

## New Hire Benefit Options

2022-2023

### **NEW EMPLOYEE REMINDERS:**

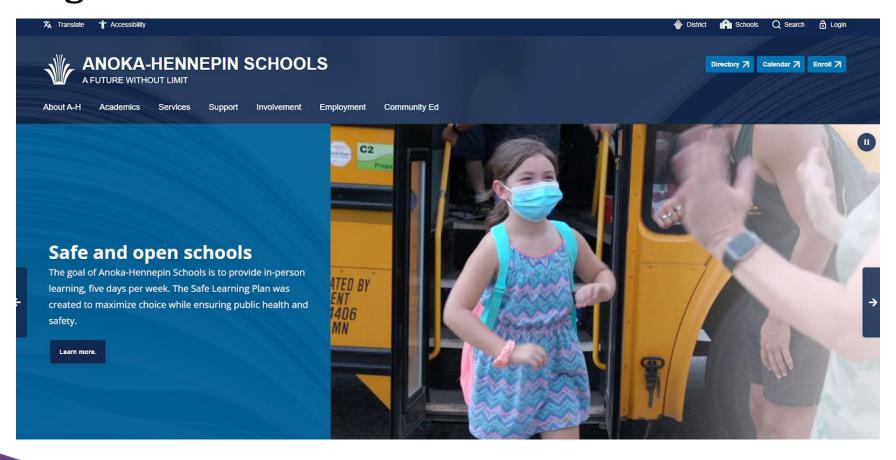
- > ID badge Perks
- Email/Voicemail Set up/check regularly (506help@ahschools.us)
- Acceptable use of network resources
- Mandated Reporters

## CELL PHONE DISCOUNT

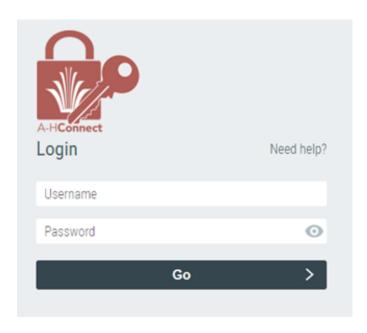
Save on monthly basic cell phone service



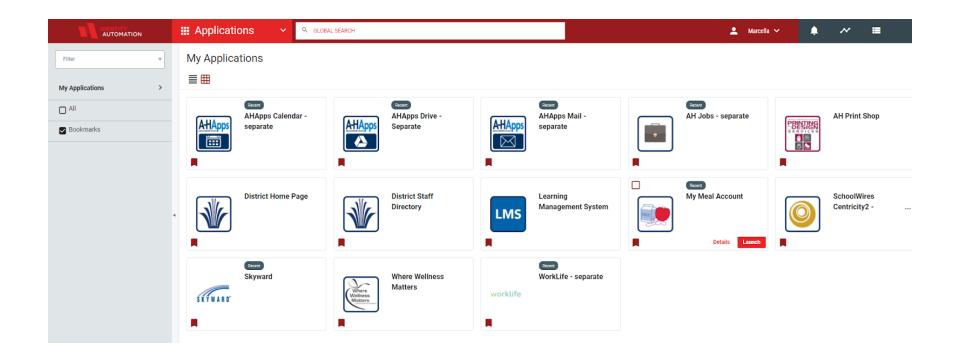
# Anoka-Hennepin School District Home Page Login:ahschools.us



## A-H Connect - Lock & Key

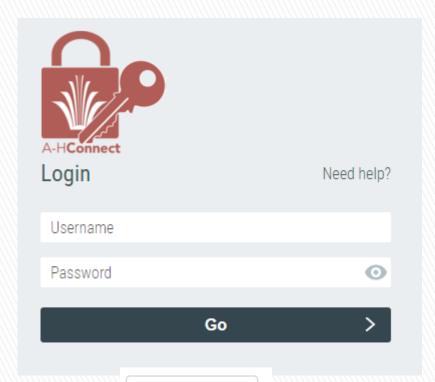


## Lock & Key



## Lock & Key

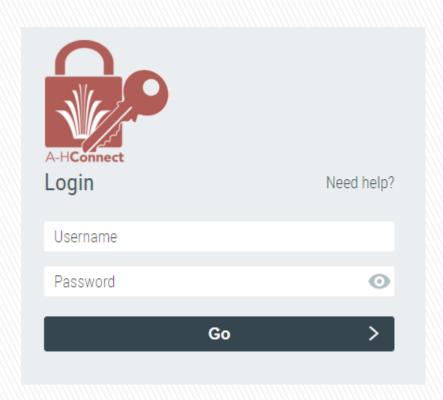
- Skyward is your personalized
- employee content online:
- √ Payroll
- ✓ Deductions
- ✓ Reimbursements
- Leave balance & more
- Questions?
- Call 763-506-HELP (ext. 64357)
- 506HELP@ahschools.us





## Lock & Key Worklife

#### Worklife gives access to your Insurance enrollment





## EMPLOYEE DATA FORM

- Legal Name Change (documentation required)
- Address Change

**New Phone Number** 

EMPLOYEE DATA FORM  TENNESSEN WARNING  DEPENDENCE AND INTENTION TO THE COMMENT OF	cha-Herregin Independent School District No.11 is required to inform you of all information within we must entitled its private. The information we could not possible the District Projection of tention singularly information we could not possible the District Projection of tention singularly information to require once as private or sentitudeful. You, as the subject of collected data, urious in Profession and Information on grow will be bed until federal, which would be Profession. All Information for grow will be bed until federal, which would
Emp #: Please check here if this is a name change* address/phone number	r change; effective date:
LEGAL NAME:	Ethnic Background:
former name: FOR NAME CHANGE ONLY - "ALL name changes require legal documentation	American Indian or Alaska Native
Street Address:  City State Zip	☐ Hispanic or Latino ☐ Black or African American
Hame Phone:	Unite Listed below currently not available on Talis Hirray  Native Hawaiian or Other Pacific Islander
Social Security #: Birth Date: / / / yyyy	Two or more races
PREVIOUS ANOKA-HENNEPIN ISD #11 EMPLOYMENT: Have you ever been employed by our scho (FYES, when? Under what name were you employed?	ool district before?
STUDENT STATUS:  Are you a current student?   Y N IF YES, then: part-time full-time School name:	
EMPLOYEE SIGNATURE: Date	•

#### TEACHER LANE ADVANCEMENT

#### TEACHER LANE ADVANCEMENT

Coursework or Degree Completion

Application & Transcripts Received

Lane Effective Date

4		EPIN INDEPENDENT RELANE ADVANCE				
Employee #						
Teacher's Name (Print)  Signature  Highest Degree Granted Degree  CLASSIPICATION REQUESTED:		School	Subject or	Subject or Grade  Date Submitted  Date Granted		
		Home Phone / Work	Date Subm			
		Name of Institution	D.			
		B+15 B+30		B+45 B+60		B+60
_	Masters	M+15	M+30	M+45	M+6	0/Ed. Spec
College	Course No.	Course Ti	tle	Date Completed	No. of C Undergrad	
	+					<del></del>
	+		$\overline{}$			
	_		$\overline{}$			_
	1					
All credits must be sulo	mitted as quart	er credits. To conver	semester ered	its to quarter o	eredits, multip	dy
emester credits by 1.5. Course Work or D	erree	Deadline for Keceipt of	of Application			
requirements complete	d prior to:	Form and Official T	ranscript(s)		iffective Date	
September 1		October 31 (as pre	Full Duty Year			
December 15		January 14 (or pres	Last 2/3 of Duty Year			
March 15	he femilian fo	May 1 (se position	Last 1/3 of Duty Year toward lane change. Official			
ranscripts showing award						
se processed. Lane chang leadline.	e is not complet			al transcript(s)	are submitted b	ry the
Corrent Lane/Step		Employee Services	Use Only			
Approved by:			Date: _			

## ANOKA HENNEPIN SCHOOLS - EMPLOYMENT

#### **District Website:**

www.ahschools.us

- **Online Applications Only**
- Postings every Tuesday and Thursday
- Summer postings more often
- PC Kiosks At ESC
- Employee Services



### **EMPLOYEE ASSISTANCE PROGRAM**



#### **Connect with your Employee Assistance Program.**

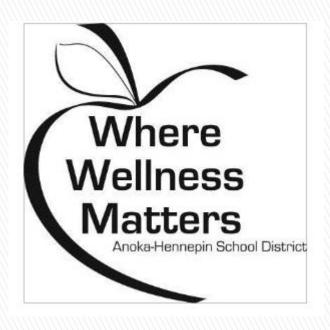
24/7. Confidential. No cost to you.

Call 866-374-6061

Visit IIveandworkwell.com.

Enter company access code: AHSD

## STAFF WELLNESS PROGRAM



**Building Wellness Contacts Wellness Activities** 

\$10 discount on Community Ed: Adult Learning – fitness, financial & health

## 403(b) RETIREMENT PLAN

What is a 403(b)?

**Optional retirement plan** 

**Available to all Anoka-Hennepin District employees** 



Tax deferred investments

**Vendors?** 

Ameriprise, Educators Financial, P & A Financial, VOYA District Match?

Amount depends on bargaining group & check working agreement Submit forms to Payroll

Questions: A-H Labor Relations Dept. 763-506-1108

### WORKER'S COMPENSATION

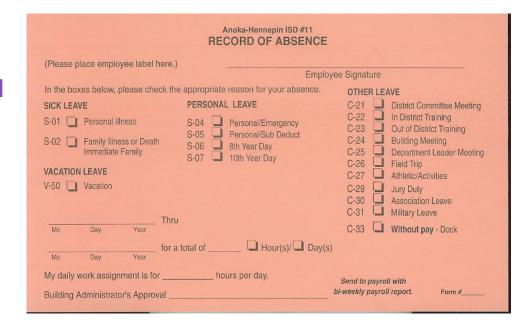
## If you are hurt on the job...

- \*Report to your Supervisor or Health Para immediately
- Use Emergency Room for emergencies
- •If you go to the ER or doctor, do not use your personal insurance card



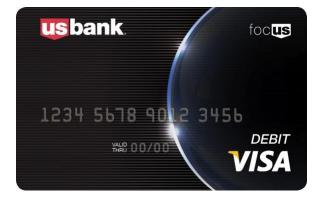
## SICK/PERSONAL LEAVE

- •FT Accrual is typically 12 days
- Rolls over year to year unlimited
- Use for short term disability
- Sick Leave criteria
- Personal Leave up to 3 days
- •Supervisor pre-approval Skyward – time off balance



## **PAYROLL**

## Or or Focus® Card





#### ANOKA-HENNEPIN SCHOOL DISTRICT MANDATORY DIRECT DEPOSIT AUTHORIZATION

	1						
First Name:	Information		Last Name:				
rirst Name:			Last Name:				
Employee #:			Phone #:				
School Building	Name:						
Two Conv	enient Options: (mus	st cho	ose one)				
☐ Direct Deposit to Bank Account		By choosing traditional direct deposit, your pay will be deposited directly into your checking or savings account each payday. You may choose to have deposits in up to 5 separate accounts.					
☐ Focus Pay Card			With the US Bank Focus Card, your pay will be deposited onto a prepaid Visa card. Your card can be used anywhere Visa debit cards are accepted worldwide. It's not a credit card, no credit check is needed and there is no cost to enroll. Cash can be withdrawn at any MoneyFass ATM, Point of Sale with pin, or cashed to the penny by a teller at Visa branded banks.				
Savings accou as documentat The Primary A	se to have deposits in up to 5 nts require a slip from your b ion.	ank with	a verified routing	number and account num ounts please fill in the acco	check for checking accounts.  Deposit slips are not accepted  unt information and either an amounthe Primary Account.		
	1,7,7						
	unt (Required) Note: If Foo						
Action New	ABA Routing/Transit #	Accou	ınt#	Type of Account  ☐ Checking	Deduction Amount		
☐ Change ☐ Stop				☐ Savings ☐ Focus Card	☐ Remaining balance after Additional Accounts		
	counts (Limit 4)			, =			
☐ New ☐ Change ☐ Stop				☐ Checking ☐ Savings ☐ Focus Card	□Dollars □Percent		
☐ New ☐ Change ☐ Stop				☐ Checking ☐ Savings ☐ Focus Card	Dollars Percent		
☐ New ☐ Change ☐ Stop				☐ Checking ☐ Savings ☐ Focus Card	Dollars Percent		
☐ New ☐ Change ☐ Stop				☐ Checking ☐ Savings ☐ Focus Card	Dollars Percent		
	error to my bank account or Focu	ct to initia	ate credit entries (d This authorization v	eposits) and, if necessary, det vill remain in effect until cance	oit entries and adjustments for any illed by me with written notification to		
I hereby authoriz credit entries in e the Payroll depar	unent						
credit entries in e	unent				Date:		

Did you remember to attach a voided check or bank slip

After completing, mail this form to:
Payroll Department / 2727 N. Ferry Street / Anoka, MN 55303
Indistrict mail: FSC – Attn: Payroll Department

## ANOKA-HENNEPIN EDUCATION MINNESOTA

#### **AHEM Teacher's Union**

- Union dues owed are based on FTE
- •Dues = payroll deduction
- Union participation optional
- Questions Contact the AHEM Office

Phone: (763) 421-9110

ahem.mn.aft.org



## TEACHERS RETIREMENT ASSOCIATION

- •TRA is the pension plan for all certified teaching staff
- •Pension Contributions:
- 7.50% teacher contribution
- 8.55% district contribution
- •Questions Contact the TRA Office:
- 651-296-2409 <u>tra.state.mn.us</u>



## PUBLIC EMPLOYEE RETIREMENT ASSOCIATION

- PERA is the pension plan for all classified staff
- •Pension Contributions:
- 6.50% employee contribution
- 7.50% district contribution
- •Questions Contact the PERA Office:

651-296-7460 mnpera.org



### HALFWAY THERE!

**Questions?** 

Do you have any questions?

Part-time (non-benefit eligible employees) may leave the meeting at this time



### **GROUP INSURANCE BENEFITS**

- District Insurances
- Health/Hospitalization
- Dental
- Group Term Life
- Long Term Disability
- Optional Benefits
- Flexible Spending Accounts
- Supplemental Life (available to new hires only)
- Sick Leave Bank (available to new hire-Teachers only)



- Deductible plans
  - Choice Plus 80/20 Deductible
  - ➤ Core 80/20 Deductible
- CoPay plans
  - Choice Plus CoPay
  - Core CoPay

## Core 80/20 Deductible Plan

#### Lowest monthly premium cost

- Single \$0 Family \$545
- Deductible
  - Single \$1500 deductible & \$3000 out-of-pocket max
  - Family \$3000 deductible & \$6000 out-of-pocket max
- Co-insurance
  - After deductible, plan pays at 80%
- Well visits covered 100%
- MHealth Fairview and North Memorial providers/hospitals

## HRA Health Reimbursement Arrangement

80/20 Deductible Plan HRA deposits 2022-2023

Single \$750 Family \$1,500

- Funds are controlled by you
- Administered by MidAmerica
- HRA debit card offers easy access to funds
- Used to pay for your eligible medical expenses
- Reimbursements are not taxed
- Unused funds rollover & grow tax-free
- ✓ Yours to keep! After job change or retirement

## Core CoPay Plan

#### Monthly premium cost

- Single \$135
   Family \$1,030
- √ \$25 CoPay
  Office visits (illness/injury), Chiropractic, Therapy
- \$50 CoPay
  Urgent Care or Enhanced radiology
- √ \$100 CoPay
   Emergency Room or Inpatient Hospital
  - MHealth Fairview and North Memorial providers/hospitals

Minute Clinic - non-emergency and Virtual Care \$10 copay

## Choice Plus 80/20 Deductible Plan

#### Low monthly premium cost

Single \$15Family \$640

- Deductible
  - Single \$1500 deductible & \$3000 out-of-pocket max
  - Family \$3000 deductible & \$6000 out-of-pocket max
- Co-insurance
  - After deductible, plan pays at 80%
- Well visits covered 100%
- Open access nationwide network

## HRA Health Reimbursement Arrangement

- ▶ 80/20 Deductible Plan HRA deposits 2022-2023
- Single \$750 Family \$1,500
- Funds are controlled by you
- Administered by MidAmerica
- HRA debit card offers easy access to funds
- Used to pay for your eligible medical expenses
- Reimbursements are not taxed
- Unused funds rollover & grow tax-free
- ✓ Yours to keep! After job change or retirement

## Choice Plus CoPay Plan

#### Monthly premium cost

- Single \$180 Family \$1,150
- √ \$25 CoPay
  Office visits (illness/injury), Chiropractic, Therapy
- √ \$50 CoPay

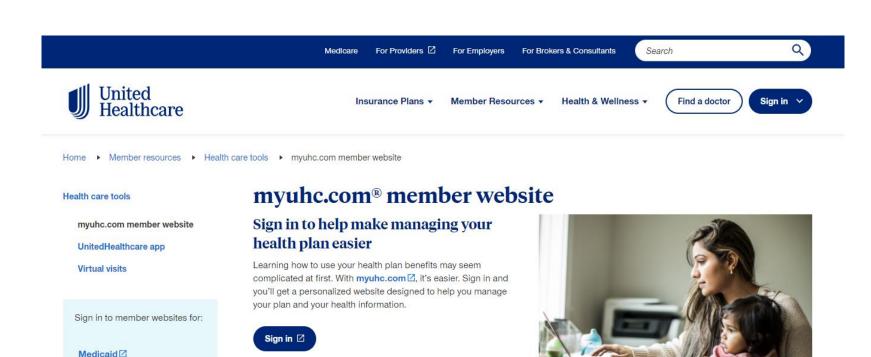
  Urgent Care or Enhanced radiology
- √ \$100 CoPay
   Emergency Room or Inpatient Hospital
- ✓ Open access nationwide network

Minute Clinic - non-emergency and Virtual Care \$10 copay

### MYUHC.com

Medicare 2

Another secure site →



#### It only takes minutes to set up your account

Have your health plan ID card handy and go to myuhc.com . Go to Register Now . and follow the step-by-step instructions. After you're signed in, you'll have 24/7 access to easy-to-use tools and resources that help you do so many things — find network doctors, see claims, manage pharmacy benefits, get wellness support and more. It's all there to make it simpler to get more out of your benefits.

Register now 2

#### PRESCRIPTION DRUGS

**Network Pharmacy (up to 31-day supply)** 

Tier 1 = \$10 Formulary generic

Tier 2 = \$25 Formulary brand

Tier 3 = \$50 Non-formulary brand



## **DEPENDENTS**

- A qualifying dependent is one who has not yet
- attained the age 26.
  - Coverage cannot be denied or restricted based on a child's:
    - Financial dependency
    - Residency
    - Student status
    - Marital status
    - Employment status
    - Or eligibility for other coverage



Are you a spouse, parent or dependent of a current **Anoka-Hennepin** employee? If so, please contact: Marcy.Moravec@ahschools.us

### DELTA DENTAL

- Family coverage no additional cost
- Dentist of choice tiers
  - Delta Preferred (PPO), Delta Premier, Out-Of-Network
  - Delta Preferred Provider = Best coverage
  - Annual max plan pay per person
    - \$1,500 per calendar year: Jan 1 Dec 31
  - Orthodontics
    - Eligible children ages 0 through 18 years old
    - \$100 deductible per plan year, except for Preferred Orthodontist
    - 50% coverage up to \$1,500 lifetime max
  - ID Card mailed to you
- Find a dentist at deltadentalmn.org



#### LONG TERM DISABILITY INSURANCE

- Out of work due to a long-term disability
- Elimination Period is 90 consecutive calendar days
- Monthly Benefit is 2/3 of monthly base salary

### GROUP TERM LIFE INSURANCE

- Basic life insurance
  - Cannot cash out or borrow against policy
- Accidental death & dismemberment
- Available to eligible new hires
- Eligibility is first date of employment
- Choose a beneficiary on Worklife, our electronic enrollment system

#### SUPPLEMENTAL LIFE INSURANCE

- Available to eligible new hires to purchase
- Premium is age related
- Not a yearly open enrollment benefit
- Available in \$10,000 increments up to \$300,000
- Completed application (with-in 30 days of benefit eligible start date) and approval for elections over \$50,000
- Choose a beneficiary on Worklife, our electronic enrollment system

#### FLEXIBLE BENEFIT PLAN

- Optional benefit
- Pre-tax savings for unreimbursed health or dependent care expenses
- Dependent care is for children under the age of 13 years old
- Elect up to <u>family</u> max \$5,000 Dependent Care
- Elect up to <u>individual</u> max \$2,850 Health Care
- Rollover over \$570 per year for Health Care Flex (active employees)
- Claims reimbursed (direct deposit) on paydays
- Deadline to get paid on payday is the prior Friday by 4:00 p.m.
- Claim forms online

## SICK LEAVE BANK

- Benefit for Teachers only
- Enrollment at time of new hire only
- Form must be returned to Insurance
- (with-in 30 days of benefit eligible start date)
- Premium = one sick leave day
- Apply to Sick Leave Bank when:
  - Exhausted all sick leave
  - Grave illness or injury
  - Qualify for long term disability



#### **INSURANCE PREMIUMS**

- Insurance year is September through August
- Premiums owed are deducted over a 20-pay period deduction cycle \*
- September 9<sup>th</sup> through June 2<sup>nd</sup> for 2022-2023
- No deductions for summer months
- Monthly premium X's # of months insured divided by # of deductions = deduction amount per deduction pay date:

2205	Friday	9/9/2022	8/7/2022	8/20/2022
2206	Friday	9/23/2022	8/21/2022	9/3/2022
2207	Friday	10/7/2022	9/4/2022	9/17/2022
2208	Friday	10/21/2022	9/18/2022	10/1/2022
2209	Friday	11/4/2022	10/2/2022	10/15/2022
2210	Friday	11/18/2022	10/16/2022	10/29/2022
2211	Friday	12/2/2022	10/30/2022	11/12/2022
2212	Friday	12/16/2022	11/13/2022	11/26/2022
2213	Friday	12/30/2022	11/27/2022	12/10/2022
2214	Friday	1/13/2023	12/11/2022	12/24/2022
2215	Friday	1/27/2023	12/25/2022	1/7/2023
2216	Friday	2/10/2023	1/8/2023	1/21/2023
2217	Friday	2/24/2023	1/22/2023	2/4/2023
2218	Friday	3/10/2023	2/5/2023	2/18/2023
2219	Friday	3/24/2023	2/19/2023	3/4/2023
2220	Friday	4/7/2023	3/5/2023	3/18/2023
2221	Friday	4/21/2023	3/19/2023	4/1/2023
2222	Friday	5/5/2023	4/2/2023	4/15/2023
2223	Friday	5/19/2023	4/16/2023	4/29/2023
2224	Friday	6/2/2023	4/30/2023	5/13/2023

## LIFE EVENT CHANGES

- Must submit changes within 30 DAYS of qualifying life event
- Add or remove someone from your current plan
- Marriage, divorce or legal separation
- Birth or adoption of child
- Death of spouse or child
- Change in spouse's employment status
- Spouse's open enrollment for insurance
- Change in employee's status

# alightworklife

# **Getting Started**

- ✓ Read through enrollment packet
- ✓ Birthdates and Social Security# ready

### **Online Enrollment**

- ✓ Log on to Worklife.com
- ✓ USERNAME is your Social Security #
- ✓ PASSWORD is your 8-digit birthdate
- ✓ No dashes or slashes between numbers

# HRA vs. HSA

Does your Spouse have an HSA - Health Savings Account?



# OPEN ENROLLMENT FOR ANOKA-HENNEPIN

- Annual open enrollment is end of May (opens day after Memorial Day)
- Information arrives to your building
- Enroll or make changes to your insurance
  - Health and hospitalization plan
  - Dental insurance
  - Flexible Spending Account elections must be made each year
- Changes made become effective September 1<sup>st</sup>

#### BENEFITS ENROLLMENT

- Enroll online on Worklife, our electronic enrollment system -
- https://ahschools.wl.alight.com/login
- Enrollment must be completed within 30 days of eligibility
- Missing the deadline forfeits your rights to insurance for the year
- You may waive insurance(s):
  - Part-time employees Medical, Dental and Life
  - Full-time employees Medical and Dental
- Insurance year is September through August



#### Getting Started

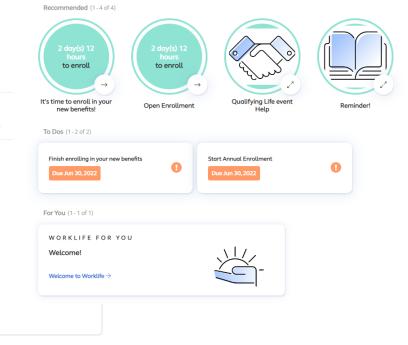
- Review plans
- Gather birthdates & SSN for dependents & beneficiaries

WorkLife -

worklife

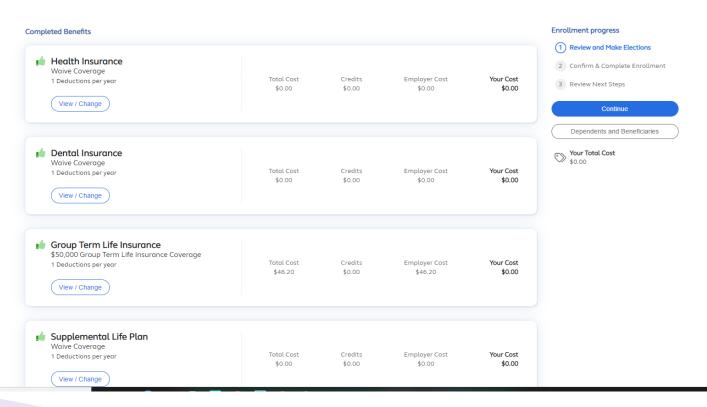
#### Online Enrollment

- Log on to Worklife
- USERNAME = SSN
- PASSWORD = 8-digit DOB
- No dashes or slashes



# Who's Being Covered? You must select a coverage to continue. Coverage Employee Only Family Current Coverage Level: Waive Coverage

#### Benefit Summary - New Hire Enrollment



- Enrollment completed within 30 days of hire
- Choose a beneficiary for life insurance
- Supplemental life insurance beyond \$50,000 has application process
- Print Confirmation page for your records
- Teachers MUST complete Sick Leave Bank information (within 30 days)
- Questions?
- Review new employee insurance paperwork and complete forms at: ahschools.us/newemployees (scroll down to Insurance)

# Please contact the Insurance Department with any Questions

763-506-1080



