

## ON | National Manufacturing Day 2015

ON, Greater Clark's weekly video update, highlights district initiatives, events, students, employees, and more! [Click here to view](#) the October 23rd episode which highlights the 2015 National Manufacturing Day.



The mission of Greater Clark County Schools is for every student to graduate accepted to a post-secondary opportunity. Through our College and Career Readiness Initiative, students can choose a career pathway, including engineering or manufacturing.

Earlier this month, manufacturers opened their doors to educate and inspire our youth to pursue careers in manufacturing and engineering. Students from Charlestown High School, Jeffersonville High School, and New Washington High School visited several Southern Indiana manufacturing companies such as Amatrol, Key Electronics, and Owings Patterns.

### Important Dates

- October 26-30 - Red Ribbon Week
- November 3 - Election Day - No School
- November 4 - Board of School Trustees Meeting @ Admin. Building

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## Parent/Teacher Conferences

Mark your calendar! Parent/Teacher Conferences will be held district-wide on **Tuesday, November 3 from 11:30 a.m. to 7:00 p.m.** Students do better in school when parents/guardians are involved in their academic lives. Attending parent/teacher conferences is a way to be involved and help your child succeed. This is your opportunity to start or continue ongoing conversations with your child's teacher, learn how to help your student do their best in school, and discuss your child's first quarter report card. If you have questions regarding parent/teacher conferences, please contact your child's school.



## GCCS Educational Foundation's "Golf Fore Kids" a Huge Success



The GCCS Educational Foundation's "Golf Fore Kids" event was held over Fall Break and was a huge success! The event grossed approximately \$44,000 thanks to our generous sponsors and participants. Proceeds from the event will fund ACT testing costs for juniors, teacher grants, Work Keys testing for seniors, as well as teacher externships to increase their professional development opportunities. Thank you to our title sponsor Insulated Roofing Contractors, as well as main sponsors Boice.Net, Your Community Bank, Geo. Pfau's Sons Company, Amatrol, and Harshaw Trane. [Click here to view](#) a highlight video of the event!

## 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.

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

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.

**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	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

**Our Vision:** Greater Clark County Schools' vision is to become nationally recognized as a premier provider of education by serving as the bridge connecting stakeholders to ensure all students are college and career ready.

**Our Mission:** Greater Clark County Schools' mission is for stakeholders to give 100 percent effort in meeting the academic and behavioral needs of each student ensuring acceptance to a post-secondary opportunity.