

ON | Fall Break/Intersession

ON, Greater Clark's weekly video update, highlights district initiatives, events, students, employees, and more! [Click here to view](#) the October 2nd episode which highlights Fall Break and Intersession.

Greater Clark County Schools' daily priority is to provide the best education possible for our students. Our staff works diligently to provide a rigorous and appropriate academic support system for every student.

The district will be closed for two weeks in October for Fall Break. However, the first week of the break (Intersession week October 5-9) will be used to provide twenty (20) additional hours of instruction to students who are at risk of being retained. It's important for parents to understand that Intersession is not a punishment for their child, but rather an opportunity to receive additional academic support to help their child succeed.



Instruction for grades K-8 will be focused on reading proficiency. Intersession for high school students will focus on credit recovery and state required End-of-Course Assessment (ECA) remediation. Parents of students that are required to attend Intersession have received a letter from your child's school. Identified students who do not participate in this invaluable opportunity will be at risk of not advancing to the next grade level and/or not graduating.

Greater Clark County Schools has partnered with Communities in Schools to offer childcare services to parents in need during Fall Break (and Intersession). Please contact Communities in Schools at (812) 280-0028 to discuss your needs and the rates that will apply. [Click here](#) for more Intersession information such as location sites, transportation information, and breakfast/lunch services. The GCCS Student Health Clinics will be open during Intersession week. A nurse practitioner will be available for appointments at Charlestown High School from 8:00 a.m. to 2:30 p.m. and Jeffersonville High School from 7:50 a.m. to 2:10 p.m.

GCCS/PESG Job Fair

Greater Clark County Schools and PESG are looking to hire new employees for a variety of fulltime and substitute classroom positions, along with non-instructional positions including: bus drivers, custodians, cafeteria workers, and para-educators. Full time positions are eligible for a competitive compensation and benefits package to include state retirement plan.

The Job Fair is scheduled from 2:00 p.m. to 6:00 p.m. on Friday, October 16, at Jeffersonville High School. The main entrance is located at 2315 Allison Lane, Jeffersonville, IN.

Representatives from Greater Clark and PESG will conduct onsite interviews for bus drivers, custodians, cafeteria workers, para-educators and substitutes for all areas. Participants are encouraged to bring copies of resumes, and, if possible, to apply beforehand using the GCCS Career, online employment applicant site. [Click here](#) to access the current GCCS Position Openings and [here](#) to apply to be a substitute for Greater Clark County Schools.

Important Dates

- October 5-9 - Intersession Week
- October 5-16 - Fall Break
- October 20 - Board of School Trustees Meeting @ Spring Hill Elem.

Follow Us On:



GREATER CLARK COUNTY SCHOOLS/PESG
JOB FAIR
JEFFERSONVILLE HIGH SCHOOL
FRIDAY, OCTOBER 16 2PM - 6PM

Employee Online Enrollment for Group Insurance & Voluntary Benefits

Annual Benefits Open Enrollment for Greater Clark County Schools' eligible employees begins on October 19, 2015 for the new plan year beginning January 1, 2016. This year enrollment is, once again, online and must be completed on or before November 6, 2015. Employees are encouraged to enroll early; late enrollments will not be accepted. As with last year's online enrollment, the system will be accessible from any computer with internet access to view current benefit offerings, view information on different benefits, enroll, and make changes to benefits. All eligible employees will receive information on how to access the online enrollment system closer to the first day of Open Enrollment. American Fidelity representatives will be in buildings beginning Monday, October 19, 2015 through Friday, November 6, 2015. Location schedules will be announced at a later date.

Health Insurance Enrollment

Once again, Humana will provide health insurance coverage for Greater Clark County Schools' benefit-eligible employees. **There is no change in premium costs for 2016 health insurance coverage.** GCCS continues to offer benefit-eligible employees three plans to choose from. Employees will be allowed to enroll, move from plan to plan, add or drop dependents. The plans are:

- **\$300 PPO Plan (PPO300)** is the same plan with the same benefits as last year. Employees may choose a provider of choice within a specified network. If an "out-of-network" provider is selected, coverage is still available but copayments, deductibles, and co-insurance costs will be higher.
- **\$1,000 PPO Plan (PPO1000)** is the second PPO option offered with the same benefits as offered last year. As with the PPO300 plan, employees may choose a provider of choice within a specified network. The deductibles, copayments, and maximum out of pocket limits are higher than the PPO300 plan; however, the premiums are lower. If an "out-of-network" provider is selected, coverage is still available but copayments, deductibles, and co-insurance costs will be higher.
- **High Deductible Health Plan (HDHP)** is a third choice for health insurance coverage with the same benefits as offered last year. This plan features lower premiums with higher deductibles. If an employee pays the discounted network fee for visits, services, and/or medications, these amounts will be applied to the deductible. Once the applicable deductible has been met, the plan pays 100% for the remainder of the plan year when utilizing in-network or out-of-network providers.

If an employee is NOT currently enrolled in a health insurance plan and does not enroll in a plan during Open Enrollment, he/she will not be allowed to make any changes or choose to take health insurance during the plan year unless there is a qualifying event such as:

| | | |
|--|---|---|
| Marriage, Birth, Adoption | Placement for Adoption | Divorce, Legal Separation, or Death |
| Reaching Plan's Limiting Age | Moving outside the HMO service area | Employer contribution ends |
| COBRA coverage exhausted | Voluntary termination of employment | Loss of job/involuntary termination of employment |
| Reduction in hours | Benefits eliminated (plan no longer being offered) | Individual short-term policy expires |
| Lifetime maximum has been exhausted on all benefits | Involuntary termination of ICHIA/state high risk pool | Involuntary termination of Medicaid or the Children's Health Insurance Program (CHIP) |
| Working spouse (spouse's plan requires the person to come off that plan since coverage is offered through the employer. Actual termination of eligibility for spouses and/or dependents must occur. The threat of termination is not sufficient. | | |

Additional events (not HIPAA directed) which will be allowed as qualifying events outside of open enrollment:

- Court-ordered dependent coverage; refer to the Qualified Medical Child Support Order (QMCSO)
- Significant cost or coverage change
- Different open enrollment periods for spouse’s employer

Events that DO NOT qualify for HIPAA special enrollment:

| | | |
|---|--|--|
| Employer contribution reduced | Premium increase on the current plan | Benefits reduced |
| Voluntary cancellation of individual policy | Voluntary cancellation of short-term policy | Voluntary cancellation of COBRA coverage |
| Reaching calendar year maximum on benefits | Voluntary cancellation of ICHIA/state high risk pool | Voluntary cancellation of Medicaid |

Contact the Benefits Department (Linda Smith 812-288-4802 ext. 50143 or Donna Conklin 812-288-4802 ext. 50144) if you think you have a qualifying event. These changes cannot be made online.

Health Savings Account (HSA) and Flexible Spending Account (FSA)

Greater Clark County Schools offers:

- **Health Savings Account (HSA)** through Humana (an employee can only have this account if he/she selects the High Deductible Health Plan (HDHP),
- **Flexible Spending Account (FSA)** through American Fidelity available with any of the three plans, and
- **Limited Purpose Health Flexible Spending Account and a Health Savings Account** through American Fidelity available only with the HDHP. These are tax savings accounts that allow the employee to reduce taxes and increase spendable income. With the HDHP, these savings accounts can be very beneficial to the employee.

Voluntary Benefits

Greater Clark County Schools has four approved vendors for providing employee voluntary benefits. The providers are AFLAC, American Fidelity, Humana, and National Insurance Services/Reliance Standard. Although it is not mandatory for employees to meet with American Fidelity, AFLAC, Humana, or National Insurance Services relative to voluntary products, it is mandatory to meet with American Fidelity to complete paperwork regarding Section 125 Pre-taxing per IRS regulations. Section 125 schedule is attached.

| AFLAC | American Fidelity | Humana | National Insurance Services/ Reliance Standard |
|------------------|---|-----------------------------------|---|
| Cancer Insurance | Cancer Insurance | Dental | Supplemental Life |
| Intensive Care | Supplemental Life | Short Term Disability | |
| Special Event | Long Term Care | Healthcare Spending Account (HSA) | |
| Critical Illness | Critical Illness | Critical Illness | |
| Accident | Accident | | |
| | Flexible Spending Accounts | | |
| | Dependent Care Accounts for qualifying child/relative | | |
| | Section 125 Pre-tax Administrator | | |

National Insurance Services is GCCS' new provider for the Corporation's group life insurance policy, previously provided by Anthem. It will not be necessary for employees who are benefit-eligible to meet with National Insurance Services to renew the group life coverage. However, National Insurance Services will also be offering a **new** voluntary supplemental life insurance benefit this year. This life insurance benefit is offered as a composite rate and **will not** increase as age increases. Additionally, employees who elect to purchase this supplemental life insurance during Open Enrollment will have the opportunity to do so without answering any medical questions. This is a **one-time** opportunity to obtain coverage at guaranteed issue up to \$150,000. If interested in enrolling for this new supplemental life insurance product, National Insurance Services will be scheduling informational meetings in each building. Schedules for these meetings will be published in the *Staff Insight* once confirmed.

Voluntary Dental Insurance

There continue to be three (3) dental plans offered at Greater Clark for 2016. They are: Traditional Preferred High Plan, Traditional Preferred Mid Plan, and the Preventive Plus Low Plan. These plans are exactly the same coverage as last year except premiums have DECREASED. A summary of each plan and the 2016 premiums are attached. Once again, there is a premium reduction.

Insurance Deductions and Effective Dates for 2016

Below is the timeline of deduction start dates for selected benefits and the effective date of coverage for each.

| Plans | Deductions Begin | Effective Date of Coverage |
|--|-------------------------|-----------------------------------|
| Humana Health, Dental & Humana Voluntary Plans | December 4, 2015 | January 1, 2016 |
| AFLAC Voluntary Plans | January 15, 2016 | January 1, 2016 |
| American Fidelity Voluntary Plans | January 15, 2016 | February 1, 2016 |
| American Fidelity Flexible Spending Accounts (FSA) | January 15, 2016 | January 1, 2016 |
| Health Savings Account (HSA) | January 15, 2016 | January 15, 2016 |
| National Insurance Services | December 4, 2015 | January 1, 2016 |

As a reminder, Greater Clark County Schools contributes to the following group plans for benefit-eligible employees. No action is required from employees to enroll or continue in these plans.

- Long-term disability: Cost to employee is \$1.00 per year. Carrier: National Insurance Services
- Basic Group Life: Cost to employee is \$1.00 per year. Carrier: National Insurance Services

Revised Pay Date Schedule for 2015-16 and 2016-17

Attached is the revised pay date schedule for the 2015-16 and 2016-17 school year. The district needed to adjust the schedule to stay at 26 pays per calendar year, according to State Board of Accounts. If you look at June 10, 2016, you will notice there are three weeks before (May 20, 2016) and three weeks after (June 30, 2016) this pay date. The district wanted to share this information as soon as possible, so that employees can plan accordingly.