



915 Court Street
P. O. Box 2497
Lynchburg, VA 24505-2497
www.lcsedu.net

To: Benefits Eligible Employees (contracted at least 30 hours per week)
From: Benefits Department
Date: Monday, October 29, 2018
Subject: Open Enrollment Information for the 2019 Plan Year

Welcome to Open Enrollment for the 2019 plan year! Open Enrollment will **begin on Monday, October 29, 2018 and end Friday, November 16, 2018 at 5:00 PM EST**. New enrollments and changes during Open Enrollment will be **effective January 1, 2019**; your first deduction for the new plan year will be on **January 15, 2019**. Please read below for important information regarding this Open Enrollment period.

Open Enrollment Booklet

[Click here to view the Open Enrollment Booklet](#). A printed Open Enrollment Booklet will be provided to all Instructional Assistants, Custodians, Maintenance, Transportation, and School Nutrition employees.

Enrollment Information

If you wish to retain the same Medical, Dental, and/or Vision benefit elections for the 2019 plan year, **no action is required**. If you are enrolling for the first time or making changes, [click here to print the online enrollment SeamlessDocs instructions](#).

Then, [click here to start the enrollment process](#). You can use any computer to complete your enrollment.

Voluntary Benefits (Hospital Indemnity, Cancer, Accident, etc.)

If you wish to enroll in any of the new Voluntary Benefits, such as Trustmark Group Accident, MetLife Group Cancer Plan, AFLAC Group Hospital Indemnity, AFLAC Group Critical Illness, AUL Short and Long-Term Disability, Texas Whole Life, or Medical/Dependent Care Flexible Spending Account (FSA), you must schedule a twenty-minute meeting with a Mark III representative at your work location between **November 12, 2018 and November 16, 2018**. If you are currently enrolled in an FSA account it will **expire on December 31, 2018**, and you must enroll to have coverage in 2019. [Click here to view the Voluntary Benefits booklet](#).

Post-Tax Election Document (Medical, Dental, Vision)

This document only needs to be completed if you want your benefit premiums to be deducted **after taxes**. This means you will be paying taxes on your benefit premiums. If you complete this form, you cannot change your post-tax election until the 2020 plan year. If you want your benefit premiums to be deducted **after taxes**, [click here to complete the document](#).

Section 125

Section 125 is part of the IRS Code that allows employees to convert a taxable cash benefit (salary) into non-taxable benefits. Under a Section 125 program, you may choose to pay for qualified benefit premiums before any taxes are deducted from employee paychecks. LCS is required to provide this document to all employees enrolled in pretax benefits. No signature is required; [click here to view the Section 125 document](#).

Children Health Insurance Program (Chip) Notice

The Chip Notice informs eligible employees of their possible right to receive financial assistance through Medicaid and the CHIP Program to pay for premiums for health coverage under the employer's plan. [Click here for additional information regarding the CHIP Program.](#)

Save the Date – Informational Benefits Meeting

Please attend the 2019 Informational Benefits meeting on **Thursday, November 1, 2018**, at E.C. Glass High School at 4:30 PM in the Marie Waller Lecture Hall.

You can also view the Open Enrollment information by going to www.lcsedu.net/departments/personnel/benefits. Please do not miss this opportunity to take a closer look at your benefits. If you have any questions, contact Krista King at 434.515.5008 or Lakrisha Young at 434.515.5089.