

**To: All Randolph County School System Employees**  
**From: Debra Brower, Benefits Specialist**  
**Date: September 10, 2018**  
**Re: Cafeteria Benefits/Internet Based Enrollment**

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The Randolph County School System and Mark III Brokerage are pleased to announce this year's Annual Cafeteria Benefits Enrollment. Again, this year's benefit election process will be much simpler and more convenient thru Internet Enrollment. Dates for this year's enrollment are as follows:

<b>Enrollment Dates: September 10 thru September 21</b>
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All eligible **full-time** employees (30 hours or more) are required to attend a group meeting at your school location. Schedules have been sent to each school location with dates and times.

Also, with the Internet Enrollment, you will have access to perform the following:

- Update personal information e.g., address, phone number, etc.
- Add and modify family information (important for spouse and children's insurance coverage).
- Review current benefit elections
- View important benefit plan information
- Make elections or changes for the following products:
  - Gilsbar Medical Reimbursement Account
  - Gilsbar Dependent Care Account
  - Ameritas Dental Plan
  - Superior Vision Plan

You must see a representative from Mark III to add or make changes to the following products:

- MetLife Term Life
- Texas Life Whole Life
- Allstate Cancer Plan
- American United Life (AUL) Short-Term Disability Plan
- American United Life (AUL) Long-Term Disability Plan
- Aflac Accident and Critical Illness Plan

**IMPORTANT: THIS ENROLLMENT DOES NOT INCLUDE HEALTH INSURANCE**

For any changes or questions to your MetLife Auto and Home Program, please call MetLife direct at 1-800-438-6388.

You will find valuable and informative information at this site. Therefore, we encourage ALL **ELIGIBLE EMPLOYEES** working 30+ hours to participate in this updated process. **If you are a part-time employee working at least 20 hours, you are only eligible for the Ameritas dental plan.**

Also, we ask that you update your personal and family information on-line so that your insurance coverage is correct.

**Unless a qualifying event occurs, this will be the only time during the year that you can make changes to your benefits package.**

**Any additions and changes to your benefits will become effective November 1, 2018.**

Cafeteria Benefit Plan deductions for 10-month employees on 10-month pay (not on installment plan) will be deducted from the April payroll check to cover April and May, and from the May payroll check to cover June and July.

Cafeteria Benefit Plan deductions for cafeteria employees will be deducted from the April payroll check to cover April and May, and from the May payroll check to cover June and July. August and September will be deducted from the September check.

## ***Important Information regarding your Cafeteria Benefits!!!!!!***

### **AUL Long-Term Disability**

Randolph County School System first offered the AUL (One America) Long Term Disability (LTD) during last year's enrollment. AUL has agreed to another "true open enrollment" this year only, whereas you can elect up to 60% of base annual salary to a maximum monthly benefit of \$2,000. **If you do not elect the full amount during this enrollment period, you will not be able to increase your LTD coverage during future enrollments. If you do not elect any LTD coverage during this year's enrollment, you will only have the option to purchase \$500 - \$1,000 during next year's annual enrollment.** There are no offsets with other disability income benefits. You must meet with a Mark III representative to sign up for the AUL/One America Long-Term Disability coverage.

Long-term disability (LTD) insurance protects your paycheck if you become sick or injured for a long period of time. When you have it, this insurance pays a portion of your monthly wages after Short Term Disability coverage and the 90-day waiting period ends.

#### **Why should I buy it?**

There are many reasons to buy LTD insurance. Perhaps the most important reason is peace of mind. The average LTD claim lasts 31.6 months\*. If you were to suffer a critical illness or injury and need to be out of work for a long period of time, could you pay your bills?

**Note: Employees can enroll in one or both of the disability products. Please see an enroller for additional details.**

### **Gilsbar Medical and Dependent Care Spending Accounts**

Gilsbar is our provider for the Medical Reimbursement and Dependent Care Spending Accounts. **The maximum amount you can put in your Medical Spending Account is \$2,600.** Gilsbar offers direct deposit, manual claims filing and the MBI debit card. Your FSA will be replenished effective November 1, 2018 only if you **re-elect** your Medical &/or Dependent Care Accounts. Your debit card, which only applies to the Medical Spending Account is good for 3 years from the issue date.

**Please remember, you MUST re-elect your Medical and Dependent Care Spending Account each year. It does NOT automatically continue each year.**

**Just a reminder that terminated or retired employees have 90-days following their date of benefit termination to submit claims incurred prior to their termination date.**

### **Web Enrollment Instructions**

Instructions on how to enroll online are included with this letter. Remember, your opportunity for annual enrollment via the Internet/Web will begin **September 10, 2018 and ends on September 21, 2018.** We look forward to helping you make decisions in a convenient, secure and accurate way!

#### **A couple of 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 **enroll18**. 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:
  - Debra Brower /336-633-5142 or email: [dbrower@randolph.k12.nc.us](mailto:dbrower@randolph.k12.nc.us)
  - Juanita Sagers/336-633-5069 or email: [jsagers@randolph.k12.nc.us](mailto:jsagers@randolph.k12.nc.us)
  - You can also see a Mark III representative at any of the scheduled locations.
- When you have made your final decisions, **review** and **print** a benefit election summary for school year 2018-2019 to retain for your records.
- You may enter and re-enter the site as often as you like from September 10 thru September 21. This site will remember the most recent changes made.

You will need to enter dependent information for employees who have dependent coverage. Complete this step before proceeding to Benefits Elections.

**RANDOLPH COUNTY SCHOOL SYSTEM**  
**2018 - 2019 Cafeteria Benefits**  
**Internet Enrollment On-line Instructions**

- Go to the Randolph County School System Homepage and click on **Cafeteria Benefits Open Enrollment 2018-2019**, or logon to the following website: [www.mywecarebenefits.net/markiii](http://www.mywecarebenefits.net/markiii)

You should see the logon screen: **“Welcome to your Mark III Online Enrollment System”**.

- **Logging on:**
  - Enter Case ID: **M394**
  - Enter the User ID, which is the last 5-digits of your social security number, first initial of your first name on payroll records and the first initial of your last name on payroll records
  - Example: SS# 245-45-4555 John Smith.  
❖ Online ID: **54555js**
  - Enter password. **Enroll18**
  - Enter security code and click sign in.
- **“On-line Service Agreement.”**- Please read the agreement
  - Click agree
  - Clicking disagree will prevent you from viewing the rest of the internet site.
- **“Website Instructions Page”**
  - Initially you will view the Website Instructions Page which contains important information relative to the site. Take a moment to read the information provided.
  - Click, Next, to continue
  - The next screen will be, **Personal Data (you can update and correct information on this screen by clicking, Edit)**
  - Click **NEXT** to proceed to the following screen(s).
  - **You must click the Next button and navigate through each benefit page to reach the Election Summary.**
- **“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 tab** at the bottom of the page.
  - Once you have printed, click **Close Window**. **Retain this printout as proof of the benefits that you selected for the 2018 plan year.**
- Click the **LOG OFF** button at the bottom of the Election Summary screen. Please close your browser when you are finished.

If you should have any questions regarding this year's enrollment, please contact Debra Brower at (336)633-5142 or Juanita Sagars at (336)633-5069 in your Benefits Department.