Your Life Insurance plan options will remain the same for 2018.

The District provides basic life insurance coverage, at a cost, to eligible employees. Employees who enroll in this plan will receive a minimum of $20,000 in coverage, with the option to increase the basic life amount up to 5 times your annual salary, rounded to the nearest $1,000.

New employees are able to purchase additional group life insurance in the form of Enhanced Life Insurance. In the event of accidental death, the death benefit will be paid.

**Enhanced Life Insurance**

Option 1:
- **Monthly Cost**: $0.23 cents per $1,000 of coverage.
- **Maximum Coverage**: up to 10 times your annual salary, rounded to the nearest $1,000.

Option 2:
- **Monthly Cost**: $0.26 cents per $1,000 of coverage.
- **Maximum Coverage**: up to 4 times your annual salary, rounded to the nearest $1,000.

**Basic Life Insurance**

Option 3:
- **Monthly Cost**: $0.23 cents per $1,000 of coverage.
- **Maximum Coverage**: up to 10 times your annual salary, rounded to the nearest $1,000.

Option 4:
- **Monthly Cost**: $0.26 cents per $1,000 of coverage.
- **Maximum Coverage**: up to 4 times your annual salary, rounded to the nearest $1,000.

**Family Protection Insurance**

Option 5:
- **Monthly Cost**: $0.26 cents per $1,000 of coverage.
- **Maximum Coverage**: up to 4 times your annual salary, rounded to the nearest $1,000.

**Dependent Life Insurance**

- **Monthly Cost**: $0.26 cents per $1,000 of coverage.
- **Maximum Coverage**: up to 4 times your annual salary, rounded to the nearest $1,000.

**Medical Underwriting**

Medical Underwriting is required for life enrollment and coverage for dependents.

**Living Beneﬁt Rider**

The Living Rider is available to employees who work within one of the School Board’s operational schools. This rider provides you with the option to purchase a Supplemental Death Benefit (SDB). The SDB is in addition to the basic life insurance benefit and is funded by the District.

The SDB is available at a cost of $0.43 cents per $1,000 of coverage. The cost of the SDB is deducted from your paycheck and credited to your account with the District’s SDB provider. The SDB amount is non-refundable, non-cancellable, and cannot be borrowed.

**Leverage Your Benefits**

To leverage your benefits, you must elect to enroll in the Enhanced Life Insurance plan before the stated deadline.

If you select Enhanced Life Insurance during Open Enrollment, no Medical Evidence of Insurability (MEI) is required, and you will receive a letter stating that you have applied for coverage (Option 2). The monthly cost is 30.26 cents per $1,000 of coverage.

For sales and further details regarding the life insurance benefits, please visit the Benefits Department website at browardschools.com/benefits, select the “RFI Benefits” tab, then click on Life Insurance link.
Great News! For 2018, employees new to the Expanded Disability Plan have a choice of five medical plans:

- Premier
- Premier Plus
- Premier Choice HSA
- Kids Basic
- Kids Enhanced

Discontinuation of the Consumer Driven Plan Effective January 1, 2018, the Consumer Driven Plan will no longer be offered in one of the medical plans. Employees currently enrolled in the Consumer Driven Plan are automatically converted to the following medical plans, effective immediately:

- Premier
- Premier Plus
- Premier Choice HSA
- Kids Basic
- Kids Enhanced

This change is in effect to continue providing our employees with the best comprehensive benefits and maximum coverage at the lowest cost. 

Additional information regarding the Enhanced LTD Plan and Voluntary Supplemental Short Term Disability Insurance is available on the BCPS Intranet at ardcountyschoolboard/Homepage.aspx. For further details regarding the Enhanced LTD Plan and Voluntary Supplemental Short Term Disability Insurance, please see the PDFs under the “Rates & Documents” tab.

Dental and Vision

The District provides Basic Dental and Vision. Employees may add coverage through Flexible Spending Accounts. For more information, including costs and benefits, please see the ‘Benefits Website’ at www.browardschools.com/benefits, select the Open Enrollment link.

The Enhanced Dental Plan has a 90-day elimination period. If you are newly eligible in December, you will have 90 days from the beginning of your new coverage to make any decisions regarding the Enhanced Dental Plan. For more information, please see the ‘Benefits Website’ at www.browardschools.com/benefits, select the Open Enrollment link.

If your medical coverage is not received by Friday, October 27, 2017, you will receive the medical opt-out package. 

For general Cafeteria questions regarding the FSA, including changes to your medical or dependent care FSA, contact USA System, Inc. During Open Enrollment, you will have a list of the vendors and further details regarding the FSA.

Medical FSA

Medical FSA is a tax-advantaged account into which eligible employees can set aside a portion of their pre-tax earnings. Any unused portion of your medical FSA at the end of the plan year will expire, regardless of whether you actually used the account for medical expenses.

The District’s current dental and vision insurance options will remain the same for 2018. There will be no premium increases for these dental plans.

To consult with existing accounts, in order to log-in, please click on the “Rates & Documents” tab. From there, click on the Open Enrollment Link. The District’s current FSA Administrator is Payflex USA System, Inc. During Open Enrollment, you may elect to have the information on your rabitcountyschoolboard/Homepage.aspx and insurance.

Voluntary Supplemental Insurance

To enroll in the Voluntary Supplemental Insurance before the open enrollment deadline, please log-on to www.aetna.com.

Please be advised, in accordance with IRS guidelines, employees who are currently contributing to a Medical FSA and simultaneously enroll in the Consumer Driven Plan, will be automatically converted to the following medical plans:

- Premier
- Premier Plus
- Premier Choice HSA
- Kids Basic
- Kids Enhanced

The District’s current dental and vision insurance options will remain the same for 2018. If you are newly eligible in December, you will have 90 days from the beginning of your new coverage to make any decisions regarding the Enhanced Dental Plan. For more information, please see the ‘Benefits Website’ at www.browardschools.com/benefits, select the Open Enrollment link.

The Enhanced Dental Plan has a 90-day elimination period. If you are newly eligible in December, you will have 90 days from the beginning of your new coverage to make any decisions regarding the Enhanced Dental Plan. Please see the BCPS employee website at www.payflex.com or contact the carrier directly at 1-888-222-3882 for any questions about your Flexible Spending Account options.

The District’s current dental and vision insurance options will remain the same for 2018. If you are newly eligible in December, you will have 90 days from the beginning of your new coverage to make any decisions regarding the Enhanced Dental Plan. Please see the BCPS employee website at www.payflex.com or contact the carrier directly at 1-888-222-3882 for any questions about your Flexible Spending Account options.

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