

## ADDITIONAL PCPS HEALTH BENEFITS INFORMATION

### DENTAL PLAN OPTION

- One plan offered through Anthem Dental
- No change in the monthly premiums
- If an employee selects health insurance coverage, this monthly premium is paid by the employee.
- If an employee does not select health insurance coverage, PCPS will cover the monthly premium for the employee.



Plan Provisions	In-Network Benefit Provided
Plan Year Deductible (Individual/Family)	\$50 / \$150
Annual Maximum (Per Person)	\$2,000
Orthodontic Lifetime Maximum	\$1,500
Diagnostic and Preventive Care	100%, no deductible
Basic Services	80% after deductible
Major Services	50% after deductible

Plan Coverage	Monthly Premium
Employee Only	\$40.37
Employee Plus One Child	\$67.79
Employee Plus Children	\$107.85
Employee Plus Spouse	\$67.79
Employee Plus Family	\$107.85

### HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a tax-advantaged medical savings account available to those who are enrolled in a qualified high-deductible health plan (QHDHP). The funds contributed to an account are not subject to federal income tax at the time of deposit.

As long as you use the funds for qualified medical expenses, you are never taxed on that money. You, your employer, family member or any other person can contribute to your HSA.

- For 2020, the annual HSA contribution limit is \$3,550 for single coverage and \$7,100 for family coverage. If you are 55 or older by December 31, you may make an additional “catch-up” contribution of \$1,000.

#### HSA Facts:

- Money in the account belongs to you.
- Account balance is portable upon retirement or termination from PCPS.
- Funds earn tax-free interest or investment return.
- Pay for qualified medical expenses with tax-free dollars.
- Funds not used for qualified expenses are subject to an additional 20% tax.

#### Examples of Qualified HSA Expenses:

- Medical, dental and vision deductibles, copayments and coinsurance amounts
- Long Term Care insurance premiums
- COBRA continuation premiums
- Medicare premiums



PCPS has partnered with Health Equity to provide the administrative services for employees’ HSA accounts. Employees opening an HSA will have online and mobile access to a full library of materials to help better manage their own health care costs.

## **FLEXIBLE SPENDING ACCOUNTS**

- Flexible spending accounts allow you the opportunity to set aside money in a reimbursement account, before taxes are deducted, to pay for certain health and dependent care expenses.
  - Medical Flexible Spending Account
    - For 2020, maximum contribution amount is \$2,750 per year.
  - Dependent Care Spending Account
    - Reimburses you for eligible dependent care expenses (day care and elder care).
    - For 2020, maximum contribution amount is \$5,000 per year.



## **FIRST FINANCIAL SERVICE OPTIONS**

- For more information on these services, you may contact Michael Shelly with First Financial directly. You can call him toll-free at (800) 523-8422 or via email at [michael.shelly@ffga.com](mailto:michael.shelly@ffga.com).
- You may also contact First Financial Customer Service at (800) 924-9539 or via email at [easternregion@ffga.com](mailto:easternregion@ffga.com)

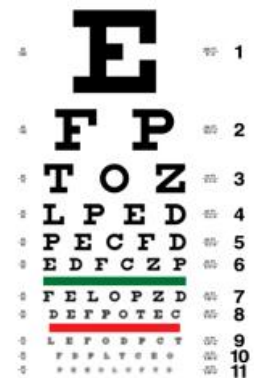
Vision Insurance	Medical Flexible Spending Account
Disability Insurance	Dependent/Child Care Flexible Spending Account
Life Insurance	Critical Illness Insurance
Accident Insurance	Hospital Protection Insurance
Cancer Insurance	Identity Theft Protection

## **EXAMPLE OF A FIRST FINANCIAL SERVICE PLAN OPTION**

### *Vision Insurance*

- Voluntary Vision Service Plan (VSP) through Ameritas
- Covers routine eye exams and for all or a portion of the cost of glasses or contact lenses

Plan Provisions	In-Network Benefit Provided
Exam and Materials Copay	Employee pays \$15
Annual Eye Exam	Covered in full
Lenses, per pair (Single, Bifocal, Trifocal, Lenticular)	Covered in full
Contacts, Fit and Follow-up Exams	15% discount
Contacts, Elective	Up to \$105
Contacts, Medically Necessary	Covered in full
Frames	Up to \$120



- This optional vision insurance is paid monthly through employee payroll deductions

Plan Coverage	Monthly Premium
Employee Only	\$9.70
Family (Two or more persons)	\$23.76

## **LEGAL RESOURCES OF VIRGINIA**

Some of the legal services offered:

- Buying, selling, or refinancing your home
- Preparation or update of your will
- Speeding or reckless driving tickets
- Divorce proceedings



\$18.50 per month provides coverage for you, your spouse and your dependent children (up to age 19 or 23 if full-time student).

For more information go to the Employment section of the PCPS webpage and select Employee Information or click here: <https://www.poquoson.k12.va.us/cms/lib/VA02205104/Centricity/Domain/62/Legal%20Resources%20Information.pdf>

## **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

- EAP is offered through Optima EAP at no cost to PCPS employees and their family members.
- This is a resource that provides short-term and solution-focused counseling services. They can assist with a variety of topics, such as stress, work-related concerns, relationships, children, grief, etc.
- Employees and their family members are allowed five visits per topic per year.
- All services offered by Optima EAP are strictly confidential.
- For more information:

<https://www.optimahealth.com/documents/collateral-materials/employee-assistance-program-general-brochure.pdf>

## **VIRGINIA RETIREMENT SYSTEM (VRS)**

- Optional Life Insurance
- 457 Deferred Compensation Plans, including Roth contribution option
- For more information go to <http://www.varetire.org/>



## **VRS LONG TERM CARE INSURANCE**

- Long term care insurance offered through Virginia Retirement System and underwritten by Genworth Life Insurance Company
- Employees will be able to enroll and pay directly for long term care insurance
- Multiple plan options ranging from two to four year benefit periods and \$3,000 - \$6,000 monthly benefits

**For more information, visit the Employment section of our**



<https://www.poquoson.k12.va.us/Page/265>