatehouse Administration Center, Suite 2700

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

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