# Stafford County Public Schools' Open Enrollment will be from August 12 to September 11, 2013 with an effective date of October 1, 2013.



Employees will have three opportunities in which to add, delete or change their voluntary benefits\*: (1) through the Secure Website, (2) with a Mark III enroller at your work site, or (3) as always, with a Benefits employee located at the Central Office.

- The Secure website, <a href="www.mywecarebenefits.net/markiii">www.mywecarebenefits.net/markiii</a>, will be available from August 12 through midnight September 11, 2013. Employees <a href="must">must</a> know their Employee ID # to access this website. Employees ID # were provided in June. If you have misplaced or forgotten your Employee ID #, please call Payroll at 540-658-6000 for assistance. CAIC/Aflac Group Accident; Allstate Cancer; CAIC/Aflac Group Hospital Indemnity; CAIC/Aflac Group Critical Illness; AUL Short-term Disability; and, Texas Whole Life changes <a href="must">must</a> be made through a Mark III enroller. Instructions for logging onto the secure website are attached. Hard copy instructions are also available upon request.
- Mark III enrollers are scheduled to be at various SCPS work sites during the Open Enrollment period. Please check with your work site for the scheduled days and times. Mark III enrollers will also be holding late day appointments at the Central Office (31 Stafford Ave Stafford, VA 22554) on September 10<sup>th</sup> & 11<sup>th</sup> from 3 p.m. to 7 p.m. on a first come, first served basis.
- A Benefits employee will also be able to assist you at the Central Office with your benefits changes from August 11 through the close of business on September 12, 2013. Please make an appointment with: Vivian at <a href="mailto:swartzvm@staffordschools.net">swartzvm@staffordschools.net</a> or call 540-658-6587; Merrill at <a href="mailto:mollickms@staffordschools.net">mollickms@staffordschools.net</a> or call 540-658-6589; or Cynthia at <a href="mailto:fortincm@staffordschools.net">fortincm@staffordschools.net</a> or call 540-658-6669.

\*Voluntary Benefits includes the following plans: Health; Dental; Flexible Spending Accounts (FSA) - Unreimbursed Medical and Dependent Care (employees <u>must</u> re-enroll every plan year); CAIC/Aflac Group Accident; Allstate Cancer; CAIC/Aflac Group Hospital Indemnity; CAIC/Aflac Group Critical Illness; AUL Short-term Disability; and, Texas Whole Life.

There is **NO** mandatory re-enrollment requirement for voluntary benefits this year (with the exception of Unreimbursed Medical and Dependent Care which require annual renewal per the IRS).

An online FY 2014 Flexible Benefits Booklet will be available in Pdf format on the secure open enrollment and school fusion websites. In addition, you may receive a hard copy of the booklet from a Mark III enroller or a Benefits employee in the Benefits office at the Central Office.

# Reminders

- ✓ Open Enrollment is the only time available to all division employees to make undocumented changes to benefits. Changes to benefits made outside of the Open Enrollment period will be subject to the rules and regulations of IRS Section 125 <a href="http://www.irs.gov/pub/irs-regs/td8878.pdf">http://www.irs.gov/pub/irs-regs/td8878.pdf</a>.
- Enrollment into the Flexible Spending Accounts (FSA): Unreimbursed Medical and Dependent Care must be done annually. All annual elections for the accounts must be divisible by 12/month deductions. Ex. \$1,000.00 divided by 12 = \$83.34. If you take the \$83.34 multiply by 12 = \$1,000.08 actual amount of FSA annual election. Flexible Spending Accounts are "Use it or lose it"; calculate your annual expenses conservatively. Expenses are regulated by the IRS publication 502 <a href="http://www.irs.gov/pub/irs-pdf/p502.pdf">http://www.irs.gov/pub/irs-pdf/p502.pdf</a> and are subject to audit. You may be requested to document expense eligibility. Prior to electing to participate in the Flexible Benefits plan(s), it is important that you understand the Rules and Regulations found in the Flexible Benefits Plan booklet for plan year from October 1, 2013 to September 30, 2014.
  - o Unreimbursed Medical: Annual Limit is \$2,500.00.
  - Dependent Care: Annual Limit must not exceed the lesser of \$5,000 for one or more children (\$2,500 if you're a married individual filing a separate tax return).
- ✓ Summary of Benefits and Coverage (SBC's) and Fiscal Year 2014 Premium
  Rates for KeyCare plans offered by the division can be found online at
  <a href="http://stafford.schoolfusion.us/modules/cms/pages.phtml?sessionid=04ef11d51">http://stafford.schoolfusion.us/modules/cms/pages.phtml?sessionid=04ef11d51</a>
  <a href="mailto:54434b7d8956871181a6beb&pageid=36295&sessionid=04ef11d5154434b7d89568">http://stafford.schoolfusion.us/modules/cms/pages.phtml?sessionid=04ef11d51</a>
  <a href="mailto:54434b7d8956871181a6beb&pageid=36295&sessionid=04ef11d5154434b7d89568">http://stafford.schoolfusion.us/modules/cms/pages.phtml?sessionid=04ef11d51</a>
  <a href="mailto:54434b7d8956871181a6beb&pageid=36295&sessionid=04ef11d5154434b7d89568">http://stafford.schoolfusion.us/modules/cms/pages.phtml?sessionid=04ef11d5154434b7d89568</a>
  <a href="mailto:71181a6beb">71181a6beb</a>
  <a href="mailto:pageid=36295&sessionid=04ef11d5154434b7d89568">http://stafford.schoolfusion.us/modules/cms/pageid=36295&sessionid=04ef11d5154434b7d89568</a>
  <a href="mailto:71181a6beb">71181a6beb</a>
  <a href="mailto:pageid=36295&sessionid=04ef11d5154434b7d89568">http://stafford.schoolfusion.us/modules/cms/pageid=36295&sessionid=04ef11d5154434b7d89568</a>
- ✓ Voluntary Benefits NOT affected are;
  - SEA Dues,
  - **403(b)**,
  - 457(b),
  - 403(b) Roth,
  - 457(b) Roth,
  - Minnesota Optional Life (through VRS),
  - Mandatory VRS Employee contribution, or
  - VRS Buy-back agreements.

# **Stafford County Schools**

## 2013-2014 Internet Enrollment On-Line Instructions

#### **Web Enrollment Instructions**

Instructions on how to enroll on the web are listed below. Remember, your opportunity to view your benefits online will begin **August 12, 2013. Mark III enrollers will be available for appointments from August 26<sup>th</sup> to September 11, 2013.** We look forward to helping you make decisions in a convenient, secure, and accurate way!

#### A few key points to keep in mind:

- You will need to use Internet explorer version 6.0 or greater. If you experience difficulty using the website, check your Internet explorer version. Mac Computers should have the latest version of Safari downloaded. If not, you may experience problems.
- This is a secure website. Your password is preset as "enroll13". However, you may change your personal password. Should you lose or forget your new password, have any problems enrolling on the web, or have any questions, please call, e-mail or see:
  - Kiesha Congelosi at 704-365-4280 (Ext. 213) or e-mail her at Kiesha@markiiieb.com.
  - ➤ Payroll and Benefits Office at the Central Office 540-658-6000.
  - A Mark III enroller at any of the scheduled locations.
- When you have made your final decisions, **review** and **print** a benefit election summary for the 2013-2014 plan year to retain for your records.
- You may enter and re-enter the site as often as you like between August 12, 2013 and midnight,
   September 11, 2013. This site will remember the most recent changes made.
- You can review & print a copy of the FY 2014 Flexible Benefits Booklet by clicking on the Benefits Booklet button at the top of the screen. Also, you will be able to view plan information from the appropriate screen while making your elections.
- You will need to enter/update dependent information for employees who have dependent coverage.

#### **Login Information**

Logon to the following website: www.mywecarebenefits.net/markiii .

You should see the logon screen: "Welcome to your Benefits Enrollment Center".

# Logging on:

- Enter Case ID # M174.
- Enter the Online ID: Your Employee ID Number.
- Click on Sign In.
- Enter your password. Your password is "enroll13".
- Enter security code (text in the image above security code prompt) and click sign in.

## 1. On-line Service Agreement and Welcome Page

- Please read the agreement and click agree on the Service Agreement page
  - Clicking agree will allow you to enter the site.
- Once you click agree, you will go to the Welcome Page
  - Click, Enter, to continue.
  - o Clicking cancel will prevent you from viewing the rest of the internet site.

#### 2. Start Page

- Initially you will view the Start Page which contains important information relative to the site. Take a moment to read the information provided.
- Click, Next, to continue

#### 3. Personal and Dependent Data Pages

- The next screen will be, Personal Data (you can update and correct your personal information on this screen by clicking, edit)
- Click next to go to the Family Data screen. Please review and update any of your dependents information
  on this screen. Your dependents information must be entered in this screen to be able to cover them
  under any of your benefits.
- Click NEXT to proceed to the benefits screens to make your benefit elections.

#### 4. "Election Summary"

- From the Election Summary screen you can review your benefit selection(s) and print a copy for your records
- To print the Election Summary, click on the print confirmation statement icon at the bottom of the page.
- Retain this print-out as proof of the benefits you have selected for the 2013 plan year.
- 5. Click *LOGOUT* at the top of the Election Summary screen. Please close your browser when you are finished. You may enter and exit the website and update your elections as often as you like from August 12, 2013 to September 11, 2013. The site will recall the last change made each time you log on. For any changes you make,

please print the benefit election summary confirmation statement for your records.

If you have any questions, please contact your Benefits Department at (540) 658-6000 or Kiesha Congelosi (Mark III Employee Benefits) at 1-800-532-1044 (Ext. 213).