



Your CCSD Benefits Team is ready to assist you with your benefit options and completion of your enrollment actions; after enrollment we will answer any questions you have and help you access coverage and services.

# FAQ FOR NEW HIRES – GENERAL INFORMATION

#### What benefits are provided by CCSD?

CCSD fully funds the cost of Basic Life & AD&D, Basic Short-Term & Long-Term Disability, and Employee Assistance Program benefits for full-time employees.

### What benefits are optional for employees?

Full-time employees have the opportunity to enroll in healthcare benefits (medical, dental, vision, flexible spending), life insurance, disability insurance, legal insurance, supplemental benefits (accident, hospital indemnity, critical illness) and health club memberships. Part-time employees may enroll in medical insurance, flexible spending benefits, and health club memberships. All employees (full-time, part-time, temporary/substitute workers) are eligible to enroll in the CCSD 403b retirement savings plan.

### Who is eligible for coverage on my plans?

You can cover yourself, your spouse, and dependent children up to age 26.

#### How much will I pay for my benefits?

Monthly rates are established for each benefit option and tier of coverage for the Plan Year (Jan – Dec). For medical and dental coverage, CCSD provides a significant contribution toward the cost of your coverage. For other benefits, the cost is employee-paid but at a substantially reduced group rate. Rates are available on the CCSD New Hire Intranet Site.

### When will my benefits go into effect?

Your coverage will start the first of the month following 30 days from your hire date.

#### Where can I get more information about benefit plans and what they cover?

Once hired, you can access the CCSD New Hire Intranet Site. Also, you will receive information by email with links to the online State Health Benefit Plan Decision Guide and CCSD locally provided benefit summaries.

#### Where do I find information on participating providers?

A network of providers is available online for each plan. You will have access to plan information for enrollment.

#### How will I enroll for my benefits?

Two enrollment actions will be required: You will enroll in your medical insurance through the State Health ADP online portal; you will enroll in CCSD benefits online through the Aflac-at-Work system. You have 31 days from your eligibility date to complete your benefit elections. Your eligibility date is your hire date or the date you transfer into a benefit-eligible position with CCSD.

When do my deductions start for benefits?

Deductions will begin the first month your benefits become effective.

### Where can I find my paycheck information?

You will be able to access your detailed paycheck history in the Kronos HR/Payroll/Timekeeping System. Employees can access job aides on the CCSD Employee Self-Service Guides and Resources SharePoint Site for assistance with navigation, timecard approval, requesting leave, and how to view pay and personal information.

#### How can I check my benefit enrollment?

When you complete your online enrollment you will be able to print a benefits summary statement confirming your benefit elections. After your benefits are effective you will be able to access your benefit enrollments in the Kronos HR/Payroll/Timekeeping System.

### Will I receive health indentification (ID) cards?

Yes, ADP/SHBP will mail ID cards to your home for your medical insurance. EyeMed will mail cards for vision insurance. Dental insurance eligibility is verified through MetLife by your social security number with your dentist office.

### Where are my dependents and beneficiaries listed?

Dependents and beneficiary information is maintained in the Aflac-at-Work enrollment system. Your benefits summary statement will list your covered dependents and beneficiary designations.

### When can I make changes to my benefits?

Employees can make changes each year during the annual Open Enrollment period for benefits effective January 1, or related to a qualifying event. A qualifying event is a change in a person's life that creates the need to add, drop, increase or change coverage. Examples of qualifying events include: marriage or divorce, birth or adoption, or a spouse losing coverage. Check with the Benefits Office to determine if your situation is a qualifying event. Requests for changes must be submitted within 31 days of the qualifying event.

### How do I change my name?

Employees should submit the Employee Name Change Form (with supporting documentation as required) via the TalentEd Records System. Employees can access a job aide on the CCSD Employee Self-Service Guides and Resources SharePoint Site for assistance with navigation on how to change personal information.

### How do I change my address?

Employees are able to change their address in the Kronos HR/Payroll System. Employees can access a job aide on the CCSD Employee Self-Service Guides and Resources SharePoint Site for assistance with navigation on how to change personal information.

### What are my retirement benefits?

Employees working in professional, clerical or supervisory positions are enrolled in the Teachers' Retirement System. Employees working in support positions are enrolled in the Public School Employees Retirement System. All employees may participate in the CCSD 403b retirement savings plan (full-time employees are automatically enrolled in the 403b). State and local retirement plan information is available on the CCSD Employee Benefits Intranet Site.

## FAQ FOR A NEW HIRE TRANSFERRING FROM ANOTHER GEORGIA PUBLIC SCHOOL SYSTEM

How do I continue my State Health Benefit Plan medical coverage?

You will continue enrollment in the same SHBP Coverage (Option and Tier) or no coverage if you declined coverage for the Plan Year (Jan 1- Dec 31). <u>Be sure to provide the following information to the Benefits Office when you complete and submit your new hire enrollment:</u>

Previous School District (ex: Cobb County) \_\_\_\_\_

- △ Current Enrollment Option: (BCBS Gold)\_\_\_\_\_
- $\Delta$  Current Tier: (Circle One) EE Only \_\_\_\_ EE & CH \_\_\_\_ EE & SP \_\_\_\_ Family \_\_\_\_
- $\Delta$  Do you current have a Tobacco Surcharge Yes\_\_\_\_ No\_\_\_

Will I continue dental, vision and other health benefits I had with my prior employer? You will be able to newly enroll in benefits offered by CCSD as these are locally sponsored/funded and employer provided benefits.

How will my Teachers' Retirement System account be updated? CCSD will begin remitting contributions to your TRS account as your new employer beginning with your first paycheck.

### Will my sick leave transfer to CCSD?

Up to 45 sick days are transferrable to CCSD from your last employer based on information reported on your experience verification form.

What are my options for continuing a retirement savings account (403b)?

You will be automatically enrolled in the CCSD 403b retirement savings account (with a waiver option). Assets in a 403b account or another IRS qualified retirement savings account may be eligible for roll-over into the CCSD 403b Plan. Changes in your 403b (increases, decreases, starting/stopping contributions) may be made at any time online with wwww.valic.com and will process with the next payroll cycle.

For inquiries or to obtain information on benefit options or eligibility contact the Benefits Office <u>Benefits@CherokeeK12.net</u> or 770.479.1871

Current employees can view benefits information on the CCSD Employee Intranet Portal

NOTE: If there is a difference between the informational materials and the official plan documents, the plan documents will govern.