

Voluntary Benefit Vendor and Deduction Changes

Effective January 1, 2018

Lynchburg City Schools Benefits Department has been working over the last year to find richer voluntary benefit plans for our employees. Our goal was to provide employees the same or better coverage at a better rate. Effective January 1, 2018, Mark III will be the new broker for our voluntary benefit plans. Employees who are contracted for 6 hours or more per day will be offered the following benefits from the following providers.

- Short Term/Long Term Disability Combo- American United Life
- Critical Illness with and without Cancer- AFLAC
- Hospital Indemnity- AFLAC
- Cancer- Humana
- Accident- Trustmark
- Whole Life Insurance- Texas Life

Mark III enrollment representatives will be at each school the **week of November 6-10, 2017** to conduct individual 20 minute meetings with all employees who are interested in enrolling. These plans will be guaranteed issue for employees for this open enrollment period.

Deduction Changes for AFLAC, UNUM, Colonial Life and Central United Life

In order to obtain better coverage and more marketable rates, our current plans with AFLAC, UNUM, Colonial Life and Central United Life **and** the payroll deductions being taken for these products will be **ending effective December 31, 2017**. All employees who have plans with any of these above named vendors need to sign up to meet with a Mark III representative about their products since the current policies will no longer be active or payroll deducted as of **December 31, 2017**.

*If you currently have one of these policies and you wish to elect a new policy with Mark III, you will be given credit for time served under your existing policy. **Time served under your old policy will count towards satisfying the waiting period window in the new policy.** (example- If you have met your 10 month waiting period for your current policy, you will be given credit for that with the new policy. If you have met 2 months of your 10 month waiting period, you will be given credit for that 2 months)

Stay tuned for further information as we get closer to Open Enrollment for the 2018 plan year.

If you have any questions please contact Krista King at 434-515-5008 or Lakrisha Young at 434-515-5089.