

Current Benefit Programs

Employees must sign up for benefit coverage in the District Office within 30 days of employment or during the annual open enrollment period of August 15 and September 15 of each school year. After the open enrollment period, additions of family members to insurance policies may take place only when there is a family status change, i.e. marriage, birth, legal adoption, divorce, death, etc.). Deletions may be made at any time by contacting the District office.

Enrollment is not automatic. Employees must complete medical applications to be covered by medical plans. Failure to enroll within 30 days or during the open enrollment period may make you ineligible for benefit coverage that year.

The following are current benefit programs available through the Meridian School District:

- 1. Medical** **PPO: Regence Blue Shield (Co-pay or deductible plans)**
HMO: Group Health Cooperative (Co-pay or deductible plans)
PEBB: Coverage for supervisory group

Medical insurance coverage is not a required participation program. Employees contracted for halftime or more in any regular position are eligible and must individually complete an application for medical insurance coverage in the District Office. The District may pay all or part of this benefit plan premium. Employees with contracts less than halftime are not eligible for medical insurance.

- 2. Dental** **Washington Dental Service**
Willamette Dental

Dental is a required employee-participation program for employees working halftime or more in a regular contracted position. This insurance covers yourself and your family. The District may pay all or part of this benefit plan premium. Employees will need to complete an application for this coverage. Employees with contracts less than halftime are not eligible for dental insurance.

- 3. Vision** **Northwest Benefit Network (NBN)**

Vision is a required participation program if the bargaining group negotiates each fall to elect this plan. Employees contracted for halftime or more in a regular position will automatically be added to family vision plan. The District may pay all or part of this benefit plan premium. Employees with contracts less than halftime are not eligible for vision insurance.

4. Long Term Salary Insurance American Fidelity

Long Term Salary Insurance is not a required participation program. Employees contracted for halftime or more in any regular position are eligible and must individually complete an application for coverage in the district office. When an employee is determined disabled/unable to work for 90 calendar days or greater by a physician, they are eligible for a Long Term Salary Insurance claim. Claim forms are available from the Payroll Specialist. Employees with contracts less than halftime are not eligible for Long Term Salary Insurance.

5. Short-Term Salary Insurance American Fidelity Insurance & AFLAC

Short Term Salary Insurance is not a required participation program. Employees who are contracted in a regular position of at least 17.5 hours per week are eligible and must individually apply for salary insurance during open enrollment or within 60 days of employment. Employees who elect this insurance must pay for it through payroll deduction. When an employee is determined disabled/unable to work by a physician, they are eligible for a short term salary insurance claim for the first 90 calendar days of the injury/illness. Claim forms are available from the Payroll Specialist.

6. Cancer/Accident Insurance American Fidelity & AFLAC

Cancer/Accident Insurance is not a required participation program. Employees who are contracted in a regular position are eligible and must individually apply for AFLAC or American Fidelity insurance. Employees pay for this benefit through payroll deduction. Employees must complete an application process with AFLAC or American Fidelity agent for this insurance.

7. Retirement Washington State Retirement System

Compulsory by State law for all employees contracted for 3.5 hours per day or more for at least five (5) months of the year and for current members of State Retirement Systems. Both employee and employer contribute to the retirement fund.

8. Life Insurance

AFLAC has a life insurance available with premiums paid by the employee.

9. 403B & 457 Plans

A list of the companies currently approved for payroll deduction is available from the Payroll Specialist in the District Office. To add an annuity company to the district list, the new company must have five (5) active participants and be willing to meet certain district requirements. Employees authorize payroll deductions to their individual TSA or Mutual Fund accounts by submitting a district application with a Maximum Exclusion Allowance calculation. Each calendar year (or when increasing a contribution amount), employees must provide the Payroll Office with an updated Maximum Exclusion Allowance calculation.

10. 125 Plan American Fidelity

Out-of-pocket costs for medical premiums, dependent care, and health care costs can be taken from your wages tax-free through this Federal program. Enrollment is voluntary in January of each year for coverage in the following calendar year.

11. Washington Retired Teachers Association

This is a voluntary deduction available to certificated employees for legislative involvement. Premiums are paid by the employee through payroll deduction. Employees must sign-up annually for this contribution.

12. United Way

This is a voluntary deduction available to all employees for purposes of a charitable contribution. Contributions are paid by the employee through payroll deduction.

13. Credit Unions Whatcom Educational Credit Union
Washington School Employees Credit Union

This is a voluntary deduction available to all employees. Employees apply to the credit union of their choice for membership. Necessary paperwork is handled through the credit union who then notifies the District of the payroll deduction amount. The district will only make partial payroll deductions to these two credit unions.

14. COBRA

This is a federal program which allows employees to continue all or any part of their current medical, dental, and vision coverage for a period of 18 months after they terminate or retire. It also allows coverage continuation for children who reach the age of 23 or for a covered spouse in a divorce situation. The employee or family member is responsible for payment of the full premium costs and for notifying the district of the qualifying event(s).

15. Long-term Disability Insurance Hartford Insurance Co.

Long-term disability is a required employee-participation program for employees working halftime or more in a regular contracted position for MEA, MCEA and administrators. Employees will need to complete a beneficiary form. The District may pay all or part of this benefit plan premium. When an employee is determined disabled/unable to work for 90 calendar days or greater by a physician, they are eligible for a long-term disability claim. Claim forms are available from the Payroll Specialist. Employees with contracts less than halftime are not eligible for long-term disability insurance.

16. Life Insurance Hartford Insurance Co.

Life insurance is a required employee-participation program for employees working halftime or more in a regular contracted position for MEA, MCEA and administrators. Employees will need to complete a beneficiary form. The District may pay all or part of this benefit plan premium. All eligible employees have \$10,000 of life insurance coverage. Claim forms are available from the Payroll specialist. Employees with contracts less than halftime are not eligible for life insurance.

17. Meridian Foundation

This is a voluntary deduction available to all employees for purposes of a charitable contribution for scholarships. Contributions are paid by the employee through payroll deduction.