

# Fairfax County Public Schools 2024 Benefits at a Glance for FCPS Employees



# **FCPS Benefits**

# Choosing the Best Options for You

FCPS provides many benefits programs to meet the needs of you and your family. You will be automatically enrolled in basic life insurance benefits, retirement, and the Integrated Disability Management program. To help you maintain a healthy work-life balance, you also have access to many worksite wellness programs and a work-life balance program through the Employee Assistance Program (EAP). During your onboarding process, you will be asked to make your selections among several optional benefit programs, which are summarized on the following pages.

### **Health Insurance**

FCPS offers a choice of two medical insurance plans that include vision and prescription coverage. You may also select from two dental insurance plans.

### Medical Plans

Cigna Open Access Plan (OAP)	Kaiser Permanente Signature HMO
www.cigna.com/fcps	my.kp.org/fcps
An extensive national network of physicians, hospitals, and ancillary health care providers.	Access physicians and medical care through local Kaiser Permanente Medical Centers.
Prescription benefits provided through CVS/Caremark https:/info.caremark.com/fcps.	Prescription benefits provided through Kaiser Permanente.

### **Action Required:**

Enroll within your first 30 calendar days of employment\* (coverage effective the first of the month following your date of hire) or during the annual open enrollment period (effective January 1).

Eligibility documentation is required to enroll your spouse and/or dependent children up to age 26.

\*Enrollment may also be permitted within 30 calendar days of a qualifying life event.

### Dental Plans

Aetna Dental Preferred Provider Organization (DPPO)	Aetna Dental Network Only (DNO)			
www.ih-aetna.com/fcps	www.ih-aetna.com/fcps			
<ul> <li>Larger national network of providers</li> <li>In- and out-of-network benefits available</li> </ul>	<ul> <li>All services must be received from Aetna DNO providers</li> <li>No maximum annual benefit</li> </ul>			
Maximum annual benefit				



Learn more about each of these plans by visiting the plan's website. Additional plan details and premiums can be found on the FCPS Benefits website (<u>www.fcps.edu</u>, search keyword "Insurance Benefits").

# Meet ALEX®, your virtual Benefits Counselor!

ALEX is an online benefits support tool that will walk you through the FCPS benefits options and premium costs. It can even display side-by-side comparisons. Visit <a href="https://start.myalex.com/fcps.">https://start.myalex.com/fcps.</a>



# **FCPS** Benefits

# Choosing the Best Options for You

## Flexible Spending Accounts (FSAs)

FCPS offers Flexible Spending Accounts (FSA) for health care and dependent day care expenses. Participating in an FSA can help you save money by paying for these services with pre-tax dollars. If you choose to enroll, your annual election will be deducted in equal installments from your pay. Deductions are taken 10 months of the year (Jan. - June and Sept.-Dec.).

### **Basic Life Insurance**

All eligible employees receive basic life benefits. You are automatically enrolled in basic life insurance.

#### **Action Required:**

Enroll within your first 30 calendar days of employment. Your FSA enrollment is effective the first of the month following receipt of your enrollment form. You may also elect to participate in the FSA program during the annual open enrollment period.

## **Optional Life Insurance**

You may choose to enroll in additional optional life insurance for yourself and/or dependent(s). You must enroll within 30 calendar days of your date of hire. After that, you must provide evidence of insurability and be approved by Securian Financial (ERFC/VRS members) or MetLife (FCERS members).



### Points of Contact

HR Client Services: 571-423-3000 Use FCPS StaffConnect

Office of Benefit Services:

571-423-3200

<u>FCPSBenefitsDocumentation@fcps.edu</u> <u>www.fcps.edu/benefit-services</u>

### Benefits Terms to Know

**Qualifying Event (QE):** You can enroll in or make changes to your health insurance and FSAs within 30 calendar days of life events such as: marriage, divorce, birth/adoption, death of a spouse or child, and loss of/significant changes to health insurance. <u>View the Life Events website for more details.</u>

# Retirement Benefits Saving for the Future

## **Mandatory Retirement Plans**

Administered by independent agencies:

- VRS and ERFC: Newly hired full-time educational, administrative, and operational employees are
  enrolled in the Virginia Retirement System (VRS) Hybrid Plan\* and the Educational Employees'
  Supplementary Retirement System of Fairfax County-ERFC 2001 Plan. The Hybrid plan gives
  members the opportunity to receive matching contributions to the defined contribution component
  of their retirement account.
- FCERS: Newly-hired biweekly-paid operational employees and less-than-full-time monthly-paid employees are enrolled in the Fairfax County Employees' Retirement System (FCERS) Plan E\*\*.

\*The VRS Hybrid Plan is for new members with no previous VRS service credit and a membership date on or after January 1, 2014. Other plans may apply for new hires with previous VRS service or those hired before January 1, 2014. Eligible part-time employees are enrolled in the Fairfax County Employees Retirement System.

\*\*The FCERS Plan E is for new members with no previous FCERS service credit and a membership date on or after July 1, 2019. Other plans may apply for new hires with previous service credit or those hired before July 1, 2019.

## **Voluntary Retirement Savings Plans**

Hybrid 457, 403(b), and 457(b)

FCPS offers a variety of voluntary plans to help you achieve your retirement goals. Plans include:

- **Hybrid 457** for all VRS Hybrid Retirement Plan members. Contribute additional savings for retirement and receive matching contributions from FCPS. Enrollment is permitted once per quarter. For more information, visit the Hybrid 457 website (www.fcps.edu, search keywords "Hybrid 457").
- 403(b) and 457(b) retirement savings plans. You may participate in one or both plans. You can
  enroll/change/cancel contributions throughout the year by visiting the approved vendors' websites.
  For more information, visit the <u>Supplemental Retirement Savings Plan website</u> (<u>www.fcps.edu</u>,
  search keywords "Supplemental Retirement".

### Points of Contact

**ERFC**:

703-426-3900 or 844-758-3793

Email: <a href="mailto:erfcoffice@fcps.edu">erfcoffice@fcps.edu</a> <a href="mailto:https://www.fcps.edu/erfc">https://www.fcps.edu/erfc</a>

VRS:

888-827-3847 (VA-RETIR)

Email: vrshybridsupport@varetire.org

https://www.varetire.org/

**FCERS**:

703-279-8200 or 800-333-1633

Email: erfcoffice@fcps.edu

https://www.fairfaxcounty.gov/retirement/schools

# Don't forget about ALEX® for Retirement!

ALEX® can also walk you through your FCPS Retirement benefits, so you can get a thorough explanation of your pension plans and supplemental savings plans options.

Find the ALEX for Retirement link for your retirement system by visit the Meet ALEX website at

www.fcps.edu/careers/salary-andbenefits/insurance-benefits/alex (www.fcps.edu, search "ALEX").



# Wellness Programs Your Health and Wellbeing

## **Employee Wellness Programs**

The FCPS employee wellness program promotes initiatives that enhance the overall health and well-being of FCPS employees. Wellness initiatives are based on scientific evidence and provide health information and fitness strategies to inspire healthy lifestyles and lower health risks. The program is administered through the Office of Benefit Services in the Department of Financial Services and includes:

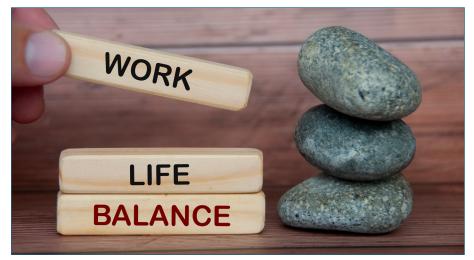
- Employee Wellness Incentives
- Employee Flu Shot Program
- Virtual Wellness Challenges
- Wellbeats Virtual Wellness Platform
- Lactation Support Program
- Gym and Fitness discounts
- Wellness Talks and Webinars

## **Employee Assistance Program (EAP)**

The Employee Assistance Program (EAP), Guidance Resources, is a work-life benefit for employees and their household members. Personal issues, planning for life or simply managing daily life can affect your work, health, and family. Guidance Resources provides support, resources, and information for personal and work-life issues as well as legal and financial consultations and short-term counseling. Services with Guidance Resources are confidential and provided at no charge to you or your household members.

EAP services are free and can be accessed 24 hours a day, 7 days a week, 365 days of the year. Enrollment is automatic and no paperwork needs to be filled out.

More information on the EAP or the Employee Wellness Programs for current staff members can be found on the <u>Wellness Programming Hub page</u> (<u>https://hub.fcps.edu</u>, search "wellness").



### Points of Contact

Employee Wellness:

www.fcps.edu/wellness-programs

Email: <u>HRWellness@fcps.edu</u>

EAP:

Email: EAPQuestions@fcps.edu

Guidance Resources:

855-355-9097

www.guidanceresources.com

Web ID: FCPS

# Leave and Disability Programs Your Time Away from Work

### **Leave Benefits**

### Sick Leave

Benefits-eligible employees accrue sick leave. You may use sick leave for personal illness or injury and for the care of immediate family members as defined by FCPS.

### Monthly-Paid Employees Sick Leave Accrual

CONTRACT LENGTH	LESS THAN 12-MONTH		
Contract days	180-188	190-203	208-219
Typical days accrued per calendar year	11	12	13

### Biweekly-Paid Employees Sick Leave Accrual

Hours Gained per 1 hour of work	.0538 hour
Maximum Hours Gained per two week pay period	4.304 hours

#### Personal Leave

Each contract/school year, less-than-12-month employees may use up to 5 days of accrued sick leave as personal leave. Unused personal leave days remain in your sick leave balance.

If you are transferring from another public school division in Virginia, you may request to have up to 60 work days of accumulated sick leave transferred to FCPS. This request must be in writing to the Office of Payroll Management and must be submitted within the 12-month period after separation from the previous school district.

### Annual Leave

260-day contract employees are eligible for annual leave. The earnings rate is dependent on the number of eligible years of service with FCPS. For each year of service, one additional day of annual leave is accrued. For example, in the second year of employment, an employee will accrue 14 days of annual leave. The maximum number of annual leave hours that an employee can accumulate in each fiscal year is:

- 0-10 years of eligible service = 30 day limit or 240 hours
- 11+ years of eligible service = 40 day limit or 320 hours

Each July, any annual leave in excess of these maximums is converted to sick leave.

### Leave Entitlements

All FCPS employees who are eligible for sick and/or annual leave will receive their annual entitlement at the beginning of each fiscal year (July 1). Employees who joined FCPS or had a position change in September will see their available annual leave beginning in their October paycheck.

### Family and Medical Leave Act (FMLA)

After being actively employed with FCPS for 12 months and working at least 1,250 hours, you may be eligible for up to 12 weeks of unpaid leave under FMLA for: a serious health condition for yourself, spouse, child or parent; the birth/adoption of a child, placement of a foster child, or care of a service member. FMLA may be paid or unpaid, depending on your leave balances.

# Leave and Disability Programs Your Time Away from Work

## Long-Term Leaves of Absence (LOA)

FCPS offers two types of LOA's (leaves that are greater than 30 calendar days).

- Designated LOA For a specific purpose with supporting documentation for: child care, personal
  family illness, hardship, active military duty, student teaching or internships to obtain an initial
  teaching or critical field licensure, or professional certifications. A Designated LOA does not have a
  length of service requirement.
- Non-designated LOA For any reason to include but not limited to: study, employee organization business, professional enhancement, etc. (See <u>Regulation 4822</u>). Available after working in a contracted position within FCPS for 5 continuous years. For school-based instructional and other less-than-12-month employees, it is typically granted for a school year. For all other employees, the duration may be less than a year.

## **Disability Benefits**

FCPS provides an Integrated Disability Management (IDM) Program that provides salary replacement for eligible employees. You are automatically enrolled in the FCPS IDM program.

- Workers' Compensation for on-the-job illnesses and injuries.
- Short-Term Disability (STD) for personal illnesses or injuries lasting longer than 20 continuous workdays. New employees are enrolled in this program after completing 12 months of service.
- Long-Term Disability (LTD) for those who remain unable to work after their STD exhausts (for more than 5 months) because of personal illness/injury.

The program is administered by Sedgwick for short-term disability and workers' compensation and by Metlife for long-term disability.

### **Contact Sedgwick:**

- As soon as possible after you experience an serious personal illness or an on-the-job injury.
- On the 5th consecutive day of absence due to illness or injury (or the 5th day of absence within a 30 calendar day period for the same medical condition).
- When diagnosed with a serious personal illness or injury that could lead to an extended absence.

Phone: 1-855-937-1387

### Transferring Leave

Requests must be submitted in writing to the Office of Payroll Management. You may transfer your accrued leave balance from:

- 1. Fairfax County Government (FCG): If you have no break in employment between FCG and FCPS.
  - No maximum on transferred sick days; annual leave is reciprocal between FCPS and the FCG if there
    is no break in employment.
  - Contact the FCG payroll office if you have not already done so.
- 2. Another Virginia public school system: If your separation was within the 12 months prior to your start with FCPS.
  - May transfer a maximum of 60-days of sick leave; may not transfer annual leave
  - Submit a Request to Transfer Unused Sick Leave to Fairfax County form (FS 73-07) within the
     12-month period after your separation from the previous district.

# **Contacts and Resources**

	Onboarding Assistance		
Human Resources (HR) Client Services	FCPS StaffConnect	571-423-3000	8 am-4:30 pm
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	Health Plans		
Aetna Dental (DPPO and DNO)	www.ih-aetna.com/fcps	877-238-6200	8 am–6 pm Mon. – Fri.
Cigna Open Access Plus (OAP)	www.cigna.com/fcps	877-501-7992	Available 24/7
Kaiser Permanente HMO	my.kp.org/fcps/	800-777-7902	7:30 am–9 pm Mon. – Fri.
CVS Caremark (Prescription drug plan for Cigna members)	info.caremark.com/fcps	888-217-4161	Available 24/7
	Employee Assistance Program		
Guidance Resources by ComPsych	www.guidanceresources.com	855-355-9097	Available 24/7
	Flexible Spending Accounts		
Optum	www.optumbank.com/FCPS	844-875-5714	Available 24/7
	Retirement Plans and Life Insurance	044 010 0714	Availabio 24/1
Vincinia Batinamant System (VBS)		000 007 2047	0:20 am 4 mm
Virginia Retirement System (VRS)	www.varetire.org	888-827-3847 (VA-RETIR)	8:30 am–4 pm Mon. – Fri.
Educational Employees' Supplementary Retirement System of Fairfax County (ERFC)	www.fcps.edu, search "ERFC"	703-426-3900 844-758-3793	8 am-4:30 pm Mon. – Fri.
Fairfax County Employees' Retirement System (FCERS)	www.fairfaxcounty.gov/retirement/schools.htm	703-279-8200 800-333-1633	8 am-4:30 pm Mon. – Fri.
VRS/ERFC Members – Group Life Insurance Securian Financial	www.varetire.org	1-800-441-2258	8:30 am-4 pm Mon. – Fri.
FCERS Members – Group Life Insurance MetLife	www.fcps.edu, search "Life Insurance"	571-423-3200, opt. 1 or 2	8 am–4:30 pm Mon. – Fri.
Hybrid 457, 4	457(b), and 403(b) Voluntary Retirement S	avings Plans	
MissionSquare Retirement (formerly ICMA-RC)	Investor ServicesCommonwealthofVA@icmarc.org	1-877-327-5261 1-VRS-DC-PLAN1	8:30 am-5 pm Mon. – Fri.
(Third-party administrator for the VRS Hybrid Defined Contribution Component)	<del></del>		
EMPOWER - 403(b)/457(b) Plan	https://fcps.empower-retirement.com	877-449-3277	9 am–8 pm Mon. – Fri.
CoreBridge Financial - 403(b) Plan	www.corebridgefinancial.com/rs/fcps	800-445-7862	9 am–8 pm Mon. – Fri.
	Employee Wellness Programs and the EA	P	
Employee Wellness	HRWellness@fcps.edu	n/a	8 am-4:30 pm
Guidanas Bassurass by ComPsych	www.guideneereeeureee	855-355-9097	Mon. – Fri. Available 24/7
Guidance Resources by ComPsych Employee Assistance Program	www.guidanceresources.com  EAPQuestions@fcps.edu	n/a	8 am-4:30 pm
			Mon. – Fri.
	Leave Programs		
Sedgwick—Short-Term Disability and Workers' Compensation	www.sedgwick.com/FCPS	855-937-1387	8 am–8 pm Mon. – Fri.
Metlife—Long-Term Disability	www.metlife.com/mybenefits	888-444-1406	8 am–11 pm Mon. – Fri.
Virginia Workers' Compensation Commission (VWCC)	1000 DMV Drive Richmond, VA 23220	877-664-2566 804-367-9740 (Fax)	8:30 am-4:45 pm Mon. – Fri.
	FCPS Resources		
Human Resources (HR) Client Services	FCPS StaffConnect	571-423-3000 800-831-4331	8 am-4:30 pm Mon. – Fri.
Office of Benefit Services:	FCPSBenefitsDocumentation@fcps.edu	571-423-3200, then	8 am-4:30 pm
Employee Insurance and Financial Programs	. C. Commission and C	• option 3	Mon. – Fri.
Disability & Leaves		• option 1	
Workers' Compensation		• option 1	
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