

To: All Randolph County School System Employees
From: Debra Brower, Benefits Specialist
Date: September 11, 2017
Re: Cafeteria Benefits/Internet Based Enrollment

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:

Enrollment Dates: September 11 thru September 22

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 **(NEW PRODUCT)**
- 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, 2017.

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 (NEW)

Effective 11/1/2017, the Randolph County School System is offering AUL (One America) Long Term Disability (LTD). 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?

This will be the only year AUL is offering guaranteed issue coverage of 60% of your base monthly earnings up to a maximum of \$2,000 per month. 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 LTD coverage during the annual enrollment, you will only have the option to purchase \$500 - \$1,000 during next year's annual enrollment.

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

*Gen Re, U.S. Individual DI Risk Management Survey 2011, based on claims closed in 2010

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 (Increase from last year).** Gilsbar offers direct deposit, manual claims filing and the MBI debit card. Your FSA will be replenished effective November 1, 2017 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 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 on the web are included with this letter. Remember, your opportunity for annual enrollment via the Internet/Web will begin **September 11, 2017**. 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 **enroll17**. 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 /336-318-6142 or email: dbrower@randolph.k12.nc.us
 - Juanita Sagers/336-318-6069 or email: 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 2017-2018 to retain for your records.
- You may enter and re-enter the site as often as you like from September 11, 2017 thru September 22, 2017. 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
2017 - 2018 Cafeteria Benefits
Internet Enrollment On-line Instructions

- Go to the Randolph County School System Homepage and click on **Cafeteria Benefits Open Enrollment 2017-2018**, or logon to the following website: 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. **enroll17**
 - 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 2017 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)318-6142 or Juanita Sagers at (336)318-6069 in your Benefits Department.