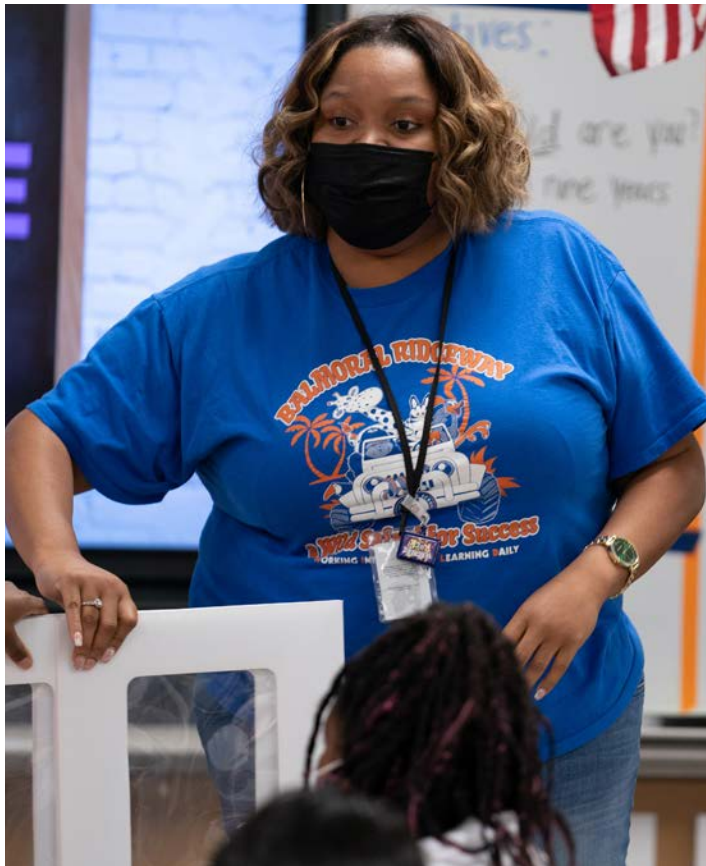




# BENEFITS DECISION GUIDE

THE  
CHOICE  
IS YOURS.  
2023





## Important Reminders:

1. MSCS Benefits will host a Benefits Fair on **Thursday, November 3, 2022**, in the COE Auditorium from **3-6 p.m.** Vendors will be present to answer questions, provide giveaways, etc.
2. The 2022-23 Open Enrollment Period is scheduled for **October 31, 2022 - November 11, 2022**. All elections will be effective as of **January 1, 2023**.
3. If you do not wish to make any benefit changes, no action is required.
4. If you do not make changes to your coverage within the open enrollment period, your current coverage will continue. However, the following benefits will require you to actively enroll or disenroll in them during open enrollment:
  - Health Care Flexible Spending Account (FSA)
  - Dependent Care Flexible Spending Account (FSA)
  - Short-Term & Long-Term Disability
5. After your open enrollment period ends, you will not have another opportunity to make changes to your benefits until the next open enrollment period. However, if you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status, you will have 30 days to notify Benefits of the qualified event.
6. Our plan designs will remain the same for 2023. This includes medical, dental, vision, life insurance, and disability plans. You can access your current benefits elections by visiting our online enrollment system, Bentek, at [www.mybentek.com/mscs](http://www.mybentek.com/mscs)
7. Your current benefit deduction costs will remain the same for 2022-23 with the exception of the following (if applicable):
  - Your STD/LTD Disability coverage (if you move to a higher age band)
  - Your life insurance coverage (if you move to a higher age band)

## Who can enroll?

- Full-time, permanent employees (30+ hrs./week)
- Part-time, variable-hourly employees
- Eligible dependents

## Spousal Coverage

If you wish to enroll your spouse in one of the MSCS medical insurance plans, you must complete a Spousal Affidavit Form to confirm if your spouse has access to employer-sponsored insurance elsewhere. You may NOT cover your spouse for medical coverage if his or her employer provides medical coverage. The spouse-opt-out requirement does NOT apply to spouses who:

- are also employed or retired from MSCS and whose employer does not provide medical coverage; or
- are required to pay more than 50% of the cost of coverage for their employer's lowest cost individual plan option

## Tobacco Surcharge

When enrolling for medical benefits, you will be asked to confirm or reconfirm whether you have used tobacco on a regular basis (five or more times) since **January 1, 2022**. Tobacco is defined as cigarettes, e-cigarettes, cigars, pipes, or smokeless tobacco, such as chew, dip, or snuff. The tobacco surcharge is \$25 per paycheck for 24 paychecks; \$30 for 20 paychecks.

**Important note:** *Any employee who intentionally falsifies their tobacco status will lose their non-tobacco discount and may be subject to disciplinary action based on MSCS District guidelines.*

## Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your legal spouse's employment status that affects your benefits eligibility.

## Effective date of coverage

For new employees, the effective date of coverage for most plans is the first of the month following 30 days of employment. For existing employees enrolling during Open Enrollment, the effective date of most plans is **January 1, 2023**.

## What happens if you don't enroll during Open Enrollment?

As a new employee – If you don't enroll in benefits within 30 days of your hire date, you will not have benefits coverage and will have to wait until the next benefits open enrollment period.

If you experience a qualified life event (birth/adoption, marriage/divorce, loss of coverage, etc.) you must access the online enrollment system Bentek at [www.mybentek.com/mscs](http://www.mybentek.com/mscs) within 30 days of the event date.

## How to enroll and access the online enrollment system, Bentek

Memphis-Shelby County Schools utilizes Bentek, an internet-based online benefits enrollment system, which is available 24 hours a day, 7 days a week.

### Employees may:

- View benefit elections and payroll deductions
- Make new elections, changes, add or remove dependents during open enrollment, new hire period, or a qualifying event
- View plan summaries and links to carrier websites
- Designate and view life insurance beneficiaries

### Accessing Bentek:

1. Log on to [www.mybentek.com/mscs](http://www.mybentek.com/mscs)
2. Enter username and password or click on "Create an account"
3. Follow directions to create your username and password. Password must contain three (3) of the following:
  - Lower case letter
  - Upper case letter
  - Special character
  - Number
4. Once you've logged in, click on the Employee Benefits Center to access the following:
  - During Open Enrollment, select Open Enrollment
  - **Report Qualifying Event** – add/remove dependents
  - **View Elections** – view current elections and payroll deductions
  - **Benefit Highlights** – plan descriptions and links to carriers
  - **Forms** – plan documents, plan summaries, and notices
  - **Beneficiary Designations** – add, change, or update information for life insurance plan(s)

**For questions regarding accessing the Bentek system, please call Bentek customer service at 888-523-6835.**

## What's changing for 2023?

- Medical, dental, and vision plan options will remain the same, and your contributions for these plans will remain the same for 2022-23.
- Disability plan options (short-term and long-term) will remain the same. The amounts you contribute will remain the same unless you become eligible for a different age bracket. To view your information, please visit Bentek.
- If you no longer wish to participate in Metlife STD and or LTD, you must opt out of the benefits.
- Life insurance premiums will slightly increase for 2023. Please visit the online enrollment system, Bentek at [www.mybentek.com/mscs](http://www.mybentek.com/mscs)

## Medical Plan Highlights

For 2023, you have a choice of three medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what's best for your needs and budget.

- **MSCS Open Access Plus (OAP) Basic Preferred Provider Organization (PPO)**, a preferred provider organization plan that reduces your out-of-pocket responsibility when you need care by offering a lower deductible and higher premium contributions.
- **MSCS Open Access Plus (OAP) NETWORK ONLY**, a preferred provider organization, network only, plan that has the lowest deductible, giving you the most protection from out-of-pocket expenses when you need care, but has higher premium contributions.
- **MSCS Choice Fund Health Reimbursement Account (HRA)**, an employer-funded health benefit plan that reimburses you for out-of-pocket medical expenses offering a higher deductible and out-of-pocket maximums but has the least premium contributions. The HRA plan is the only MSCS plan that will cover weight-loss (bariatric) surgery (if medically necessary). This plan also covers eligible, medically necessary, fertility treatment services.



# Compare Medical Plans

The chart below provides a comparison of key coverage features and costs.

*\*All plans have an unlimited lifetime plan maximum*

	OAP IN-NETWORK PLUS	OAP BASIC OPTION		CHOICE FUND HRA	
	In-network	In-network	Out-of-network	In-network	Out-of-network
	You Pay	You Pay		You Pay	
<b>Annual deductible</b>					
Employee	\$500	\$1,000	\$2,000	\$1,500	\$3,000
Employee + 1	\$1,000	\$2,000	\$4,000	\$3,000	\$6,000
Family	\$1,000	\$2,000	\$4,000	\$3,000	\$6,000
<b>Annual Out-of-pocket maximum*</b>					
Employee	\$3,000	\$4,000	\$8,000	\$7,150	\$14,300
Employee + 1	\$9,000	\$12,000	\$24,000	\$14,300	\$28,600
Family	\$9,000	\$12,000	\$24,000	\$14,300	\$28,600
Coinsurance	20%	20%	50%	30%	50%
<b>Annual Health Fund (HRA)</b>					
<i>Annual Health Fund provided to offset your deductible</i>					
Employee	N/A	N/A	N/A	\$500	
Employee + 1				\$1,000	
Family				\$1,000	
<b>Medical coverage</b>					
Doctor's office visits	\$25 copay	20%	50%	30%	50%
Preventive care (mammograms, PAP test, physicals, immunizations)	0%	0%	Not Covered	0%	Not Covered
Specialist visits	\$40 copay	20%	50%	30%	50%
Telemedicine visits	\$25 copay	Copay; 20%	N/A	Copay; 30%	N/A
Outpatient surgery	\$250 copay	20%	50%	30%	50%
Inpatient hospital (per stay)	\$500 copay	20%	50%	30%	50%
Emergency room	\$250 copay	\$400 copay	\$400 copay	30%	30%
Labs and X-rays	20%	20%	50%	30%	50%
Urgent Care	\$75 copay	20%	50%	30%	30%
<b>Prescription drugs</b>					
Deductible	N/A	N/A	\$100 per person	N/A	\$100 per person
Generic (30-day supply)	\$10 copay	\$10 copay	50%	\$10 copay	50%
Preferred Brand Formulary (30-day supply)	20% (\$25 min/\$60 max)	20% (\$25 min/\$60 max)	50%	20% (\$25 min/\$60 max)	50%
Non-Preferred Brand (Non-formulary) (30-day supply)	30% (\$50 min/\$80 max)	30% (\$50 min/\$80 max)	50%	30% (\$50 min/\$80 max)	50%
Mail Order (90-day supply)	3 x retail copay	3 x retail copay	Not covered	3 x retail copay	Not covered

# MEDICAL PLAN RATES

## Medical plan costs

You and MSCS share the cost of your medical benefits — MSCS pays a generous portion of the total cost and you pay the remaining amount. There is **NO HEALTH PREMIUM INCREASE** for 2023.

### 2023 paycheck deductions per pay period (before-tax) 24 pay periods

Non-Tobacco Rates	OAP-IN	BASIC	HRA
Employee Only	\$95.49	\$63.87	\$36.90
Employee + 1	\$216.10	\$161.93	\$105.38
Employee + Family	\$301.45	\$225.89	\$147.01

Tobacco Rates	OAP-IN	BASIC	HRA
Employee Only	\$120.49	\$88.87	\$61.90
Employee + 1	\$241.10	\$186.93	\$130.38
Employee + Family	\$326.45	\$250.89	\$172.01

### 2023 paycheck deductions per pay period (before-tax) 20 pay periods

Non-Tobacco Rates	OAP-IN	BASIC	HRA
Employee Only	\$114.59	\$76.65	\$44.28
Employee + 1	\$259.32	\$194.32	\$126.46
Employee + Family	\$361.74	\$271.06	\$176.41

Tobacco Rates	OAP-IN	BASIC	HRA
Employee Only	\$144.59	\$106.65	\$74.28
Employee + 1	\$289.32	\$224.32	\$156.46
Employee + Family	\$391.74	\$301.06	\$206.41

# Compare Dental Plans

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

	CIGNA DPPO \$2000 PLAN		CIGNA DPPO \$1500 PLAN		CIGNA DPPO ADVANTAGE PLAN
	Network	Out-of-Network	Network	Out-of-Network	In-Network
	You Pay		You Pay		You Pay
Annual deductible (employee only/family)	\$25/\$75	\$50/\$150	\$50/\$150	\$100/\$300	None
Calendar-year maximum	\$2,000	\$2,000	\$1,500	\$1,500	Unlimited
Preventive/diagnostic services (annual cleanings, exams, etc.)	0%	0%	0%	0%	0%
Basic services (fillings, extractions, etc.)	20%*	20%*	20%*	20%*	20%*
Major services (crowns, bridges, etc.)	40%*	40%*	50%*	50%*	50%*
Orthodontia	50%	50%	50%	50%	100%*
<ul style="list-style-type: none"> <li>• Deductible</li> <li>• Dependent Children</li> <li>• Adults</li> <li>• Lifetime max for orthodontia</li> </ul>	None Up to age 26 Not covered \$2,000	None Up to age 26 Not covered \$2,000	None Up to age 26 Not covered \$1,500	None Up to age 26 Not covered \$1,500	\$2,300 Up to age 26 Covered N/A

*\*After deductible*

*Since the DPPO Advantage Plan network is smaller, please make sure your dentist is a participating provider prior to receiving services.*

## 2023 paycheck deductions per pay period (before-tax)

Dental Plan	DPPO - \$2,000		DPPO - \$1,500		DPPO Advantage	
	24 Pay	20 Pay	24 Pay	20 Pay	24 Pay	20 Pay
Employee Only	\$21.35	\$25.62	\$12.90	\$15.48	\$9.51	\$11.41
Employee + 1	\$44.84	\$53.80	\$27.09	\$32.50	\$19.96	\$23.95
Family	\$64.05	\$76.86	\$38.69	\$46.43	\$28.52	\$34.22



# Vision Plan

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents.

CIGNA VISION	NETWORK	OUT-OF-NETWORK
Exam (once every 12 months)	\$10 copay	Up to \$30 allowance
Lenses (once every 12 months)	\$20 copay	Up to \$25-\$60 allowance
Frames (once every 24 months)	\$130 allowance plus 20% discount on amount exceeding frame allowance	Up to \$30 allowance
Contact lenses (once every 12 months)	Covered at 100% (medically necessary) \$150 allowance (elective)	Up to \$225 allowance (medically necessary) Up to \$75 allowance (elective)

## 2023 paycheck deductions per pay period (before-tax)

Vision Plan	24 Pay	20 Pay
Employee Only	\$2.55	\$3.06
Employee + 1	\$4.89	\$5.86
Family	\$7.92	\$9.50





# FLEXIBLE SPENDING ACCOUNT

## How does an FSA work?

Have you ever looked at your paycheck and thought how great it would be if less income went to taxes? Participating in flexible spending accounts (FSAs) is one relatively easy way to get more out of your pay. An FSA plan provides you the option of electing pre-tax payroll deductions for certain eligible health care and/or child/dependent care expenses for children under age 13. Because the expenses are paid with pre-tax dollars, the result is immediate tax savings. MSCS offers you the following FSAs:

### Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute a minimum of \$300 and a maximum of up to \$3,050 in 2023.

### Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child so you and/or your spouse can work, look for work, or attend school full time.
- Contribute a minimum of \$600 and a maximum of up to \$5,000 in 2023, or \$2,500 if you are married and filing separately.

**Please note: When you enroll in a Health Care FSA, Optum Financial will send you a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to Optum Financial.**

### What's an eligible expense?

- **Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).
- **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).
- A complete list of qualified expenses can be found by registering at [www.optumfinancial.com](http://www.optumfinancial.com).



## Employee Assistance Program & MSCS Family Health Clinic

The MSCS Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs, at no cost to you or members of your household. It's all part of our commitment to supporting your total well-being. Get help with work-life issues, referrals for clinical, legal, and financial services, and more. To begin taking advantage of this valuable benefit, **call 901-683-5658 or toll free 800-880-5658.**

**MSCS Family Health Clinic** - Save time and money  
Memphis-Shelby County Schools and Methodist  
LeBonheur Healthcare have partnered to provide a  
convenient health care clinic at no cost for those  
that are eligible.

**Eligibility:** The MSCS Family Health clinic is open to  
all active MSCS employees with a valid MSCS  
employee ID. Family members covered by the  
employee's MSCS health insurance plan are also  
eligible.

**Cost: FREE** for active MSCS employees with a  
valid MSCS ID badge. Family members covered  
under an MSCS health insurance plan may be  
subject to the insurance plan copay.

**Labs and Prescriptions:** In-house labs and any pre-  
scribed in-stock generic medications are included in  
the cost-free services for eligible MSCS employees. No  
billing will occur to the employee at the clinic.

**Treatment available:** Most minor medical condi-  
tions such as colds, flu, sore throat, sinus infection,  
sprains, cuts, etc. are covered. Work-related injuries,  
physicals, immunizations, lab work, drug screens, and  
more are also covered.

**Appointments:** Required for ALL medical services  
which limits wait times. No walk-ins are allowed. To  
schedule an appointment, call **901-416-6079.**

### Location and Hours:

**Flicker Clinic  
(Behind Central Office)  
130 Flicker St.  
Memphis, TN 38104**

**Second Clinic Location  
8071 Winchester Rd., Ste 2  
Memphis, TN 38125**

- 8 a.m. – 6 p.m. (school days)
- 8 a.m. – 5 p.m. (summer and  
school holidays)

The MSCS Family Health Clinic is not intended to sub-  
stitute for visits to your regular primary care physician.  
More information can be found on the MSCS website.



# Financial Security

MSCS offers programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save money on valuable supplemental insurance coverage.

## What you need to know

- You must purchase basic life insurance to be eligible to enroll in supplemental life.
- New employees may elect supplemental insurance up to the lesser of 3x their annual salary or \$500,000, without proof or evidence of insurability, and up to \$20,000 for spouse or child(ren).
- Employees cannot have dual supplemental coverage if both parties are employed with MSCS. In addition, employees cannot have dual supplemental dependent coverage.
- If you are not a new employee, and you wish to elect basic life insurance, proof or evidence of insurability is required.
- Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. Visit BenteK at [www.mybentek.com/scs](http://www.mybentek.com/scs) to update your beneficiary information.

## Employee basic life and AD&D insurance

MSCS offers you basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. The

majority of the cost for this coverage is paid by MSCS. Your benefit coverage amount will be 2x your base annual salary (up to \$300,000).

## Employee supplemental life insurance

If you want added protection, you can purchase supplemental life insurance for yourself. You may elect coverage up to the lesser of 6x your base pay multiplied then rounded to the next higher \$10,000.

## Spouse supplemental life insurance

You may also purchase life insurance for your spouse up to \$250,000 (not to exceed 50% of your coverage).

## Child voluntary life insurance

Optional child life insurance provides \$1,000 of life insurance for newborn children through 14 days old and \$10,000 or \$20,000 of life insurance for children age 15 days through age 25. The monthly rate is \$0.106 per month (per \$1,000 of coverage), regardless of the number of children covered.



# MetLife Disability Insurance – Short-Term & Long-Term Disability

For 2023, you will have options for short-term disability (STD) and long-term disability (LTD) insurance coverage through MetLife, offering lower rates than traditional individual disability plans.

The loss of income due to illness or disability can cause serious financial hardship for your family. MSCS's group disability insurance program replaces a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time. Protect yourself, your family, and your savings from the impact of your lost income by replacing a portion of it during the initial weeks of a disability and for an extended period of time.

## MetLife Important information

- **All benefit-eligible employees were automatically enrolled in the short-term (30-day wait period option) and long-term disability benefits effective January 1, 2021. You will have an opportunity again during this open enrollment period to enroll and/or opt-out of these benefits.** In the case of the short-term disability plan, employees will also have the option of electing a higher coverage level (7-day wait option).
- The addition of the new short-term disability plan will not affect your ability to maintain any other individual disability plan you may have purchased. If you wish to disenroll in an individual disability plan, you will need to contact your vendor directly (please see vendor contact information for AFLAC, American Fidelity or Colonial). If you are unsure of your enrollment in an individual disability plan, please check your MSCS paystub for deduction information.
- If you decide to decline the coverage now, and want it later, you'll have to submit a statement of health. This means that if at the time you apply you have a medical problem you may not be allowed to enroll. Enrolling now guarantees your access to the benefit when you need it.

## Summary of Disability Benefits

Short-Term & Long-Term Disability Benefits Summary		
	STD	LTD
Who pays	Employee-paid	Employee-paid
Benefit provided	60% of base weekly earnings	Up to 60% of base annual earnings
Maximum benefit payable	\$1,500 per week	\$6,500 per month
Maximum benefit duration	26 weeks	To age 65 or 5 years, whichever comes first
Waiting period	30-day option or 7-day option	180 days

*Please note that STD & LTD rates are based on your age and salary. Your exact cost will be shown to you when you visit the online enrollment system BenteK at [www.mybentek.com/scs](http://www.mybentek.com/scs)*

## Additional Benefits

As part of the MSCS benefit package, you have access to a variety of additional programs that can help save you money and provide important assistance with everyday needs.

## Student Loan Wellness

Paying off student loans can be difficult, but Tuition.io can help. Tuition.io can assist with strategies to optimize your repayment plan, provide information on refinancing options, and help you navigate the process through educational and student loan wellness tools.

Tuition.io can also help you plan for your child's future. Learn about the different types of student aid available and the application process. There is also a college cost calculator to help you estimate how much you will need for your child's education. You even have access to a student loan coach to answer your most difficult questions. For more information, visit [www.scs.tuitionio/register](http://www.scs.tuitionio/register) or call 855-353-9395.

## Legal plan & ID Theft insurance

Legal Shield & ID Shield offers participants and their eligible dependents access to legal advice, legal services, and identity monitoring services. Legal Shield offers a nationwide network of attorneys with coverage for many personal legal issues. Services include telephone advice and office consultations on an unlimited number of legal matters, in addition to full representation for covered matters.

ID Shield offers comprehensive identity monitoring services with direct access to licensed private investigators and 24/7 customer support. Services include privacy and security monitoring, social media monitoring, full identity restoration, and consultations. For plan details, go to [www.legalshield.com/info/scsk12](http://www.legalshield.com/info/scsk12)

Legal Shield and ID Shield Rates  
(monthly rates)

Legal Shield	\$18.95
ID Shield	\$8.95 Individual \$18.98 Family

## Pet Insurance

Take comfort in knowing your pet can get the care they need if they are hurt or sick, without worrying about the cost, through ASPCA Pet health insurance. You can choose the care you want for your pet and get reimbursed for eligible expenses. For more information, visit [www.ascpapetinsurance.com/MSCSK12](http://www.ascpapetinsurance.com/MSCSK12)

## Tennessee Consolidated Retirement System (TCRS)

Eligible employees participate in the Tennessee Consolidated Retirement System pension plan. TCRS provides a defined benefit plan—providing lifetime retirement, survivor, and disability benefits for employees and their beneficiaries. For more information, contact the MSCS Benefits Office or TCRS:

- 800-770-8277 or 800-922-7772
- To access your personal account - <https://mytcrs.tn.gov>

## 401(k)

This voluntary retirement savings plan allows eligible employees to complement any existing retirement and pension benefits. The plan allows you to save and invest before tax dollars and defers tax on contributions and earnings on contributions until money is withdrawn. For details, please contact:

- Great West (EMPOWER)  
545 Mainstream Dr., Suite 407  
Nashville, TN 37228  
800-922-7772
- Rosaline Bank  
[Rosaline.Banks@employer-retirement.com](mailto:Rosaline.Banks@employer-retirement.com)
- **Enroll online at: [www.RetireReadyTN.gov](http://www.RetireReadyTN.gov)**



## VOLUNTARY DISABILITY INSURANCE VENDORS

Voluntary disability insurance provides financial protection for employees. There are three approved MSCS voluntary disability carriers to choose from. Please contact the following carriers for more information on accident, critical illness, or hospital indemnity insurance if you are interested:

- **AFLAC**  
Jonathan Pennington  
jonathan-pennington@us.aflac.com  
901-239-1879
  - **American Fidelity**  
Candice Chambers/Kenneth Greene  
901-458-9252 or www.americanfidelity.com
- **Colonial Life**  
901-350-0717  
myteam@hro-partners.com

### 403(b)/Tax Sheltered Annuity (TSA)

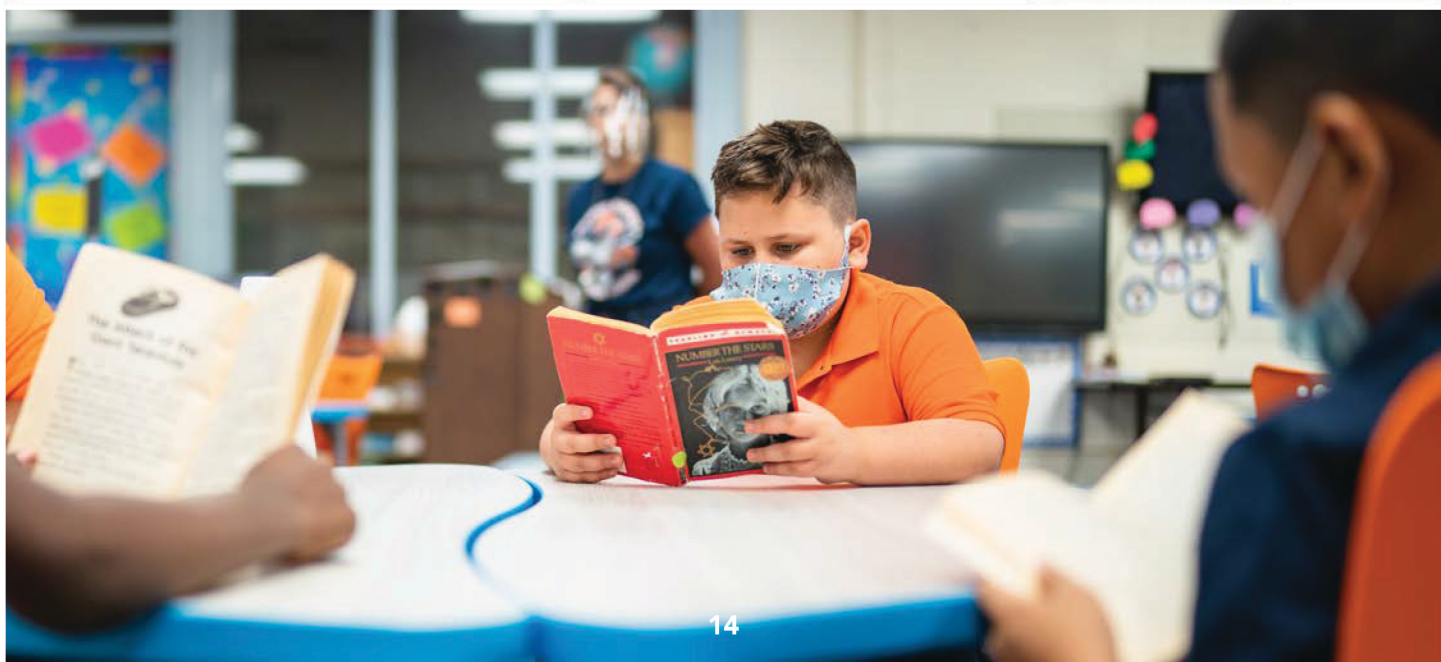
The MSCS 403(b)/TSA program allows eligible participants to make before tax contributions to an investment account through convenient payroll deductions. Please see the chart below for eligible vendors.

403(b) Vendor	Vendor Address/Phone
AIG / VALIC	278 Franklin Rd., Suite 151 Brentwood, TN 37027 (615) 221-2541
American Fidelity Insurance	126 South Flicker Memphis, TN 38104 (901) 458-9252
Ameriprise Financial	6750 Poplar Ave., Ste 114 Memphis, TN 38138 (901) 312-7806
AXA Equitable	494 Williamsburg Lane Memphis, TN 38117 (800) 628-6673
College Life Group/Americo	5545 Murray Rd., Suite 205 Memphis, TN 38119 (901) 761-4822
Great American Life Insurance	301 East Fourth St, 11 <sup>th</sup> Floor Cincinnati, OH 45202 (800)-438-3398
Horace Mann Insurance	1899 Camberley Circle Memphis, TN 38119 (800) 999-1030
ING ReliaStar - VOYA	5050 Poplar Avenue, Ste. 2400 Memphis, TN 38157 (901) 496-2741
Metlife Resources	7715 Highway 70, Suite 103A Bartlett, TN 38133 (901) 767-5951
Midland National	3721 Riverdale Rd, Ste. 102B Memphis, TN 38115 (901) 552-3042
NEA/Valuebuilders/Security Benefits & The Legend Group/Legend Equities	P.O. Box 862 Savannah, TN 38372 (800) 635-8258
Plan Members Services	1278 Salem Rd Gadsden, TN 38337 (731) 784-6702
Primerica Financial Services PFS Investment Inc.	5118 Park Ave., Suite 308 Memphis, TN 38117 (901) 398-5239

## CONTACT INFORMATION

Please contact the appropriate provider listed below to learn more about a specific benefit plan.

Plan	Who to Call	Web Address	Phone Number
Medical	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	<b>Annual Enrollment Questions:</b> ■ 800-401-4041 <b>On-going Customer Service:</b> ■ 800-736-7568
Dental	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	
Vision	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	
Flexible Spending Accounts	Optum Financial (formerly known as Connect Your Care)	<a href="http://www.optumfinancial.com">www.optumfinancial.com</a>	<b>Customer Service:</b> ■ 833-799-1788
Life Insurance	Minnesota Life	<a href="http://www.securian.com">www.securian.com</a>	<b>Customer Service:</b> <b>Basic Life Insurance</b> ■ 901-416-5304 <b>Supplemental Life Insurance</b> ■ 866-492-6983
Short & Long-Term Disability	MetLife	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	<b>Customer Service:</b> ■ 800 GET-MET8 (800-438-6388)
Employee Assistance Program (EAP)	Methodist Healthcare	<a href="http://www.methodisteapcanhelp.org">www.methodisteapcanhelp.org</a>	<b>Schedule Appointment:</b> ■ 901-683-5658 or ■ 800-880-5658
Pet Insurance	ASCPA	<a href="http://www.ascpapetinsurance.com/MSCSK12">www.ascpapetinsurance.com/MSCSK12</a> Priority Code: SCSK12	<b>Customer Service:</b> ■ 844-592-4879
Legal / ID Theft	LegalShield / IDShield	<a href="http://www.legalshield.com/info/scsk12">www.legalshield.com/info/scsk12</a>	<b>Customer Service:</b> ■ 800-654-7757
MSCS Healthcare Clinic	SCS Family Care Clinic	<a href="http://www.scsk12.org/health/employee?PID=1571">http://www.scsk12.org/health/employee?PID=1571</a>	<b>Schedule Appointment:</b> ■ 901-416-6079
Student Loan Wellness & College Prep Supports	Tuition IO	<a href="http://www.scs.tuitionio/register">www.scs.tuitionio/register</a>	<b>Customer Service:</b> ■ 855-353-9395
Online Benefits Enrollment	Bentek	<a href="http://www.mybentek.com/mscs">www.mybentek.com/mscs</a>	<b>Customer Service:</b> ■ 888-523-6835
MSCS Benefits Office		<a href="http://www.msck12.org">www.msck12.org</a>	■ 901-416-5304 (phone) ■ 901-416-6463 (fax)



## Common Insurance Terms & Definitions

**ASO (Administrative Services Only)** – An arrangement in which an employer hires a third party to deliver administrative services to the employer such as claims processing and billing; the employer bears the risk for claims. This is common in self-insured health care plans.

**Coinsurance** – A form of medical cost sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, was paid. Once any deductible amount and coinsurance are paid, the insurer is responsible for the rest of the reimbursement for covered benefits up to allowed charges: the individual could also be responsible for any charges in excess of what the insurer determines to be “usual, customary and reasonable.” Coinsurance rates may differ if services are received from an approved provider (i.e., a provider with whom the insurer has a contract or an agreement specifying payment levels and other contract requirements) or if received by providers not on the approved list. In addition to overall coinsurance rates, rates may also differ for different types of services.

**Copayment** – A form of medical cost sharing in a health insurance plan that requires an insured person to pay a fixed dollar amount when a medical service is received. The insurer is responsible for the rest of the reimbursement. There may be separate copayments for different services. Some plans require that a deductible first be met for some specific services before a copayment applies.

**Deductible** – A fixed dollar amount during the benefit period - usually a year - that an insured person pays before the insurer starts to make payments for covered medical services. Plans may have both per individual and family deductibles. Some plans may have separate deductibles for specific services. For example, a plan may have a hospitalization deductible per admission. Deductibles may differ if services are received from an approved provider or if received from providers not on the approved list.

**Flexible spending accounts or arrangements (FSA)** – Accounts offered and administered by employers that provide a way for employees to set aside, out of their paycheck, pretax dollars to pay for the employee’s share of insurance premiums or medical expenses not covered by the employer’s health plan. The employer may also make contributions to an FSA. Typically, benefits or cash must be used within the given benefit year, or the employee loses the money. Flexible spending accounts can also be provided to cover childcare expenses, but those accounts must be established separately from medical FSAs.

**Preferred provider organization (PPO) plan** – An indemnity plan where coverage is provided to participants through a network of selected health care providers (such as hospitals and physicians). The enrollees may go outside the network but would incur larger costs in the form of higher deductibles, higher coinsurance rates, or non-discounted charges from the providers.

**Maximum out-of-pocket expense** – The maximum dollar amount a group member is required to pay out of pocket during a year. Until this maximum is met, the plan and group member shares in the cost of covered expenses. After the maximum is reached, the insurance carrier pays all covered expenses, often up to a lifetime maximum.

**Primary care physician (PCP)** – A physician who serves as a group member’s primary contact within the health plan. In a managed care plan, the primary care physician provides basic medical services, coordinates and, if required by the plan, authorizes referrals to specialists and hospitals.

**Self-insured plan** – A plan offered by employers who directly assume the major cost of health insurance for their employees. Some self-insured plans bear the entire risk. Other self-insured employers insure against large claims by purchasing stop-loss coverage. Some self-insured employers contract with insurance carriers or third-party administrators for claims processing and other administrative services; other self-insured plans are self-administered.



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