

2024-2025

Employee Benefits Guide



STONE COUNTY
SCHOOL DISTRICT



IMPORTANT REMINDERS - TAKE ACTION

- Eligibility for benefits enrollment must take place within 30 days of your hire date.
- Remember: Please review and/or update beneficiaries annually for all benefits including, Voluntary Term Life & AD&D and Permanent Life policies.
- Important: Review and Understand Guaranteed Issue Options (New Hires).
- Life Events - You are required to submit any life event changes for you and eligible dependents within 30 days of an event.
- This Guide - This guide is presented for illustrative purposes only and is not intended to offer insurance advice. It is important you review each benefit's summary plan description (SPD) and other carrier materials before making any selections.

There are two separate benefit enrollments:

1. **Campus Benefits Voluntary Benefits**
2. **State and School Employees' Health Insurance Plan**

**Benefits enrollment must take place within 30 days of hire date*

1

How to Enroll in Campus Benefits Voluntary Benefits

1. Visit <https://www.stoneschoolsbenefits.com/>
2. Select the "Enroll" tab or the "Campus Connect" tab
3. Follow the on screen instructions OR
4. **Contact Campus Benefits at 866.433.7661 opt 5**
 - Plan year is 9/1 - 8/31
 - **Annual open enrollment occurs in August**

2

How to Enroll in your State and School Employees' Health Insurance Plan

1. Complete a State Health Insurance enrollment form within 30 days of your hire date
2. Submit the form to Katie Ratcliff at the District Office
 - Katie Ratcliff**
601.928.7247 ext. 1115
E: kratcliff@stoneschools.org
 - Plan year is 1/1 - 12/31
 - **Annual open enrollment occurs in the Fall (October/November)**

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Stone County School District offers a comprehensive and valuable benefits program to all eligible employees. Our benefits package is designed to provide security and assistance during a time of need. Please become familiar with the various options and select the best coverage for the upcoming plan year.

Need Help? Start Here:

mybenefits@campusbenefits.com

866.433.7661, opt 5

Stone County School District Contact

Katie Ratcliff

P: 601.928.7247

Eligibility

- Generally, full-time employees working 20 or more hours per week are eligible to enroll in the various benefits described throughout the guide (Certain rules may apply per benefit).
- Specific plan eligibility is listed on the top of each page. Specific employee and dependent eligibility rules are governed by each plan's policy document/certificate, which is available on your employee benefits website, or by contacting Campus Benefits.

Enrollment

- New Hire: Benefits enrollment must take place within 30 days of hire date.

When Do Benefits Begin

- The effective date of coverage for benefits depends on your hire date.
- **Campus Benefits:** Typically, benefits will begin the first of the month following date of hire.
- **State and School Employees' Health Insurance Plan/State Life Insurance:** Typically, benefits begin on your date of hire.
- For all benefits, you must be actively at work on the effective date of coverage.

When Do Benefits End

- Upon termination of employment, the benefits end date will vary by benefit. Please consult with a Campus Benefits advisor (voluntary benefits) and Katie Ratcliff (State and School Employees' Health Insurance Plan & State Life) on your specific benefits end date.

Changes

- Employee benefit elections are allowed as a new hire and during the annual open enrollment period. The selected benefits will remain in effect throughout the plan year.
- A qualifying life event allows eligible changes to benefit elections throughout the plan year.
- For Campus Benefits all qualifying life events must be submitted within 30 days of the event date.
- For State and School Employees' Health Insurance Plan all qualifying life events must be submitted within 60 days.

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SERVICE HUB/ SUPPORT CENTER

Campus Benefits is your dedicated advocate for all your voluntary benefits.

When to contact the Campus Benefits Service Hub?

- Portability/Conversion
- Benefits Education
- Evidence of Insurability
- Qualified Life Event Changes
- Claims
- Card Requests
- Benefit Questions
- COBRA Information

How to File a Claim:

1. Contact Campus Benefits via Phone or Email
2. Work with Campus Benefits' claims specialist to complete the necessary paperwork
 - Employee Portion
 - Physician Portion
 - Employer Portion
3. Submit the Necessary Paperwork to Campus Benefits via the secure upload
 - Secure upload located at: <https://www.stoneschoolsbenefits.com/>

The Campus Benefits team understands the claims processes and leverages carrier relationships to expedite the paperwork efficiently and ensure claims are not delayed due to improper paperwork completion.

Frequently Asked Questions (FAQs):

Q: When must a qualifying life event change be made?

A: For voluntary benefits, please notify Campus Benefits within 30 days of the life event date.

A: For State Health Insurance life events, please contact Katie Ratcliff at Stone County School District within 60 days of the life event date.

Q: Am I required to contact Campus Benefits to file a claim?

A: No. However, in our experience the number one reason for claim denial or delay is due to incomplete or inaccurate paperwork. By working with Campus Benefits' claim specialist, we can advocate on your behalf.

Q: How can I access my dental card or vision card quickly?

A: Your group dental and vision plan information is available at:

<https://www.stoneschoolsbenefits.com/>



Phone: 866.433.7661, Opt 5

Email: mybenefits@campusbenefits.com

Website: <https://www.stoneschoolsbenefits.com/>

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EMPLOYEE ASSISTANCE PROGRAM

Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life.

Your Employee Assistance Program (EAP) can be the answer for you and your family.

We're Here to Help

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- Emotional well-being
- Family and relationships
- Legal and financial matters
- Healthy lifestyles
- Work and life transitions

EAP Benefits

- Access to EAP professionals 24 hours a day, seven days a week
- Information and referral services
- Service for employees and eligible dependents
- Robust network of licensed mental health professionals
- **Three face-to-face sessions* with a counselor** (per household per calendar year)
- Legal assistance and financial resources
 - Online will preparation
 - Legal library and online forms
 - Financial tools & resources
- Resources for :
 - Substance use and other addictions
 - Dependent and Elder Care resources

- Access to a library of educational articles, handouts, and resources via mutualofomaha.com/eap

*Face-to-face visits can also be used toward legal consultations

What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is **no cost** to you for utilizing EAP services. If additional resources are needed, your EAP professional will help locate appropriate resources in your area.

Don't delay if you need help

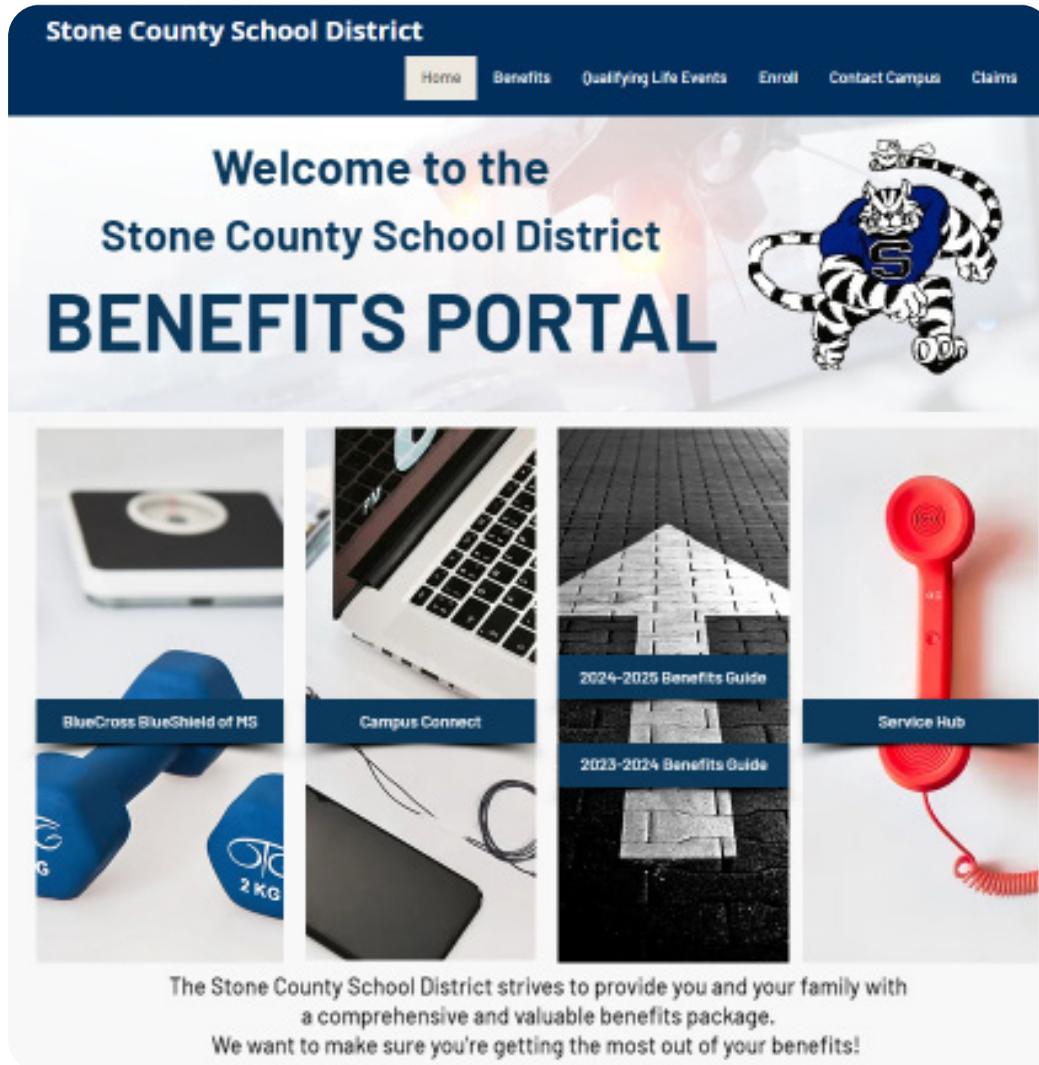
Visit mutualofomaha.com/eap or call **800.316.2796** for confidential consultation and resource services.

Plan Rates

Coverage provided at no cost to you.

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DON'T FORGET THE BENEFITS PORTAL!



What can you find on the Benefits Portal?

- Plan Highlight Sheets
- Policy Documents and Certificates
- Claim Forms
- Links to Carrier Websites

What can the Service Hub assist you with?

- Claims
- Card Requests
- Benefit Questions
- Qualified Life Events

Campus Benefits is your dedicated contact for the voluntary plans included within this benefits guide

(Overview information for State Health Insurance, State Life and Retirement is listed, however, refer to Summary Plan Descriptions and policy certificates for complete details).

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CAMPUS BENEFITS ENROLLMENT

Website: <https://www.stoneschoolsbenefits.com/>

1 <https://www.stoneschoolsbenefits.com/>



2 Select "Campus Connect" to login

Company Identifier: SCSD21

3 Existing User Login

1. Enter your username
2. Enter your password
3. Click "LOGIN"
4. Click on the "Start Benefits" button and begin the enrollment process

New User Registration

1. On Login page click on "Register as a new user" and enter information below
 - First Name
 - Last Name
 - **Company Identifier: SCSD21**
 - PIN: Last 4 Digits of SSN
 - Birthdate
2. Click "Next"
3. Username: Work email address or one you have provided to HR when you were hired
4. Password: Must be at least 6 characters and contain a symbol and a number
5. Click on "Register"
6. On the next page, it will show your selected Username. Click on "Login"
7. Enter Username and Password
8. Click "Start Benefits" to begin the enrollment

FAQ'S

What is my username?

- Work email address OR
- Email address you provided to HR when hired OR
- Email address you used to previously change your username

What is my password?

To create or reset a forgotten password follow the steps on the login page using tips below.

- Password must be at least 6 characters
- It must contain a symbol and a number
- Using uppercase, numbers and symbols greatly improves security

STILL NEED HELP?

Contact Campus Benefits

Email mybenefits@campusbenefits.com

Call 1-866-433-7661, opt 5

Login Information

Username: _____

Password: _____

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SHORT-TERM DISABILITY

What is Short-Term Disability Insurance? A type of coverage that replaces a portion of your income if injury or illness prevents you from working for a short period of time. It provides financial security for you and any loved ones who may depend on your ability to earn a paycheck. You may also hear disability insurance referred to as disability income insurance or income protection.



Eligibility: Eligible full-time employees working 20+ hours per week

- **Coverage through Mutual of Omaha**
- Employee must be actively at work on the effective date
- Must use sick leave in conjunction with disability
- **Pays in-addition to sick leave above 100% of pre-disability earnings**
- **No health questions EVERY YEAR!**

Short-Term Disability Quick Summary

Elimination Period	Benefits begin after you have been out of work due to an injury or illness for the elimination period Option 1: 7 Calendar days OR Option 2: 14 Calendar days
Benefit Duration	Covers accidents and sicknesses: Up to 11 weeks (14 calendar days) OR Up to 12 weeks (7 calendar days) <i>(Based on elimination period option chosen)</i>
Benefit Percentage (weekly)	66.67% of your gross weekly salary
Maximum Benefit Amount (weekly)	\$1,500
Pre-existing condition	3/6 - Any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage, would not be covered. (Applies to new enrollees only)
Portability	Included (a continuation option is available)



Important Notes: Disability benefits offset with other outside sources of income. Please consult with a benefits counselor on how this benefit will coordinate.

Plan Rates

Enrollment system will calculate based on payroll information provided by employer.

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LONG-TERM DISABILITY

What is Long-Term Disability Insurance? A type of coverage that replaces a portion of your income if injury or illness prevents you from working for a long period of time, up to Social Security Normal Retirement Age. It provides financial security for you and any loved ones who may depend on your ability to earn a paycheck. You may also hear disability insurance referred to as disability income insurance or income protection.



Eligibility: Eligible full-time employees working 20+ hours per week

- **Coverage through Mutual of Omaha**
- Employee must be actively at work on the effective date
- Must use sick leave in conjunction with disability
- **Does not pay in-addition to sick leave**
- **No health questions EVERY YEAR!**

Long-Term Disability Quick Summary

Elimination Period	Benefits begin after you have been out of work due to an injury or illness for 90 calendar days
Benefit Duration	Covers accidents and sicknesses up to Social Security Normal Age of Retirement (Please note exclusions or limitations may apply, see plan certificate for details).
Benefit Percentage (monthly)	60% of your gross monthly salary
Maximum Benefit Amount (monthly)	\$5,000
Pre-existing condition	6/12 - Any condition that you receive medical attention for in the 6 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage, would not be covered. (Applies to new enrollees only)
Additional Plan Features	Recurrent disability, survivor benefit, waiver of premium



Important Notes: Disability benefits offset with other outside sources of income. Please consult with a benefits counselor on how this benefit will coordinate.

Plan Rates

Enrollment system will calculate rates based on payroll information provided by employer.

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LIFE INSURANCE 101

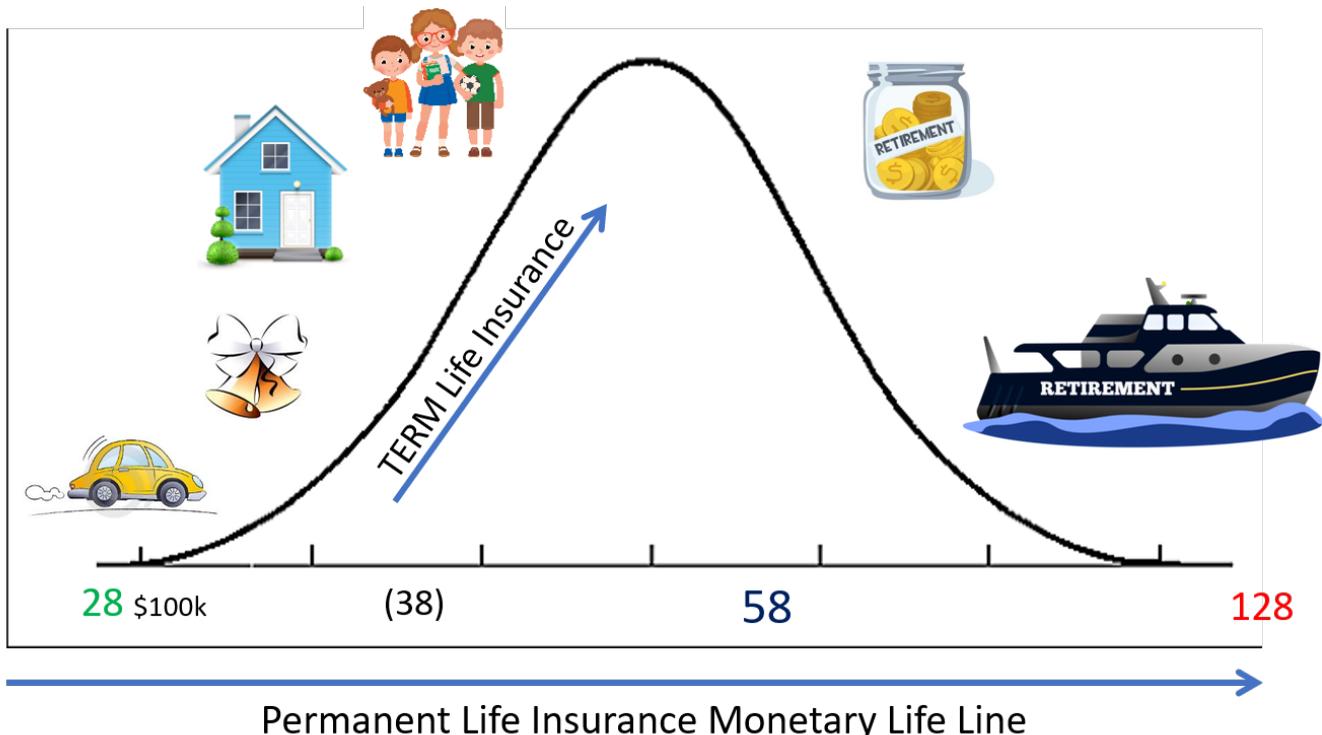
The need for life insurance depends on each individual life situation. If loved ones are financially dependent on you, then buying life insurance coverage can absolutely be worth it. Even if you don't have financial dependents yet, life insurance can be a valuable solution for making death easier on a family (at least financially.) There are two voluntary life insurance options offered through your employer: Term Life Insurance and Permanent Life Insurance. To follow is an overview of differences.

Term Life and Permanent Life work best used in conjunction with one another. Term Life can protect your family in your younger working years and Permanent Life can protect your family in your retirement years.

TERM LIFE INSURANCE

Term Life insurance is illustrated on the bell curve below. The term life offered is a group policy which allows you to get more benefit for less premium.

- Term life insurance is for the unexpected death
- Includes an Accidental Death & Dismemberment Benefit
- Term life insurance is flexible and allows changes to your benefit amount each year depending on life changes. For example, as you get married and have children the need for term insurance often increases. As you near retirement, the need for term life insurance often decreases.
- Coverage is portable at retirement or if you leave the employer (premium will increase)
- Premiums are based on age and increase as you get older



PERMANENT LIFE INSURANCE

Permanent Life Insurance is illustrated above along the bottom of the graph with a straight blue arrow.

- Permanent life insurance offers a stable premium along the lifetime of the policy
- Permanent life offers a level premium and is meant to take into retirement
- Permanent life is an issue age policy is based on your age when the policy is issued
- This is an individual plan you can take with you regardless of where you work

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VOLUNTARY TERM LIFE AND AD&D INSURANCE



What is Voluntary-Term Life and Accidental Death & Dismemberment Insurance? Proceeds can be used to replace lost potential income during working years and help ensure your family's financial goals will still be met; goals like paying off a mortgage, keeping a business running, and paying for college. AD&D coverage is included as a part of life insurance benefits and will pay out a lump-sum death benefit in the event you or a covered loved one are killed accidentally or die later as the direct result of an accident.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and children* (up to age 26)

- **Coverage through Mutual of Omaha**
 - Employee must be actively at work on the effective date of coverage
 - Only covered employees may elect dependent coverage
 - Employee and Spouse cannot be double covered if both work for Stone County School District. Children cannot be covered by both parents, if both work for Stone County School District.
 - Dependent coverage may not exceed employee coverage amounts.
 - If electing for the first time outside of the initial open enrollment period or for an amount over the Guaranteed Issue Amount, health questions will be required
- * Child marital status does not impact benefit eligibility

Voluntary Term Life and Accidental Death & Dismemberment (AD&D) Quick Summary

LIFE AND AD&D AMOUNT

(AD&D amount matches life amount)

Employee Increments of \$10,000 up to the lesser of \$500,000 or 5 times annual salary

Spouse Increments of \$5,000 up to \$250,000
(Coverage terminates when employee reaches age 90) (100% of Employee Election)

Child(ren) (up to Age 26) Minimum of \$2,000 up to \$10,000 (increments of \$1,000)

GUARANTEED ISSUE /NO HEALTH QUESTIONS (NEW HIRE/INITIAL ENROLLMENT)

Employee \$200,000

Spouse \$50,000

Child(ren) \$10,000

GUARANTEED INCREASE IN BENEFIT **If currently enrolled:**
Employee can increase up to \$50,000 at open enrollment, with no health questions, up to the guaranteed issue amount of \$200,000
Spouse can increase up to \$10,000 at open enrollment, with no health questions, up to the guaranteed issue amount of \$50,000

Age Reduction 50% at age 75

ADDITIONAL FEATURES

Portability (prior to age 70), Conversion, Living Care Benefit, Waiver of Premium

Plan Rates

Cost of coverage is based on the level of benefit you choose and your age.
Spouse rates are based on employee's age.

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PERMANENT LIFE INSURANCE



What is Permanent Life Insurance? Coverage that provides lifelong protection, and the ability to maintain a level premium.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and children (up to age 23 if a full-time student)

- **Coverage through Trustmark**
- Offers the flexibility to meet a variety of personal needs while allowing employees the choice of benefit and premium amounts which fit their paychecks and lifestyles
- If electing for the first time outside of the initial open enrollment period or for an amount over the Guaranteed Issue Amount, health questions will be required

Permanent Life Benefits Quick Summary

PLAN MAXIMUMS

Employee & Spouse (based on age)	Up to \$300,000
Children (based on age) Juvenile Policy: Ages 0-17 Full-time Student/Dependent on parent: Ages 18-22 Grandchildren: Ages 0-18	Based on weekly purchase amount and issue age

GUARANTEED ISSUE (NO HEALTH QUESTIONS AT INITIAL/NEW HIRE ENROLLMENT)

Employee (to age 64)	Up to \$100,000 Modified GI (2 health questions) up to \$125,000
Spouse (to age 64)	Modified GI (two health questions) based on \$3 per week of premium
Child	Modified GI based on \$4.54 per week of premium
Grandchildren	Simplified Issue (5 Health Questions)

ADDITIONAL PLAN INFORMATION/OPTIONS

Coverage is portable at the same cost.
 Accelerated Death Benefit: Receive 75% of benefit (life expectancy is 24 months or less)
 Child GI Buy-up Option: Child can increase coverage as an adult with no health questions (up to a max)

Plan Rates

Cost of coverage is based on the level of benefit you choose and your age.

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STATE LIFE AND AD&D INSURANCE

What is State Life Insurance? A program offered to eligible Stone County School District employees through the State of Mississippi. This is a Basic Life Insurance program that can provide a cash benefit in the event the insured passes away.

Eligibility: Eligible Stone County School District employees

- Coverage through Minnesota Life Insurance Company (Securian Financial)
- 50% of coverage is paid for by Stone County School District
- Coverage available: Up to 2 times basic annual earnings up to a max of \$100,000
- Retiree Coverage: Coverage up to \$20,000 available (based on retiree date)
- Continuation of Coverage: Policy Number: 33683 Access Key: msse Phone: 866.365.2374

Contacts and Beneficiary Update Information.

Minnesota Life Phone: 888.658.0193

To manage your beneficiary designation online:

1. Log in to bcbsms.com. If you have not previously registered, information will be required from your BCBSMS ID card to complete the registration process.
2. Go to the My Benefits tab.
3. Under the Life Benefits section, click the link to update the beneficiary information. You will see a notification asking you to “Agree” to be transferred to a secure portal provided by Minnesota Life. Click “I Agree.”
4. Click “View beneficiary.”
5. If you need to make any changes, click “Update Designation,” and provide the name(s), relationship(s) and respective benefit shares.
6. After this information has been entered, you will receive an email acknowledgment, as well as a letter in the mail confirming your changes to your beneficiary designation.



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DENTAL



What is Dental Insurance? A health and wellness plan designed to pay a portion of dental costs associated with preventive, basic, some major dental care, as well as orthodontia.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and dependent children (up to age 26)

- **Coverage through Guardian**
- In-Network Provider Directory: <https://www.guardianlife.com/find-a-provider> (Network: DentalGuard Preferred)
- Claims must be submitted within 90 days of date of service
- Orthodontics available for Adults (Employee & Spouse) and Children
- *The chart below is a sample of covered services. Please see the Plan Certificate on your Employee Benefits website for a detailed listing of services in their entirety.*

Coinsurance	Plan
Preventive - Type A	100%
Basic - Type B	80%
Major - Type C	50%
Orthodontics - Type D	50%

Monthly Rates	
Employee	\$28.17
Employee + Spouse	\$55.18
Employee + Children	\$64.56
Family	\$90.56

Dental Benefits Quick Summary	Plan
Calendar Year Deductible	\$50/person \$150/family
Out of Network Coverage	90th percentile UCR
Waiting period	None
Calendar Year Plan Maximum	\$1,000 per person
Orthodontia (Lifetime) <i>*Coverage for Adult Employee & Spouse and Children</i>	\$1,000 per person



Dental Insurance

Did you know that preventive oral care not only keeps your teeth healthy but also can prevent unexpected costs and pain that often come with oral surgery and emergency procedures? Are you ready for dental insurance coverage that helps keep you smiling?

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DENTAL

Services Quick Summary

Type A - Preventive

Oral Exams (2 times every 12 months)	100%
Full mouth x-rays (1 time every 60 months)	100%
Prophylaxis / Cleanings (2 times every 12 months)	100%
Sealants	100%
Space Maintainers (child<19)	100%
Periodontal Maintenance	100%

Type B - Basic

Fillings (Amalgam & Resin-based)	80%
Denture Repair	80%
Repairs to Crowns, Inlays and Onlays	80%
Endodontics (Root canal treatment)	80%
Periodontics (Periodontal scaling and root planning)	80%
Simple Extractions / Oral Surgery	80%

Type C - Major

Crowns, Inlays, Onlays Replacement (1 every 60 months)	50%
Prefabricated Crowns (1 every 60 months)	50%
Bridges and Dentures (1 every 10 years)	50%

Please see the plan certificate on your employee benefits website for a more detailed listing of coverages as well as plan frequencies.

Monthly Rates

Employee	\$28.17
Employee + Spouse	\$55.18
Employee + Children	\$64.56
Family	\$90.56

No waiting periods or late entrant penalties.

Guardian® DentalGuard Preferred Network

Employee Name	Employee SSN
Stone County School District	Employee ID
Group Name	00053381
	Group Number

This card is not a guarantee of coverage or eligibility. Access specific plan information at guardianlife.com/.

1.888.600.1600

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VISION



What is Vision Insurance? A health and wellness plan designed to reduce your costs for routine preventive eye care including eye exams and prescription eyewear (eyeglasses and contact lenses).

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and dependent children (up to age 26)

- **Coverage through MetLife**
- In-Network Provider Directory: <https://www.metlife.com/insurance/vision-insurance/#find-a-provider>
- Network: Vision PPO
- *The chart below is a sample of covered services. Please see the Plan Certificate on your Employee Benefits website for a detailed listing of services in their entirety.*

Vision Benefits (In-Network) Quick Summary	High Plan	Low Plan
Exam	\$10 Copay	
Retinal Imaging	Up to \$39 Copay	
Frames (\$10 copay/\$25 copay)	\$175 allowance + 20% off balance (\$95 allowance at Walmart, Sams and Costco)	\$130 allowance + 20% off balance (\$70 allowance at Walmart, Sams and Costco)
Single/Bifocal/Trifocal/Lenticular	\$10 Copay	\$25 Copay
Disposable Contacts	\$175 Allowance	\$130 Allowance
Fitting & Evaluation	Up to \$60 Copay	
Medically Necessary Contacts	Covered in Full	
UV Coating	Covered in Full	
Tint (Solid and Gradient)	Pink I & II: \$0 Copay; Solid Plastic: \$15 Copay; Plastic Gradient Dye: \$17 Copay	
Scratch Resistant	Up to \$17 - \$33 Copay	
Polycarbonate	Covered in Full (children up to age 18)	
Progressive	Up to \$55 Copay	
Anti-Reflective	Up to \$41 - \$85 Copay	
Frequencies (Exam/Frames / Lenses)	Once Every 12 Months	Once every 12/24/12 (Exam/Frames/Lenses)
Second Pair Benefit Allowance must be submitted on two separate invoices.	Each covered person can get one of the options below: <ul style="list-style-type: none"> • 2 pairs of prescription glasses OR • 1 pair of prescription glasses and contact lens allowance OR • Double contact lens allowance 	N/A

Monthly Rates	High Plan	Low Plan
Employee	\$11.25	\$6.97
Employee + Spouse	\$22.55	\$13.99
Employee + Children	\$19.09	\$11.83
Family	\$31.49	\$19.52

MetLife Vision PPO

Stone County School District 5570720

Group Name Group Number

This card is not a guarantee of coverage or eligibility. Access specific plan information at [metlife.com/mybenefits](https://www.metlife.com/mybenefits).

1.800.438.6388 [metlife.com/mybenefits](https://www.metlife.com/mybenefits)

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GET THE MOST OUT OF YOUR DENTAL/VISION PLANS



Dental insurance pays a portion of the costs associated with dental care.

Tips for utilizing your benefit



Look for participating dentist online at www.guardianlife.com/find-a-provider.
**Your plan allows you to visit any general dentist or specialist. However, you usually save more with a participating dentist.*



Go to guardianlife.com/ or download the Guardian Dental & Vision Mobile App. Find providers, view claims and more.
Group name: STONE COUNTY SCHOOL DISTRICT



Your dentist can request a pre-treatment estimate for any service that is more the \$300 to help you manage your cost and care

- **In-network discounts apply even after you reach your plan's annual maximum, reducing your out-of-pocket expense.**

VISION PLAN



DID YOU KNOW?

Your vision plan allows you to visit any licensed vision specialist and receive coverage.
Just remember your benefits go further when you go in-network.

- You can price shop your lens & frame providers. Take your prescription from your out of network provider to an in-network provider to receive the most benefit from your vision plan.
- Visit www.metlife.com for a listing of in-network providers. Network: Vision PPO
- Your vision care expenditures qualify as an eligible expense under the available Flexible Spending Account Plan. See FSA page for more information.
- You can access additional plan information on your benefits website:
<https://www.stoneschoolsbenefits.com/>
- Track your claims and plan usage by registering for a MetLife My Benefit Account (if enrolled in both dental and vision, you will utilize the same user name and password).
 - Visit metlife.com/mybenefits.com.
 - Enter Stone County School District as your employer/organization.



Use your benefits and shop online.
Visit eyeconic.com and click on insurance benefits (under Help menu) to apply your MetLife vision benefits.

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CRITICAL ILLNESS



What is Critical Illness Insurance? A health and wellness plan in which you receive a lump sum cash payment if diagnosed with one of the specific illnesses on the predetermined list of critical illnesses.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and dependent children (up to age 26)

- **Coverage through MetLife**
- Elect Critical Illness with or without Cancer coverage based on your individual needs
- **Issue Age - Rates are locked in and will not increase with age**
- No health questions – Every Year!
- *The chart below is a sample of covered services. Please see plan certificate for a detailed listing of services in their entirety, which is available on your Employee Benefits Website.*

Select Critical Illness with or without cancer Quick Summary	
Employee	\$15,000 or \$30,000
Spouse	50% of Employee Amount
Dependent Children	50% of Employee Amount
Max Payout	500% of elected benefit amount
COVERED SPECIFIED CRITICAL ILLNESSES	
Heart Attack / Stoke	100%
Sudden Cardiac Arrest	50%
Major Organ Failure	100% (bone marrow, heart, lung, pancreas, and liver)
Permanent Paralysis	100% (Two or more limbs)
End Stage Renal Failure (Kidney)	100%
Coronary Artery Disease	50%
Coma / Benign Brain Tumor	100%
Loss of Hearing, Sight, or Ability to Speak	100%
Severe Burn	100%
Cancer (If cancer is selected)	100%
Non-Invasive Cancer - Carcinoma in Situ (If cancer is selected)	25%
Skin Cancer (If cancer is selected)	5% (not less than \$250)
Childhood Diseases	100% of Child Benefit Cerebral Palsy, Cleft lip or Cleft palate, Cystic Fibrosis, Diabetes Type 1, Down Syndrome, Sickle Cell Anemia, Spina Bifida
Progressive Diseases	100% ALS, Alzheimer's, Multiple Sclerosis, Muscular Dystrophy, Parkinson's Advanced, Systemic Lupus Erythematosus
Infectious Diseases	25% (treated in the hospital for 5 days) COVID-19, Bacterial Cerebrospinal Meningitis, Diphtheria, Encephalitis, Legionnaire's Disease, Malaria, Necrotizing Fasciitis, Osteomyelitis, Rabies, Tetanus, Tuberculosis
ANNUAL WELLNESS EXAM	\$50 - View the wellness incentives page for details
Re-occurrence Benefit*	90 Days after initial (same illness) Second Occurrence (different illness) Covered with no separation
<small>*Exclusions apply - see plan certificate for details</small>	
Age Reduction	None
Pre-existing Condition	None

Plan Rates

Cost of coverage is based on the level of benefit you choose and your age (dependent rates are based on employee age).

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HOSPITAL INDEMNITY



What is Hospital Indemnity Insurance? A plan which pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and dependent children (up to age 26)

- **Coverage through MetLife**
- **No health questions – Every Year!**
- Benefits are not offset with health insurance payments and are paid directly to you.
- Routine delivery of a child or children or delivery of a child or children by non-emergency Cesarean section are covered.
- *The chart below is a sample of covered services. Please see plan certificate for a detailed listing of services in their entirety, which is available on your Employee Benefits Website.*

Hospital Indemnity Quick Summary		
	High Plan	Low Plan
Admission (4 x per year, separated by 90 days)	\$1,000	\$500
Continuous Hospital Confinement (365 days)	\$200/day	\$100/day
ICU Admission	\$1,000	\$500
ICU Confinement (365 days)	\$200/day	\$100/day
Confinement for Newborn Nursery Care (2 days per confinement)	\$50	\$25
Age Reduction	None	
Pre-existing Condition	None	
Benefits Waiting Period	None	
Wellness Benefit	\$50 per covered person See the wellness incentives page for details	
<i>Please see plan certificate for additional plan rules, exclusions and details.</i>		

Monthly Rates	High Plan	Low Plan
Employee	\$25.59	\$15.14
Employee + Spouse	\$46.01	\$27.45
Employee + Child(ren)	\$38.07	\$22.78
Employee + Family	\$58.50	\$35.09

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ACCIDENT



What is Accident Insurance? A financial and family protection plan designed to help pay for the medical and out-of-pocket costs a covered individual may incur after an accidental injury either on or off the job.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and dependent children (up to age 26)

- **Coverage through MetLife**
- **No health questions – Every Year!!**
- *The chart below is a sample of covered services. Please see plan certificate for a detailed listing of services and benefit limits in their entirety, which is available on your Employee Benefits Website.*

Accident Benefits Quick Summary

INJURIES	HIGH PLAN	LOW PLAN
Fractures	\$250 - \$12,000	\$200 - \$10,000
Dislocations	\$250 - \$12,000	\$200 - \$10,000
Second and Third Degree Burns	\$150 - \$17,500	\$100 - \$15,000
Concussions	\$750	\$500
Cuts/Lacerations	\$100 - \$800	\$75 - \$700
MEDICAL SERVICES & TREATMENT		
Ambulance (Ground)	\$500	\$400
Emergency Room Visit	\$250	\$200
Outpatient Surgery	\$500	\$400
Physician Office Visit (Max 6)	\$125	\$100
Medical Testing Benefit	\$250	\$200
Broken Tooth Benefit (Accident)	\$75 - \$400	\$50 - \$300
Eye Injury	\$500	\$400
ACCIDENTAL DEATH		
Basic Accidental Death	EE: \$75,000	EE: \$50,000
	SP: \$37,500	SP: \$25,000
	CH: \$15,000	CH: \$10,000
Accidental Death Common Carrier	EE: \$225,000	EE: \$150,000
	SP: \$112,500	SP: \$75,000
	CH: \$45,000	CH: \$30,000
HOSPITAL COVERAGE (ACCIDENT)		
Hospital Admission	\$2,000	\$1,500
ICU Admission <small>(pays in addition to Hospital Admission)</small>		
Confinement (Max 365)	\$400/day	\$300/day
ICU Confinement <small>(pays in addition to Hospital Admission)</small>		
Inpatient Rehabilitation <small>(15 days per accident; 30 days per calendar year)</small>	\$300/day	\$200/day
Age Reduction		None
Pre-existing Condition		None
Health Screening	\$50 - See wellness incentives page for details	

High Plan Monthly Rates

Employee
\$14.74

Employee + Spouse
\$28.92

Employee + Child(ren)
\$34.61

Employee + Family
\$40.90

Low Plan Monthly Rates

Employee
\$11.37

Employee + Spouse
\$22.36

Employee + Child(ren)
26.81

Employee + Family
\$31.67

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CANCER



What is Cancer Insurance? Cancer insurance is a form of supplemental insurance meant to offset cancer-related expenses so you can focus on recovery.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and children (up to age 26)

- **Coverage through Guardian**
- **No health questions – Every Year!!**
- *The chart below is a sample of covered services. Please see plan certificate for a detailed listing of services in their entirety, which is available on your Employee Benefits Website.*

Cancer Benefits Quick Summary	Premier	Advantage	Value
Hospital Related Benefits			
Initial Cancer Diagnosis (30 day waiting period)	Employee, Spouse & Child: \$5,000	Employee, Spouse & Child: \$2,500	Employee, Spouse & Child: \$1,500
Hospital Confinement	\$400 (First 30 days) \$800 (After 30 days)	\$300 (First 30 days) \$600 (After 30 days)	\$300 (First 30 days) \$600 (After 30 days)
ICU Confinement	\$600 (First 30 days) \$800 (After 30 days)	\$400 (First 30 days) \$600 (After 30 days)	\$400 (First 30 days) \$600 (After 30 days)
At Home Nursing (Max 30 visits/yr)	\$100/day	\$50/day	N/A
Extended Care Facility (Max 90 days/yr)	\$150/day	\$100/day	\$100/day
Air Ambulance (Max 2 trips per confinement)	\$2,000/trip	\$1,500/trip	\$250/trip
Hospice Care Benefit (Max 100 days)	\$100/day	\$50/day	\$50/day
Radiation, Chemotherapy & Related Benefits			
Radiation / Chemotherapy for Cancer	Up to \$15,000	Up to \$10,000	Up to \$5,000
Blood, Plasma, and Platelets	Up to \$10,000	Up to \$5,000	Up to \$5,000
Medical Imaging (max per year)	\$400	\$200	N/A
Surgery & Related Benefits			
Surgical Benefit	Up to \$5,500	Up to \$4,125	Up to \$2,750
Second Surgical Opinion	\$300	\$200	\$200
General Anesthesia	25% of surgery benefit		
Bone Marrow or Stem Cell Transplant (Autologous & Non-Autologous)	Bone Marrow: \$10,000 Stem Cell: \$2,500	Bone Marrow: \$7,500 Stem Cell: \$1,500	N/A
Miscellaneous Benefits			
Prosthesis (per amputation)	Up to \$6,000	Up to \$4,000	Up to \$4,000
Experimental Treatment (every year)	Up to \$2,400/month	Up to \$1,000/month	N/A
Pre-existing Condition- A pre-existing condition includes any condition for which an employee, in the specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs.	12/12 - Anything received treatment for 12 months prior to the effective date of coverage, will not be covered for the first 12 months		
Wellness Benefit	\$50 - See wellness incentives page for details		
Portability	Included (terms at age 70)		
Monthly Rates	Premier	Advantage	Value
Employee	\$29.91	\$19.47	\$11.66
Employee + Spouse	\$57.11	\$37.17	\$22.87
Employee + Child	\$33.54	\$22.31	\$13.84
Employee + Family	\$60.74	\$40.01	\$25.05

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WELLNESS INCENTIVES



What are Wellness Incentives? An annual reimbursement for covered members who complete one of the eligible screening procedures on your eligible critical illness, hospital indemnity, accident and cancer plans.

Eligibility:

- If you or a covered dependent get one of the eligible screenings, you can file a wellness claim
- Once approved, you will receive a check for the wellness benefit amount
- The wellness benefit can be submitted annually as long as your critical illness, hospital indemnity, accident and cancer plans are in force

Available Incentives	
Metlife Critical Illness, Hospital Indemnity & Accident	\$50/year
Guardian Cancer	\$50/year

What Qualifies as Wellness?

MetLife Critical Illness, Hospital Indemnity & Accident	Guardian Cancer
<ul style="list-style-type: none"> • Routine health check-up exam • Biopsies for cancer • Blood chemistry panel • Blood test to determine total cholesterol • Blood test to determine triglycerides • Bone marrow testing • Breast MRI • Breast ultrasound • Breast sonogram • Cancer antigen 15-3 blood test for breast cancer (CA 15-3) • Cancer antigen 125 blood test for ovarian cancer (CA 125) • Carcinoembryonic antigen blood test for colon cancer (CEA) • Carotid doppler • Chest x-rays • Clinical testicular exam • Colonoscopy • Complete blood count (CBC) • Corona virus testing • Dental exam • Digital rectal exam (DRE) • Doppler screening for cancer • Doppler screening for peripheral vascular disease • Echo cardiogram • Electrocardiogram (EKG) • Electroencephalogram (EEG) • Endoscopy • Eye exams 	<ul style="list-style-type: none"> • Fasting blood glucose test • Fasting plasma glucose test • Flexible sigmoidoscopy • Hearing test • Hemocult stool specimen • Hemoglobin A1C • Human papilloma virus (HPV) vaccination • Immunization • Lipid panel • Mammogram • Oral cancer screening • Pap smears or thin prep pap test • Prostate-specific antigen (PSA) test • Serum cholesterol test to determine LDL and HDL levels • Serum protein electrophoresis • Skin cancer biopsy • Skin cancer screening • Skin exam • Stress test on bicycle or treadmill • Successful completion of smoking cessation program • Tests for sexually transmitted infections (STIs) • Thermography • Two-hour post-load plasma glucose test • Ultrasounds for cancer detection • Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms • Virtual colonoscopy
	<ul style="list-style-type: none"> • Bone marrow testing • BRCA testing • Breast ultrasound • Breast MRI • CA 15-3 (blood test for breast cancer) • CA125 (blood test for ovarian cancer) • CEA (blood test for colon cancer) • Chest x-ray • Colonoscopy/Virtual • Colonoscopy • CT scans /MRI scans • Flexible sigmoidoscopy • Hemocult stool analysis • Mammography • Pap smear /ThinPrep pap test • PSA (blood test for prostate cancer) • Serum protein electrophoresis (blood test for myeloma) • Testicular ultrasound • Thermograph

How to Submit a Claim?

- Call 1-800-GET-MET8. (800-438-6388)
- File your Health Screening Benefit online through the MyBenefits portal at www.metlife.com/mybenefits or by mail with a paper claim form.
- **Important Note:** Must use **Stone County School District** when registering for a MetLife MyBenefits Account.
- Log on to guardianlife.com and select "My Account/Login" to register or access your account

Additional wellness information and claim forms can be found on your employee benefits website

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LEGAL PLAN



What is a Legal Plan? A plan which provides valuable legal and financial educational resources for a variety of life events and needs.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse and dependent children* (up to age 26)

- **Coverage through MetLife**
- Elder Care extends to parents and in-laws
- Visit <https://www.legalplans.com/why-enroll> or call 800.821.6400 for additional information
- Non-Members & Members create an account and select Employer for plan information (creating an account doesn't enroll you in plans)
- *Plan Certificate available on your Employee Benefits Website (<https://www.stoneschoolsbenefits.com/>)*

	Low Plan Quick Summary	High Plan Quick Summary
Money Matters	<ul style="list-style-type: none"> • Identity Theft Defense • Negotiations with Creditors • Promissory Notes • Debt Collection Defense • Tax Collection Defense 	<ul style="list-style-type: none"> • Identity Theft Defense • Negotiations with Creditors • Promissory Notes • Debt Collection Defense • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Deeds • Mortgages • Foreclosure • Tenant Negotiations • Eviction Defense • Security Deposit Assistance 	<ul style="list-style-type: none"> • Deeds • Mortgages • Foreclosure • Tenant Negotiations • Eviction Defense • Security Deposit Assistance
Estate Planning	<ul style="list-style-type: none"> • Simple and Complex Wills • Healthcare Proxies • Living Wills • Codicils • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Simple and Complex Wills • Healthcare Proxies • Living Wills • Codicils • Powers of Attorney (Healthcare, Financial, Childcare, Immigration)
Family & Personal	<ul style="list-style-type: none"> • Guardianship • Conservatorship • Name Change • Review of ANY Personal Legal Document • School Hearings • Demand Letters • Affidavits • Personal Property Issues • Garnishment Defense • Domestic Violence Protection 	<ul style="list-style-type: none"> • Guardianship • Conservatorship • Name Change • Review of ANY Personal Legal Document • School Hearings • Demand Letters • Affidavits • Personal Property Issues • Garnishment Defense • Domestic Violence Protection
Civil Lawsuits	<ul style="list-style-type: none"> • Disputes over Consumer Goods & Services • Administrative Hearings • Incompetency Defense 	<ul style="list-style-type: none"> • Disputes over Consumer Goods & Services • Administrative Hearings • Incompetency Defense
Elder Care Issues	<p>Consultation & Document review for issues related to your (or spouses) parents:</p> <ul style="list-style-type: none"> • Medicare • Medicaid • Prescription Plans • Nursing Home Agreements • Leases • Promissory Notes • Deeds • Wills • Power of Attorney 	<p>Consultation & Document review for issues related to your (or spouses) parents:</p> <ul style="list-style-type: none"> • Medicare • Medicaid • Prescription Plans • Nursing Home Agreements • Leases • Promissory Notes • Deeds • Wills • Power of Attorney
Vehicle & Driving	<ul style="list-style-type: none"> • Repossession • Defense of Traffic Tickets • Driving Privileges Restoration • License Suspension due to DUI 	<ul style="list-style-type: none"> • Repossession • Defense of Traffic Tickets • Driving Privileges Restoration • License Suspension due to DUI

Low Plan Monthly Rate	High Plan Monthly Rate
\$8.00	\$16.50
NO CO-PAY if using an In-Network attorney	

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MEDCARECOMPLETE

THE SMART WAY TO REDUCE YOUR HEALTHCARE COSTS



What is MedCare Complete? A bundle of services constructed to save you time and money while simplifying your life.

Eligibility: Eligible full-time employees working 20+ hours/week, spouse, and unmarried children (up to age 26)

- **Coverage through MedCareComplete**
- This is a supplemental benefit and does not replace health insurance.
- Register @ MCC: medcarecomplete.com/members to access the full range of benefits
- Register @ 1800MD: 1800md.com or 800.388.8785 to access telemedicine benefits

Included with the MedCareComplete Membership:

- | | |
|--|---|
|  Medical Bill Negotiator |  Restoration Expert |
|  Medication Management |  Identity Loss Expense Reimbursement |
|  Telemedicine |  Social Media Tracking |
|  Medical & ID Theft Monitoring |  Sex Offender Alerts |

Medication Management

This service takes the guesswork out of medication management by sorting, labeling, and organizing medications for you. For added convenience, the service provides medication delivery to your home or healthcare provider's office at no additional cost. Specially trained clinical pharmacists are on staff to ensure that medications are reviewed for potential drug interactions, are clearly understood by patients, and are as effective as possible.

Telemedicine

Get 24/7/365 on-demand telephone access to Board-certified physicians for diagnosis, and prescriptions for common and acute illnesses. **There are no co-pays and no limit to how many times you can utilize this feature.**

Acute Illnesses include but are not limited to the following:

- | | | | |
|------------|----------------------|---------------|-------------------|
| Asthma | Rashes | Urinary Tract | Joint Aches |
| Fever | Bacterial Infections | Infections | Pink Eye |
| Headache | Diarrhea | Bronchitis | Sore Throat |
| Infections | Heartburn | Ear Infection | Cold & Flu |
| Migraines | Sinus Conditions | Gout | Nausea & Vomiting |

Medical & ID Theft Protection

Service monitors the internet for instances of your personal health and financial information to protect you from becoming a victim of identity theft. The security of your personal health information (PHI) can have a large impact on the medical care you receive.

Individual Monthly Rate	Family Monthly Rate
\$10.50 Per Month	\$12.50 Per Month
NO COPAY	

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MEDCARECOMPLETE

THE SMART WAY TO REDUCE YOUR HEALTHCARE COSTS

Medical Bill Negotiator

Members can use the Medical Bill Negotiator service to review their expensive medical bills for errors. A medical bill advocate will identify and appeal common billing errors and overcharges for the member. Advocates provide continuous support during appeals, which typically results in an average savings of 40% on 80% of medical bills reviewed.

Restoration Expert

A Restoration Expert is available if you become a victim of identity theft. The service provides a concierge level of identity resolution. A dedicated and Certified Identity Theft Risk Management Specialist (CITRMS) will work with the victim to assess their ID theft situation, and move forward with a fully managed resolution.

Sex Offender Alerts

Members can request text and email alerts and reports of registered sex offenders for a specific address. Reports highlight the location of the offender, a photo ID, and the offense they committed. You may review the saved report in your online account at any time. Additionally, users can select an address to continuously monitor and receive alerts when new offenders move in or out of that neighborhood.



DATA PROTECTION

INFORMATION PRIVACY

DATA STEALING MALWARE

Expense Reimbursement

Restoring one's name and good credit is a time-consuming and expensive process. In response, \$25,000 expense reimbursement coverage is included in the member ID theft protection plan. This ensures you are covered in those instances when expenses compound. A Certified Identity Theft Risk Management Specialist (CITRMS) representative can assist with filing these expense reimbursement claims.

Social Media Tracking

The Social Media Tracking tool allows you to receive alerts on your social media accounts including Facebook, LinkedIn, Twitter, and Instagram if reputation-damaging items are posted. As we utilize social media platforms, we are creating a permanent online trail of our personal history, including photos, geo-location data, employment data, birthday, email, address, and phone number details. Over-sharing can lead to an increased risk for reputation damage, fraud, and identity theft. Reputation-damaging items including racist, violent, derogatory, vulgar, or inappropriate comments directed at you or your family.

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FLEXIBLE SPENDING ACCOUNTS

What are Medical Flexible Spending (FSAs) Accounts? A pre-tax benefit account used to pay for out-of-pocket healthcare costs such as deductibles, co-pays, prescribed medication, and other medical costs.

What are Dependent Care Accounts? A pre-tax benefit account used to pay for dependent care services such as preschool, summer day camp, before or after school programs, and child or elder daycare.

Eligibility:

- **Coverage through Consolidated Admin Services (CAS)**
- **Plan year is from September 1 - August 31 and employees must re-enroll each year**
- Only family status changes will allow you to change your annual election. The altered election must be consistent with the status change
- Married and not filing jointly participants limited to \$2,500 deferral for Dependent Care
- Transfer of funds between the Dependent Care and Medical Care accounts are not allowed
- *Please visit your Employee Benefits website for a complete listing of eligible expenses and qualifying dependent care services.*

FSA Benefits Quick Summary

MEDICAL FSA ACCOUNT

Minimum Contribution	\$300 annually
Maximum Contribution	\$3,200 annually
CARRYOVER MAX- Amount of funds carried over to the next year	\$640 (Any unused amounts over \$640 will be forfeited)

Medical FSA funds are available at the beginning of the plan year.

DEPENDENT CARE FSA ACCOUNT

Minimum Contribution	\$300 annually
Maximum Contribution	\$5,000 annually
CARRYOVER MAX	None (Unused funds are forfeited)

Dependent care funds are available as they are payroll deducted.

Plan Rules

Runout Period - The amount of time to turn in receipts for services rendered during the plan year. 30 days after end date to turn in receipts

All receipts should be kept to submit if verification is requested

Admin Fee

Fee Per Participant Per Month	No cost
Replacement Card Fee	\$10.00

IMPORTANT NOTE:

Dependent Care FSA is for eligible expenses related to the care of your child, disabled spouse, elderly parent, or other dependent who is physically or mentally unable for self-care (i.e. day care, adult day care) or is disabled. Medical expenses for your dependent are not eligible for reimbursement under the Dependent Care account.

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FLEXIBLE SPENDING ACCOUNTS

HELPFUL RESOURCES

What is covered under a Medical FSA Account?

- Medical coinsurance and deductible
- Doctor's office visit co-pays
- Emergency Room costs
- Dental co-pays and out-of-pocket costs
- Vision co-pays and out-of-pocket costs
- Contacts and Glasses
- Prescriptions
- *Please see the full eligibility list for other covered expenses*

FSA Eligibility List

<https://fsastore.com/fsa-eligibility-list>

FSA Store

<https://fsastore.com>

Who is covered under a Dependent Care Account?

- Children ages 12 and under (including stepchildren, grandchildren, adopted or foster children, and children related to you who are eligible for a tax exemption on your federal tax return).
- Tax dependents residing with you and incapable of self-care (this could include your spouse, a child age 13 and over, and elderly parents).

The CARES Act permanently reinstates over-the-counter products, and adds menstrual care products for the first time, as eligible expenses for your FSA funds WITHOUT A PRESCRIPTION!

Eligible items for purchase without a prescription now include, but are not limited to:

- Pain relief medications, e.g., acetaminophen, ibuprofen, naproxen sodium
- Cold & flu medications
- Allergy medications
- Acne treatments
- Eye drops
- Stomach & digestive aids
- Pads, Tampons and Menstrual sponges
- Sleep aids
- Children's pain relievers, allergy medicines, and digestive aids

Imagine what you could do with CAS' mobile app



Get Reimbursed Quickly



Track Receipts



Check Balances



View account activity and check balance



Update your information



Enter and track expenses



Make a payment from your account



File claims with receipt images



*can or view eligible expenses, and more!

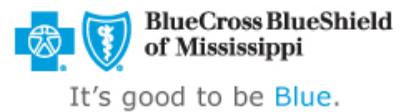


IMPORTANT NOTE:

Dependent Care FSA is for eligible expenses related to the care of your child, disabled spouse, elderly parent, or other dependent who is physically or mentally unable for self-care (i.e. day care, adult day care) or is disabled. Medical expenses for your dependent are not eligible for reimbursement under the Dependent Care account.

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MISSISSIPPI STATE AND SCHOOL EMPLOYEES' HEALTH INSURANCE PLAN



Notice: Stone County School District offers eligible employees health insurance through the Mississippi State Health Insurance Plan. During the annual open enrollment, employees have the opportunity to review all available options and make elections for the upcoming plan year.

Coverage through BlueCross BlueShield of Mississippi

- Please visit the BCBS of Mississippi website for plan eligibility rules
- All qualifying life events must be submitted through the Stone County School District benefits department. Please contact Katie Ratcliff for questions.
- It is important to review plan options and coverage each year

BCBS of Mississippi Website:
<https://www.bcbsms.com/>

More Questions?

Visit the Stone County School District benefits portal for all links, plan documents, and rates.

<https://www.stoneschoolsbenefits.com/>

WELLNESS INCENTIVES INFORMATION:

<http://knowyourbenefits.dfa.ms.gov/wellness-preventive-coverage/>

State Employee Provider Directory:

<https://www.myaccessblue.com/AHSProviderSearchWeb>

Mississippi State Health Insurance Plan

Email: KnowYourBenefits@dfa.ms.gov

BlueCross BlueShield of Mississippi Phone: 800.709.7881

Office of Insurance Phone: 601.359.3411 or TF 866.586.2781

Frequently Asked Questions

1. How do I know what type of coverage I have now?

If you are not sure what type coverage you currently have, you can setup a MyBlue account by visiting www.bcbsms.com, call Katie Ratcliff at 601.928.7247 with questions or contact Blue Cross & Blue Shield of Mississippi (BCBSMS) at 800.709.7881, or the Office of Insurance at 601.359.3411 or toll-free 866.586.2781.

2. How does each type of coverage work?

Under Select Coverage, there is a separate deductible (individual and family) for medical expenses and a separate individual deductible for prescription drugs. Once the appropriate medical deductible is met, you will start paying 20 percent of the allowable charge for covered medical services. Regardless of whether or not you have met your medical deductible, you will have to meet the \$75 individual prescription drug deductible before you start paying a co-payment for a covered drug. Under Select Coverage, there is no prescription drug copayment maximum, so you will continue to pay the copayment for your drug each time you have it filled for the remainder of the year.

Under Base Coverage, you will have to meet the full deductible (\$1,800 for individual coverage, \$3,000 for family coverage) before any covered medical or prescription drug charges will be paid by the Plan. This means that you will pay the full allowable charge for both medical and prescription drugs until the deductible is met. Once the deductible is met, you will start paying 20 percent of the allowable charge for covered medical services and a copayment for covered drugs. There is a \$75 preventive medications individual deductible. Other medications are subject to the calendar year deductible. Once your coinsurance/co-payment maximum is met, the Plan will pay 100 percent of the allowable charge for both covered prescription drugs and medical services.

3. What are some of the main differences in Base and Select Coverage?

The premium rates differ for Base and Select Coverage. Another difference between Base and Select Coverage is how the deductibles work. Under Base Coverage, all charges (medical and prescription drug) apply to the calendar year deductible. Under Select Coverage, there is a separate deductible for medical charges and a separate deductible for prescription drug charges.

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MISSISSIPPI STATE HEALTH INSURANCE PLAN RATES

Plan Pricing as of 1.1.2024

Legacy - Initially Hired before 1/1/2006

Horizon - Initially Hired on or after 1/1/2006

ACTIVE EMPLOYEES	LEGACY EMPLOYEES				HORIZON EMPLOYEES			
	BASE		SELECT		BASE		SELECT	
	TOTAL PREMIUM	EMPLOYEE PORTION	TOTAL PREMIUM	EMPLOYEE PORTION	TOTAL PREMIUM	EMPLOYEE PORTION	TOTAL PREMIUM	EMPLOYEE PORTION
EMPLOYEE*	\$459	\$0	\$479	\$20	\$459	\$0	\$507	\$48
EMPLOYEE + SPOUSE	\$961	\$502	\$1,050	\$591	\$961	\$502	\$1,078	\$619
EMPLOYEE + SPOUSE & CHILD(REN)	\$1,223	\$764	\$1,313	\$854	\$1,223	\$764	\$1,341	\$882
EMPLOYEE + CHILD	\$589	\$130	\$680	\$221	\$589	\$130	\$708	\$249
EMPLOYEE + CHILDREN	\$792	\$333	\$881	\$422	\$792	\$333	\$909	\$450

* The State pays 100% of the employee's premium for Base Coverage. Active employees enrolling in Select Coverage must pay a portion of the employee premium.

RETIRED EMPLOYEE (NON-MEDICARE ELIGIBLE)	LEGACY EMPLOYEES		HORIZON EMPLOYEES	
	BASE	SELECT	BASE	SELECT
RETIREE	\$527	\$550	\$842	\$872
RETIREE + SPOUSE (NON-MEDICARE)	\$1,105	\$1,207	\$1,688	\$1,798
EMPLOYEE + SPOUSE & CHILD(REN) (NON-MEDICARE)	\$1,406	\$1,509	\$1,887	\$1,998
RETIREE + CHILD	\$677	\$751	\$992	\$1,073
RETIREE + CHILDREN	\$909	\$952	\$1,224	\$1,274
RETIREE + SPOUSE (MEDICARE)	N/A	\$774	N/A	\$1,096
EMPLOYEE + SPOUSE & CHILD(REN) (ONE OR MORE MEDICARE)	N/A	\$975	N/A	\$1,297

RETIRED EMPLOYEE MEDICARE ELIGIBLE	LEGACY EMPLOYEES		HORIZON EMPLOYEES	
	BASE	SELECT	BASE	SELECT
RETIREE	N/A	\$224	N/A	\$224
RETIREE + SPOUSE (NON-MEDICARE)	N/A	\$881	N/A	\$1,150
EMPLOYEE + SPOUSE & CHILD(REN) (NON-MEDICARE)	N/A	\$1,183	N/A	\$1,350
RETIREE + CHILD	N/A	\$425	N/A	\$425
RETIREE + CHILDREN	N/A	\$626	N/A	\$626
RETIREE + SPOUSE (MEDICARE)	N/A	\$448	N/A	\$448
EMPLOYEE + SPOUSE & CHILD(REN) (ONE OR MORE MEDICARE)	N/A	\$649	N/A	\$649

COBRA	LEGACY EMPLOYEES		HORIZON EMPLOYEES	
	BASE	SELECT	BASE	SELECT
PARTICIPANT	\$468	\$488	\$468	\$517
PARTICIPANT + SPOUSE	\$980	\$1,071	\$980	\$1,099
PARTICIPANT + SPOUSE & CHILD(REN)	\$1,247	\$1,339	\$1,247	\$1,367
PARTICIPANT + CHILD	\$600	\$693	\$600	\$722
PARTICIPANT + CHILDREN	\$807	\$898	\$807	\$927

COBRA DISABILITY EXTENSION	LEGACY EMPLOYEES		HORIZON EMPLOYEES	
	BASE	SELECT	BASE	SELECT
PARTICIPANT	\$688	\$718	\$688	\$760
PARTICIPANT + SPOUSE	\$1,441	\$1,575	\$1,441	\$1,617
PARTICIPANT + SPOUSE & CHILD(REN)	\$1,834	\$1,969	\$1,834	\$2,011

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MISSISSIPPI DEFERRED COMPENSATION PLAN



Part of financial health involves knowing how much you need in retirement. Consider supplementing your future savings through the Mississippi Deferred Compensation Plan

1. It's automatic and controlled by you

- You choose the amount you want to save.

2. It probably costs less than you think

- You can start saving with as little as \$25 per month.

3. Give yourself some credit

- You may be eligible for an IRS Saver's Credit on the first \$2,000 you contribute to MDC, based on your adjusted gross income and tax filing status.

4. Starting early makes a difference

- Waiting could impact how much you'll have for retirement.

5. Lower expenses

- With MDC, you may have the potential for lower investment management expenses.

6. Investment assistance

- MDC provides a variety of investment choices so you can build the right mix for your future.

7. Local people for help

- Local MDC representatives are ready to help you plan for your future.

8. Resources at your fingertips

- Take advantage of convenient resources and plan educational materials available 24/7 at www.mdcplan.com.

9. Stay as long as you like

- Even after you retire or separate from service, you can keep your account right where it is so you have access to all the MDC resources.

10. A partner for your future

- PERS oversees MDC on an ongoing basis on your behalf.

How do I enroll?

- You can easily enroll online by visiting www.mdcplan.com.
- Prior to enrolling, contact your human resources department or your local MDC representative to obtain a Plan Enrollment Code flier, which will include a specific code needed to enroll online.
- Once you have the Plan Enrollment Code flier, visit www.mdcplan.com and click on the REGISTER button.
- Select I have a plan enrollment code and follow the prompts on the website.
- Visit www.mdcplan.com for more information, or to find your local MDC representative.
- For more information, please visit <https://www.msdbbenefits.com/state-life-add>.

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RETIREMENT PROGRAMS

What is PERS? PERS is the Public Employees' Retirement System of Mississippi. The Public Employees' Retirement System of Mississippi (PERS) is a governmental defined benefit plan qualified under Section 401(a) of the Internal Revenue Code. PERS was established by the state Legislature in 1952 to provide benefits to eligible Mississippi public employees working for state agencies, universities, community colleges and public schools, as well as counties, cities, and other participating political subdivisions. The mission of PERS is to provide secure benefits to our members and consistently deliver quality service by meeting our customer's needs, operating efficiently and transparently, investing and managing assets prudently, and acting in the best interest of all members.

Visit the PERS website for helpful resources - pers.ms.gov

PERS Contact Information

Phone: 800.444.7377 / 601.359.3589
Email: customerservice@pers.ms.gov
Hours: Monday - Friday 8:00am - 5:00pm



403B CARRIER CONTACTS

What are 403Bs? A 403B is a tax-deferred retirement plan that allows you to set aside pre-tax dollars out of your paycheck to save for retirement.

National Life Group/Life Insurance Company of the Southwest

Todd Haygood
P: 601.657.2107
E: kevinhaygood@valuteachers.com

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Visit

<https://www.stoneschoolsbenefits.com/>



The Service Hub Helps With:

- Portability/Conversion
- Benefits Education
- Evidence of Insurability
- Qualified Life Event Changes
- Claims
- Card Requests
- Benefit Questions
- COBRA Information

Phone: 866.433.7661, Opt 5

Email: mybenefits@campusbenefits.com

Benefits website address: <https://www.stoneschoolsbenefits.com/>

The 2024-2025 Benefits Enrollment Guide is provided for illustrative purposes only. Actual benefits, eligibility, services, premiums, claims processes and all other features and plan designs for coverage offered is governed exclusively by the insurance contract and associated Summary Plan Description (SPD). In case of discrepancies between this document and the insurance contract and SPD, the contract and SPD will prevail. We reserve the right to change, modify, revise, amend or terminate these plan offerings at any time.

Updates, changes and notices are all located at <https://www.stoneschoolsbenefits.com/>. These should be reviewed fully prior to electing any benefits.