



IMPORTANT NOTICE

November 9, 2012

TO: All Clark County School District Teachers

RE: Benefits Review

Your total compensation package includes some of the highest quality benefits in the nation and it's important that you recognize and utilize these important programs. Since 1983 Teachers Health Trust has provided the most comprehensive and affordable health benefits in public education. Teachers Health Trust is committed to providing sustainable first-rate medical, dental and vision coverage for all teachers. We know that you may not always have time to educate yourself on your employee benefits but we also know that you count on those benefits when you need them. To that end, CCEA, in conjunction with Teachers Health Trust, will be conducting a **Benefits Review** with all CCSD teachers. This *Benefits Review* will cover several areas including:

- Benefits of CCEA Membership
- Section 125 Premium Only Plan
- Flexible Spending Accounts
 - Including a new **Debit Card** for Unreimbursed Medical Expenses
- Review of Medical, Dental and Vision Insurance Coverage
- Dependent Eligibility Verification
- PERS Retirement Contribution
- Group Life Insurance
 - Update of Beneficiary Designation
- Voluntary Supplemental Insurance Programs
 - **Special Open Enrollment for Disability Insurance** – Rare open enrollment opportunity to apply for disability coverage
 - **Special Offering of Permanent Life Insurance** with minimal health questions

CCEA and Teachers Health Trust will be using the services of American Fidelity Assurance (AFA), our Section 125 provider, to conduct this Review. AFA has been a long-term partner with CCEA and a committed supporter of public education. **It is essential that all teachers participate in this *Benefits Review*.**

During a confidential one-on-one meeting with an AFA benefit counselor, you will learn about all benefits available to you as a CCSD teacher. In regard to dependent eligibility, if you are covering dependents on your health, dental or vision insurance you will need to provide the documents listed under the Eligibility Guidelines enclosed. The documents you provide will only be reviewed by AFA benefit counselors, recorded on the Verification Form, and returned to you. Documents will not be retained. *Please bring your documents with you to your appointment.*

Please understand that these documents are essential to prove eligibility for medical coverages. It is important that we all make this effort in order to continue to keep our health plan costs down. Teachers Health Trust will receive a copy of the Verification Form.

Your individual session with the AFA benefit counselor should take anywhere from 15 to 30 minutes and can be less if you do not have dependent coverage. During these confidential one-on-one sessions with the AFA benefit counselor, you will verify your benefit information and sign the Verification Completion Form. A Beneficiary Designation Form will be available should you elect to update the beneficiary information for your \$50,000 Teachers Health Trust group life insurance coverage. You are encouraged to update your Beneficiary Designation with current demographic information for your beneficiaries.

In addition, you will be provided information and the opportunity to enroll in Section 125 Flexible Spending Accounts. These pre-tax programs can be used to pay for out-of-pocket medical and/or dependent daycare expenses. **New for this year: AFA will be offering a Debit Card to be used for medical expenses through the Unreimbursed Medical Flexible Spending Account.** The benefit counselor will explain how these programs can increase your take-home pay through tax-savings.


You will also be provided information on other voluntary insurance programs that may be beneficial for you and your family. This includes a special open enrollment for disability insurance and an offering of portable, permanent life insurance coverage. Please keep in mind there is no obligation to elect additional benefits.

Please note this is a *Benefits Review* only. Health insurance open enrollment has been completed.

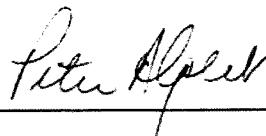
All teachers are required to meet with an AFA benefit counselor to review and verify benefit information. Failure to complete this Review process may result in suspension of health coverage.

Eligibility Guidelines are enclosed (see Page 3). A list of Frequently Asked Questions is also enclosed (see Page 4).

Thank you for your cooperation and assistance in ensuring cost-effective benefits for all CCSD teachers. By understanding your total compensation package we think you'll agree that CCEA and Teachers Health Trust continue to keep teachers' best interests in mind with every decision that is made.



Ruben R. Murillo, Jr., President
Clark County Education Association



Peter Alpert, Chief Executive Officer
Teachers Health Trust

ELIGIBILITY GUIDELINES

Please review carefully to determine your dependent(s) eligibility and the appropriate documents that you will be required to submit. You will need to submit one or more documents for each individual covered under one of the following dependent categories. The Trust will not be able to provide you with any documents that may have been previously submitted.

NOTE: Benefit Counselors will only be viewing lines 1-6d of your original or copy of original IRS Federal Tax Return to complete your Benefits Verification Review. Copies of your tax return will not be made or retained. Feel free to black out any financial information below the "Exemptions" section that you do not wish to share.

- **Spouse:** 1st page of 2011 Federal tax forms (or certified marriage certificate if married in 2012.)
- **Domestic Partner:** Domestic Partner Registration. You will need to provide a copy of your "Declaration of Domestic Partnership" certificate that provides proof of eligibility requirements for domestic partnership under the State of Nevada NRS 122A. State of Nevada Domestic Partner guidelines may be found at: <http://nvsos.gov/index.aspx?page=269>.
- **Birth Child:** 1st page of 2011 Federal tax form (or Birth Certificate if child was born in 2012.) Hospital certificates are not acceptable. A copy of the certified original birth certificate will be accepted.
- **Step Children:** 1st page of 2011 Federal tax form or Birth Certificate (Hospital certificates are not acceptable) listing employee's current spouse/domestic partner as the parent of the stepchild(ren). A copy of the certified original birth certificate will be accepted.
- **Over age dependents between the age of 19 through age 25:** Birth certificate or 1st page of 2011 Federal tax forms. A copy of the certified original birth certificate will be accepted.
- **Adoptive Child / Legal Guardianship:** 1st page of 2011 Federal tax form and court documents showing legal responsibility for the child(ren).
- **Examples of who is not eligible for coverage:** Spouse from whom you are legally separated or divorced; A spouse or Domestic Partner who is covered under another health insurance plan sponsored by the CCSD; A Dependent Child who is covered under another Teachers Health Trust Plan or under another health insurance plan sponsored by the CCSD; Parents, grandparents, foster children, and boarders; Any person in active military service; Any Dependent Child aged 19 up to 26 that has health coverage available through his/her employer.

We understand that some employees will not have birth certificates at this time. The following web sites can help you find the documents you need. **Order today as it could take 3-4 weeks to process and receive your requested item(s).**

www.vitalchek.com

www.usbirthcertificate.net

www.nvsos.gov/Modules/ShowDocument.aspx?documentid=1235

BENEFIT SERVICES REVIEW
FREQUENTLY ASKED QUESTIONS

Do I need to personally meet with an AFA Benefit Counselor?

Yes. The Review will need to be completed by every member of the Trust. Each member will show proof of eligibility and sign the Verification Form.

Am I required to meet with the Benefit Counselor even though I don't currently have dependents?

Yes. We are seeking a true and complete Benefit Verification Review. Although you may be enrolled with single coverage, we will still need to account for and verify your record. You may assume that you no longer have dependents listed under your health plans; during the Review you may find that those dependents were never removed. This will be an opportunity for you to correct any discrepancies in the records as well as update your life insurance Beneficiary Designation Form and learn about the Section 125 Flexible Spending Program.

How do I schedule an appointment?

American Fidelity Benefit Counselors will be on-site in each school and work location over the next several months in order to meet with all teachers. You will be notified of site locations' dates and times. To schedule an appointment to meet with a benefit counselor to complete your Benefit Verification Review please contact American Fidelity at 702-433-5333, ext 0. Please do not contact the Trust as American Fidelity will be conducting the Review on behalf of the Trust. Please make every effort to meet with a benefit counselor when they are at your school site.

Can I meet with the Trust's Benefits Office Staff instead of an American Fidelity Benefit Counselor?

No. The Trust's Benefit staff cannot meet with you for this purpose. You must schedule an appointment with American Fidelity.

What if I refuse to meet with an AFA Benefit Counselor?

All benefit eligible employees who are currently enrolled in benefits must make an appointment to meet with an AFA benefit counselor, even single covered employees. If you fail to provide proof of eligibility, your coverage may be suspended as of February 28, 2013. COBRA will not be available to a dependent who was terminated as an invalid or ineligible dependent under the Plan rules.

Is this an opportunity for me to make changes to my plans as I am able to do during Open Enrollment?

No. This is not open enrollment; therefore you will be unable to make changes to your plan coverage. This is only a Benefit Review and verification of eligibility of dependents currently on your plan. You will not be able to add dependents or change medical plans at this time.

Are these mandatory meetings with American Fidelity Benefit Counselors an invasion of privacy?

No. American Fidelity is subject to HIPAA Privacy Regulations and may not use or disclose any employee information for any purpose other than this Review. Further, American Fidelity will not retain originals or copies of any documentation.

What happens if I do not complete the Review by the due date?

Your health insurance coverage may be suspended. AFA will not be able to see all benefit eligible employees at the end of the Benefit Review period and will only have limited available appointment times on the last days of the Review. For this reason, you should not delay in scheduling your appointment