PEEHIP - (334) 517-7000

FINANCIAL INFORMATION

Elmore County Board of Education

Health Insurance

Plans available:

- PEEHIP Hospital Medical Blue Cross Blue Shield
- HMO VIVA
- PEEHIP Optional Coverage Blue Cross Blue Shield

COVERAGE	TOTAL COST	BOARD ALLOCATION	MEMBER PORTION
SINGLE	\$830.00	\$800.00	\$30.00
FAMILY W/O SPOUSE	\$1,007.00	\$800.00	\$207.00
INDIVIDUAL/SPOUSE ONLY	\$ 1,082.00	\$800.00	\$282.00
FAMILY W/SPOUSE	\$1,107.00	\$800.00	\$307.00

*TOBACCO USER ADD \$50.00 PER EMPLOYEE AND SPOUSE!

Optional Coverages:

Cancer	\$38.00/month	Individual or Family Coverage	
Indemnity	\$38.00/month	Individual or Family Coverage	
Dental	\$38.00/month	Individual Coverage	
	\$50.00/month	Family Coverage	
Vision	\$38.00/month	Individual or Family Coverage	

Open enrollment for health insurance is July 1 – August 31. All insurance changes must be made through PEEHIP by August 31 or online through September 10. Effective October 1. New insurance cards take approximately 6 to 8 weeks to be received.

Money for September insurance coverage must be sent in August to cover September. Prior school system will not deduct insurance from August paycheck.

VSP: Enrollment is the same as PEEHIP (July 1-September 10). The first payroll deduction for VSP is October. No Card issued for VSP social security number serves as VSP number.

VSP

- Hired June –September (effective October 1)
- Hired after October 1
 - \circ 1^{st} - 15^{th} will be effective the 1^{st} of the following month
 - o 16th-31st effective the month after

Flexible Spending Accounts

PEEHIP also offers Healthcare & Dependent Care Reimbursement Accounts. The open enrollment period is July 1 – September 30.

Sick and Personal Leave

You receive one day of sick leave per month of contract and two personal days per year. Your check stub could show up to five personal days total. Only the first two days you take are free. If you take more than two days your check will be docked for the rate of substitute pay. If personal leave days are not used these days are rolled over to your sick leave balance at the end of the school year. (This occurs on your July 30th paycheck.)

Sick Leave Bank

You may join the sick leave bank August 1st-September 15th or January 1st-15th only if you have accumulated five sick leave days. You may join at the time that you are hired and the bank will loan you the five days. You will not accumulate any days until the five are paid back to the bank. If you are coming from another system, you may get those days transferred and use those to join the bank. Forms are at the Central Office and on our website.

Direct Deposit

Direct deposit is available for your convenience. Please be sure to notify the Central Office immediately if you have a change in bank accounts. This must be done on or before the 15th of the month with the exception of months that contain holidays; in this case, earlier notification is required. We have no way of knowing if you have closed or changed your bank account without your notification.

Payroll Changes

All changes for payroll must be in the Central Office on or before the 15th of each month with the exception of months that contain holidays; in this case, earlier notification is required. All payroll changes must be *in writing*. These changes can be faxed to the Central Office (before faxing,

Cannot stop a cafeteria deduction until open enrollment (American Fidelity)

Can stop non-sheltered deductions throughout the year. (American fidelity)

<u>Can</u> have a payroll deduction on life insurance and disability policy any time during the year. (Usually AFLAC and other life insurance)