

---

# EMPLOYEE BENEFITS GUIDE

---



---

**2021**  
PLAN YEAR

---

---

# TABLE OF CONTENTS

---

Welcome.....	02
Eligibility and Qualifying Life Events.....	03
Medical .....	04
Optima Value Adds.....	05
Health Savings Account .....	06
Dental .....	07
Vision .....	08
Flexible Spending Accounts.....	08
Additional Plans.....	09-10
Contact Information .....	11

## Welcome

At Portsmouth Public Schools we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

You can also view overviews of our benefit plans by accessing our website, [www.optimahealth.com/pps](http://www.optimahealth.com/pps)

Portsmouth Public Schools is excited to offer access to the Employee Family Protection (EFP) Call Center, which is designed to provide you with a responsive, consistent, hands- on approach to benefit inquiries. Representatives are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The representatives are experienced professionals and their primary responsibility is to assist you. EFP representatives can be reached at 1-855-938-1331.

# Eligibility

## Who is Eligible:

You may enroll in the Portsmouth Public Schools' Employee Benefits Program if you are a full-time employee working at least 27 hours per week.

## Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided.

## When Coverage Begins:

The 2021 benefits are effective **through December 31, 2021**. Newly hired employees and dependents will be effective in Portsmouth Public Schools' benefits program on the 1<sup>st</sup> of the month following 30 days of employment. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a Qualifying Life Event.

# Qualifying Live Events

You may be able to change some of your benefit elections upon the occurrence of certain qualifying life events, provided you properly notify your Employer and the change is permitted under the plan terms. Examples of these changes in status events may include:

- Your marriage, divorce or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects his or her benefits
- Change in your work status that affects your benefits
- Change in residence or work site that affects your eligibility for coverage
- Change in your child's eligibility for benefits
- Receiving Qualified Medical Child Support Order (QMCSO)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Please call Employee Family Protection (EFP) at 1-855-938-1331 to change your benefits accordingly. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period.

# Optima Medical Plans

Portsmouth Public Schools offers medical coverage through Optima Health. The chart on the following page is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Plan Details	CDHP HSA Plan	POS Plan	HMO Plan
Deductible (Individual / Family)	\$3,000 / \$6,000	\$1,000 / \$2,000	\$250 / \$500
Non-network Deductible (Individual / Family)	None	\$1,500 / \$3,000	None
Out-of-Pocket Maximum (Individual / Family)	\$6,000 / \$12,000	\$6,000 / \$12,000	\$5,000 / \$10,000
Non-network Out-of-Pocket Max (Individual / Family)	None	\$8,000 / \$16,000	None
Non-network Coinsurance	N/A	Deductible, then 30% coinsurance	N/A
Primary Care / Specialist Office Visit	Deductible, then no charge	\$30 / \$60 copay	\$30 / \$60 copay
MD Live Virtual Visit	\$39 flat fee	\$15 copay	\$15 copay
Urgent Care Visit	Deductible, then no charge	\$50 copay	\$50 copay
Emergency Room Visit	Deductible, then no charge	Deductible, then 20% coinsurance	\$350 copay
Maternity Care	Deductible, then no charge	\$350 copay	\$200 copay
Outpatient Lab / X-Ray	Deductible, then no charge	Deductible, then 20% coinsurance	\$50 copay
Complex Imaging (MRI, CAT, PET, etc)	Deductible, then no charge	Deductible, then 20% coinsurance	\$350 copay
Outpatient Surgery	Deductible, then no charge	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Inpatient Hospital Facility	Deductible, then no charge	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription Deductible (Individual /Family)	Combined with Medical	\$150 / \$300*	\$150 / \$300*
Retail Prescription Drug Copays	After Deductible Tier 1 - \$15 Tier 2 - \$40 Tier 3 - \$50 Tier 4 - 20% to a max of \$200	Tier 1 - \$15 Tier 2 - \$40 Tier 3 - \$50 Tier 4 - 20% to a max of \$200	Tier 1 - \$15 Tier 2 - \$40 Tier 3 - \$50 Tier 4 - 20% to a max of \$200

\*Prescription drug deductible does not apply to tier 1 drugs.

	Rates Per Pay Period (20 Paydates)		
	CDHP HSA Plan	POS Plan	HMO Plan
Employee Only	\$10.00	\$23.17	\$37.57
Employee + Spouse	\$65.00	\$96.35	\$313.87
Employee + Child(ren)	\$50.00	\$70.50	\$373.12
Employee + Family	\$150.00	\$333.45	\$1,021.07

# Optima Value Added Benefits

## MDLive

Get 24/7/365 Access to Board-Certified doctors anytime, anywhere! These doctors are available to diagnose, recommend treatment and prescribe medications when appropriate. Consultations with these doctors are considered in-network, regardless if you use this benefit outside the service area. For more information visit: [www.mdlive.com/optima](http://www.mdlive.com/optima) - or call 1-866-648-3638

## MyOptima Portal/Mobile App

Through MyOptima you can access ID cards, view coverage and benefit details. You can also find doctors and urgent care centers as well as accessing the other resources listed here!

## Treatment Cost calculator

- Provides highly accurate geographic-based cost estimates for over 300 procedures and services including x-rays, advanced imaging, outpatient surgeries, office visits, labs, immunizations and inpatient admissions
- Specific estimates based on YOUR plan and YOUR deductible/out-of-pocket maximum exposure
- Helps you and your enrolled family members make more informed decisions, plan for future expenses, compare providers and save money

## Employee Assistance Program

Optima EAP (Employee Assistance Program) is a helpful resource that can be used to address life's challenges, solve personal problems, or tackle work related issues. Optima EAP's confidential, short-term, and solution-focused services are provided by a group of skilled, professional, and caring counselors. Best of all, Optima EAP is available to you at no cost. Contact Optima at 757-363-6777 or 1-800-899-8174. Or you can send a confidential email from [OptimaEAP.com](mailto:OptimaEAP.com).

## Emergency Travel Services

Your enrollment with Optima Health includes a unique emergency travel assistance program for you, your spouse and minor dependent children declared on your health plan provided by Assist America. Coverage is in effect while traveling 100 miles or more away from your permanent residence, or in another country.

Key Services Include:

- Medical Consultation, Evaluation and Referral
- Hospital Admission Assistance
- Medical Repatriation
- Prescription Assistance



# Health Savings Account

When you are enrolled in the Consumer Directed Health Plan and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account. As the budget permits, PPS will contribute \$1000.00 annually to the HSA accounts for employees who are enrolled in the CDHP health plan.

## Health Savings Account (HSA)

An HSA is a tax-sheltered bank account that you own for the purpose of paying eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

### Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates so your unused funds grow over time.

Although everyone is able to enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA. (Enrollment in a limited purpose health care FSA is allowed).

## 2021 HSA Contributions

You are able to contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The IRS has established the following maximum HSA contributions:

### For The 2021 Tax Year:

- \$3,600 Individual
- \$7,200 Family

If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.

## How do I get reimbursed for my eligible expenses?

The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense. Or you can withdraw money from an ATM. But keep your receipts! You must be able to prove that you were reimbursing yourself for an eligible expense in the event that you are audited. If you use your HSA funds for non-eligible expenses, you will be charged a 20% penalty tax (if under age 65) as well as federal income taxes.

# Delta Dental Plans

Portsmouth Public Schools offers dental programs through Delta Dental. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Plan Details	PPO Plan	EPO Plan
<b>Deductible</b> (Individual / Family)	\$50 / \$150	None
Waived for Preventive	Yes	Fixed Copayment Schedule
<b>Annual Maximum</b>	\$1,500	\$3,000
<b>Preventive Services</b> <i>Exams, Cleanings, X-Rays</i>	100%	Fixed Copayment Schedule
<b>Basic Services</b> <i>Fillings, Simple Extractions, Endo/Periodontics</i>	80%	Fixed Copayment Schedule
<b>Major Services</b> <i>Crowns, Dentures</i>	50%	Fixed Copayment Schedule
<b>Orthodontia</b>	50%	50%
Eligibility	Children Only	Children and Adults
Lifetime Maximum	\$1,500	\$2,000
<b>Waiting Periods</b> (Waived for those with prior coverage.)	12 Months Major 12 Months Ortho	None

## 6 Things a Dental Cleaning Can Do For You



	Rates Per Pay Period (20 Paydates)	
	PPO Plan	EPO Plan
Employee Only	\$15.74	\$17.68
Employee + 1	\$31.84	\$30.08
Family	\$43.66	\$44.90



# EyeMed Vision Plan

Portsmouth Public Schools provides Vision Insurance.

Plan Details	Vision Plan In-Network Benefits
Routine Exams (Annual)	\$10 copay
Materials Copay	\$25 copay
Lenses <i>Covered every 12 months</i>	\$25 copay
Contacts <i>Covered every 12 months</i>	Elective contacts: \$130 allowance; additional discounts may apply.
Frames	\$25 copay; \$130 allowance; additional discounts may apply.

Rates Per Pay Period (20 Pay Dates)	
Employee	\$4.34
Employee + Spouse	\$8.24
Employee + Child(ren)	\$8.68
Employee + Family	\$12.76

# Flexible Spending Accounts

The Flexible Spending Account (FSA) plans with TASC - Total Administrative Services Corporation allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

### How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year – up to the **annual maximum election amounts of \$2,750 for the Health Care FSA or \$5,000 for the Dependent Care FSA.**
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

### Important rules to keep in mind:

- The IRS has a strict “use it or lose it” rule. If you do not use the full amount in your FSA, you will lose any remaining funds.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

# Additional Plans

For additional details on the below plans please visit the Online Benefits Portal at [https://pps.k12.va.us/staff/benefits and retirement](https://pps.k12.va.us/staff/benefits_and_retirement)

## VRS / Securian Financial Basic Life and AD&D Plans

Portsmouth Public Schools provides 200% of your annual salary in Basic Life insurance and Accidental Death and Dismemberment (AD&D) insurance at no cost for the duration of employment. The AD&D insurance provides a monetary benefit to an employee or beneficiary when the employee experiences certain bodily injuries or death resulting from a covered accident.

## VRS / VLDP - Auto to Hybrid

If you are a political subdivision or school division employee covered under the Hybrid Retirement Plan, you are enrolled automatically in the Virginia Local Disability Program or a comparable program provided by your employer. VLDP provides income protection if you can't work because of a non-work-related or work-related illness, injury or other condition, such as surgery, pregnancy, complications from pregnancy or a catastrophic or major chronic condition.

## VRS / Securian Financial Voluntary Life and AD&D Plans

Voluntary Life and AD&D insurance provides you financial security at an affordable cost. Employees are able to elect up to a maximum (after Evidence of Insurability) of \$750,000. The amounts covered for the employee and their family depends on the Plan Option chosen.

---

For additional details on the below plans please visit the Online Optima Portal at <https://optimahealth.com/pps>

## Trustmark Universal Life

Trustmark's fully-portable Universal Life solutions address differing employee needs for permanent life insurance. This is available for employees, their spouse, and their children. This plan offers flexible, comprehensive benefits and enables you to adjust your death benefit, cash value, and premiums as your financial needs change.

## UNUM Short Term Disability

Portsmouth Public Schools offers short-term income protection through UNUM in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 60% of your monthly base salary up to \$5,000. Please see the summary plan description for complete plan details.

## UNUM Accident & Injury Plan

No one plans to have an accident. But, it can happen at any moment throughout the day, whether at work or at play. Most major medical insurance plans only pay a portion of the bills. Our policy can help pick up where other insurance leaves off and provide cash to cover the expenses. Our accident coverage helps offer peace of mind when an accidental injury occurs.

## **UNUM Critical Illness Plan**

The signs pointing to a critical illness are not always clear and may not be preventable, but our coverage can help offer financial protection in the event you are diagnosed. UNUM group voluntary critical illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness.

## **UNUM Hospital Insurance Plan**

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

## **Legal Resources Legal and ID Theft Protection Plan**

Portsmouth Public Schools includes the option to purchase protection for expected and unexpected legal expenses through Legal Resources. The plan offers employees a complete comprehensive package of legal services, including advice, consultation and courtroom representation. Legal Resources' ID Theft Protection plan monitors your credit and personal information against suspicious activity. These plans provide coverage for the employee and immediate family (spouse and dependent children to the age of 19 or 23 if full-time student).

# Contact Information

## Have Questions? Need Help?

Portsmouth Public Schools is excited to offer access to the Employee Family Protection (EFP) Call Center, which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Representatives are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The representatives are experienced professionals and their primary responsibility is to assist you.

The EFP Call Center representatives are available Monday through Friday 8:00am to 7:00pm. If you need assistance outside of regular business hours, please leave a message and one of the representatives will promptly return your call as soon as possible. **EFP representatives can be reached at 855-938-1331.**

Additional information regarding benefit plans can be found on the Online Benefit Portal at [www.optimahealth.com/pps](http://www.optimahealth.com/pps).

Plan	Carrier	Website	Contact
Medical	Optima Health	<a href="http://www.optimahealth.com">www.optimahealth.com</a>	877-552-7401
Health Savings Account	Health Equity	<a href="http://www.healthequity.com">www.healthequity.com</a>	866-346-5800
Dental	Delta Dental	<a href="http://www.deltadentalva.com">www.deltadentalva.com</a>	800-237-6060
Vision	EyeMed	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>	866-939-3633
Employee Assistance Program	Optima	<a href="http://www.optimaEAP.com">www.optimaEAP.com</a>	800-899-8174
Flexible Spending Accounts	TASC	<a href="http://www.tasconline.com">www.tasconline.com</a>	800-422-4661
Accident, Critical Illness, Disability, and Hospital Insurance	UNUM	<a href="http://www.unum.com">www.unum.com</a>	800-219-2396
Universal Life	Trustmark	<a href="http://www.TrustmarkSolutions.com">www.TrustmarkSolutions.com</a>	800-918-8877
Basic Life and AD&D Voluntary Life and AD&D	VRS / Securian Financial	<a href="http://www.varetire.org">www.varetire.org</a> <a href="http://www.securian.com">www.securian.com</a>	888-827-3847 800-843-8358
Legal Services	Legal Resources	<a href="http://www.legalresources.com">www.legalresources.com</a>	800-728-5768
VRS/VLDP	Reed Group	<a href="http://www.varetire.org/hybrid/benefits/disability/virginia-local-disability-program.html">www.varetire.org/hybrid/benefits/disability/virginia-local-disability-program.html</a>	877-928-7021

This brochure summarizes the benefit plans that are available to Portsmouth Public Schools eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Benefits Department. Information provided in this brochure is not a guarantee of benefits.