

To: All Eligible Employees
From: Lynchburg City Schools
Re: Annual Benefits Enrollment
Date: September 21, 2017

It is Annual Enrollment time!

Lynchburg City Schools is pleased to announce Mark III Employee Benefits as our new Voluntary Benefits Broker. Mark III is an Employee Benefits firm that has worked in the Public Sector since 1977. They currently serve many public sector entities in Virginia and across the southeast.

Beginning **Monday, November 6th through Friday, November 10th** all benefit-eligible employees who are contracted for 6 hours or more per day will be encouraged to:

- Sign up to meet **individually** with a Mark III Benefits Consultant
- Review new plans being offered
- Make necessary benefit changes

The following benefits will be offered:

- Wageworks Flexible Spending Accounts (Medical & Dependent Care) (**Must re-enroll each year**)
- Trustmark Group Accident
- Humana Group Cancer
- Aflac Group Hospital Indemnity
- Aflac Group Critical Illness
- AUL Short and Long Term Disability
- Texas Life Whole Life

A schedule with specific meeting times and locations will be sent out at a later date. Please note: **This will be the only time during the year that you can enroll and make changes in your benefits unless you experience a qualifying event outlined by the IRS (marriage, divorce, birth of a child, etc.)**

Since this is the first year these products are being offered, coverage will be “Guaranteed Issue” (No Health Questions). In addition, if you are transitioning from a policy that is currently on payroll deduction to one of the new payroll deducted products, all Pre-Existing Conditions will be waived. Any products elected thru Mark III will be portable. This means that upon termination of employment or plan termination employees will have the option to pay for these products through direct bill.

Wageworks Flexible Spending Accounts for Health and Dependent Care

These plans allow you to set aside pre-taxed dollars to pay for health care related items such as co-pays, deductibles, prescription drugs, and for expenses related to dependent care. Each employee may set aside up to \$2,600 annually for Health Care Reimbursement and up to \$5000 for Dependent Care Reimbursement. Debit cards are provided for those electing the Health Care and Dependent Reimbursement Accounts. **The Flex Benefit card will only be issued if employees are new to the program or their existing card will be expiring.** The card works like an ordinary Debit Card to pay for eligible health care and dependent care expenses. Claim forms will also be available to fill out for reimbursements.

Trustmark Group - Accident

The accident policy pays cash benefits directly to the insured, based on a schedule of benefits listed in the policy, for medical treatment due to an accident. This benefit also includes a Health Screening Benefit, which allows you to collect \$50 each calendar year per covered insured person if you have specified health-screening tests performed. You may cover yourself as well as your dependents.

Humana - Cancer

This cancer policy provides cash benefits paid directly to the insured for cancer treatment based on a schedule of benefits listed in the policy. During this enrollment, all options will be **guaranteed issue on yourself as well as your dependents**. If you or your dependents have had a previous challenge with getting cancer coverage, now is your opportunity to apply without answering health questions. This benefit also includes a Health Screening Benefit, which allows you to collect \$100 per covered insured person each calendar year if you have specified health-screening tests performed.

AFLAC - Hospital Indemnity

This plan provides 24 hour protection and pays cash benefit for accidents or sickness including hospital confinement, surgery and anesthesia benefits. Employees and spouses age 18 to 64 may apply for coverage. Dependent children may also be covered. A \$50 wellness benefit is included and will pay per covered insured person each calendar year. Two plan options are available, Low and High.

AFLAC Group - Critical Illness

The Critical Illness plan provides a lump sum cash benefit directly to the insured for the diagnosis of a covered illness such as heart attack, stroke or kidney failure, to name a few. You can receive a check for the benefit amount that you selected when you applied for the plan. This benefit also includes a Health Screening Benefit, which allows you to collect \$100 per covered insured person each calendar year if you have specified health-screening tests performed. Coverage is available for you and your spouse. Children under age 26 are covered at 50% of the employee's benefit at NO CHARGE.

American United Life (AUL) - Short and Long Term Disability Package

Employees will be able to enroll in a Guaranteed Issue Short and Long Term Disability Plan offered through AUL. This means there is **no medical underwriting** to obtain coverage! These plans provide benefits for covered injuries or sickness whether on or off the job. Further details about this plan will be discussed with you during your individual meeting with a Mark III Benefits Consultant. Disability coverage is available for employees only.

Texas Life - Whole Life

Solutions 121 whole life guarantees Paid Up insurance at age 65 or after 20 years, if you purchase the policy at age 46 or later. It also includes Level Premium, Death benefit and is permanent and portable when an employee changes jobs or retires. Solutions 121 offers Guaranteed Issue amounts to employees by just answering one question- "Are you actively at work?" Simple yes or no questions are on the application so employees will know on the spot if they are approved or not. Employees do not have to take out insurance in order to cover dependents.

All Solutions 121 plans for Mark III include:

Accelerated Death Benefit due to Terminal Illness

Accelerated Death Benefit for Chronic Illness

Waiver of Premium Rider (for ages 17-59)

If you should have any questions, **please contact Krista King at 434-515-5008, Lakrisha Young at 434-515-5089 or Ginger Durbin at Mark III Employee Benefits, 800-532-1044 ext.207.**