



THE SCHOOL DISTRICT OF  
PHILADELPHIA

# **PFT Benefits Information**

Presented by the Benefits Office

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# Introduction

Welcome to the School District of Philadelphia(SDP). The following presentation will cover Benefits information including medical coverage options, term life insurance options, and our self-funded salary continuation program, Wage Continuation. You have 30 days from your start of employment to elect Benefits and submit all required documentation.

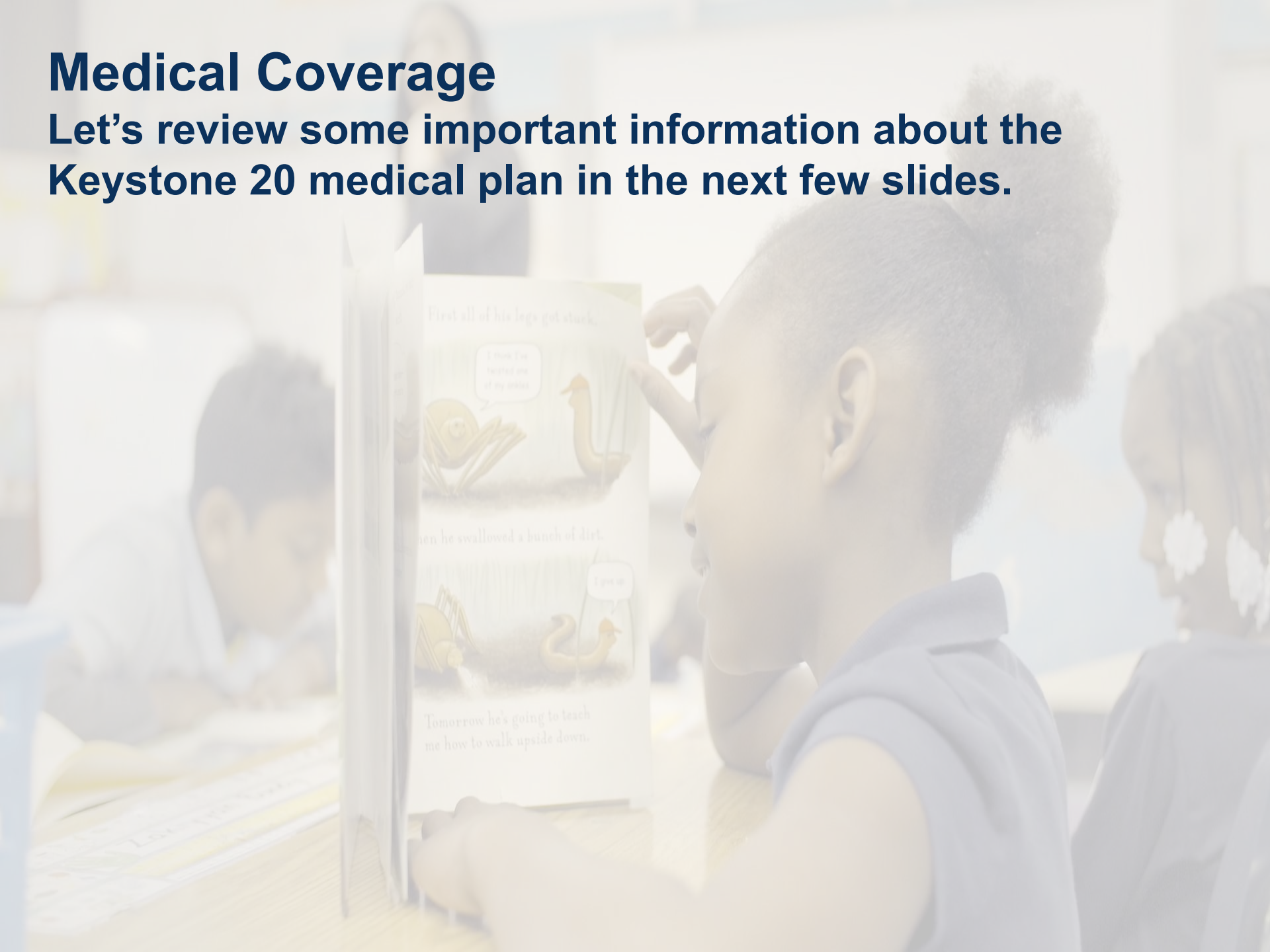
We can answer questions through the Zoom chat feature or by emailing [benefits@philasd.org](mailto:benefits@philasd.org). Everyone who has registered for this session will be emailed a copy of this presentation. We hope you find this information helpful in making your selections.

# Outline of Presentation

- Review medical coverage options, costs, effective date, dependent documentation requirements and how to enroll.
- Review who you should contact to enroll prescription, dental, and vision benefits.
- Review term Life Insurance options.
- Review Wage Continuation program.
- Review leave accruals/paid time off options.
- Highlight voluntary benefits options(403/457, EAP).
- Questions and answers

# Medical Coverage

Let's review some important information about the Keystone 20 medical plan in the next few slides.



# Medical Coverage

- As an employee new to PFT, you have the option of electing Keystone 20 HMO plan or waiving medical coverage.
- After completing 4 years of PFT represented service, you will have the option to elect Personal Choice 25/35\*.
- The employee cost for Keystone 20 is 1.5% of your annual salary deducted on each pay. It is the same 1.5% rate if you choose to enroll yourself or yourself and children, or yourself, children and spouse who is not employed or if his/her employer does not offer employer health coverage.
- An additional \$75 a month will apply if you choose to enroll a spouse who is also eligible for employer health coverage.
- If you begin work between the first and 15<sup>th</sup> of the month, medical coverage will become effective the first of the following month. If you begin work between the 16<sup>th</sup> and the end of the month, coverage will become effective on the first of the succeeding month.

\*Returning employees (within 2 years of separating from the SDP) will have the option to elect Personal Choice medical coverage. Please contact [benefits@philasd.org](mailto:benefits@philasd.org) for these requests.

# Medical Coverage continued

- You must select a primary care provider (PCP) under the HMO plan to coordinate your care.
- Your PCP will treat you for general health needs and refer you to specialists as needed.
- You can select a PCP directly with IBC at 1-800-ASK-BLUE or by creating an account at <https://www.ibx.com/> or downloading the mobile app.
- There is a \$20 co-pay for primary care visits and \$35 for specialist visits.
- There are no out-of-network benefits; you must use in-network providers.
- If your address on file with the District is not in the Keystone service region(outside of Southeastern PA, Southern NJ and some counties in Delaware), you may apply for Guest Membership directly from IBC.

# Eligible Dependents and Required Documentation

To cover a spouse, you must provide:

Marriage Certificate AND a ONE document with your spouse's name that is current (less than 1 year old) and matching your address with the SDP:

- Current mortgage statement, home equity loan, or lease agreement
- Current Property Tax documents
- Automobile registration that is currently in effect
- Current credit card or account statement
- Current utility bill in spouse's name
- Current designation as the primary beneficiary for life insurance(not SDP sponsored life insurance) or retirement benefits, or primary beneficiary designation under an employee's will
- Assignment of a durable property power of attorney or health care power of attorney
- Valid government-issued ID with address matching employee address of record
- Page 1 and signature page of employee's 2014 or 2015 Federal Income Tax Return (1040, 1040A or 1040EZ) as filed with the IRS listing the spouse
- Page 1 and certificate of filing or email confirmation of electronic submission of employee's Federal Income tax Return (within two years)(1040, 1040A, or 1040EZ) as filed with the IRS listing the spouse

# Eligible Dependents and Required Documentation

## continued

To cover a **same gender domestic partner**, you must provide: Commission on Human Relations letter from the City of Philadelphia or comparable official document AND ONE of the documents listed in the “SPOUSE” section.

To cover a **child under the age of 26**, you must provide: Birth Certificate and social security number. Proof of dependency may be required for non-biological or adopted children.

To cover a **disabled child, age 26** or older, you must provide: Birth Certificate, social security number and certification by our insurer as an individual with a disability.

To cover a **step-child** under the age of 26, you must provide: Marriage certificate indicating stepchild’s biological parent is married to the employee, birth certificate listing spouse as parent and divorce decree indicating spouse is primary care giver or a signed statement attesting to financial responsibility.



# How to enroll or waive medical coverage

## Using the google form

- You should have received the [google form](#) link in your welcome email from the Benefits Office.
- Log into your SDP google account to complete. This is the same as your District email and password.
- All dependent documents can be uploaded directly into the form.



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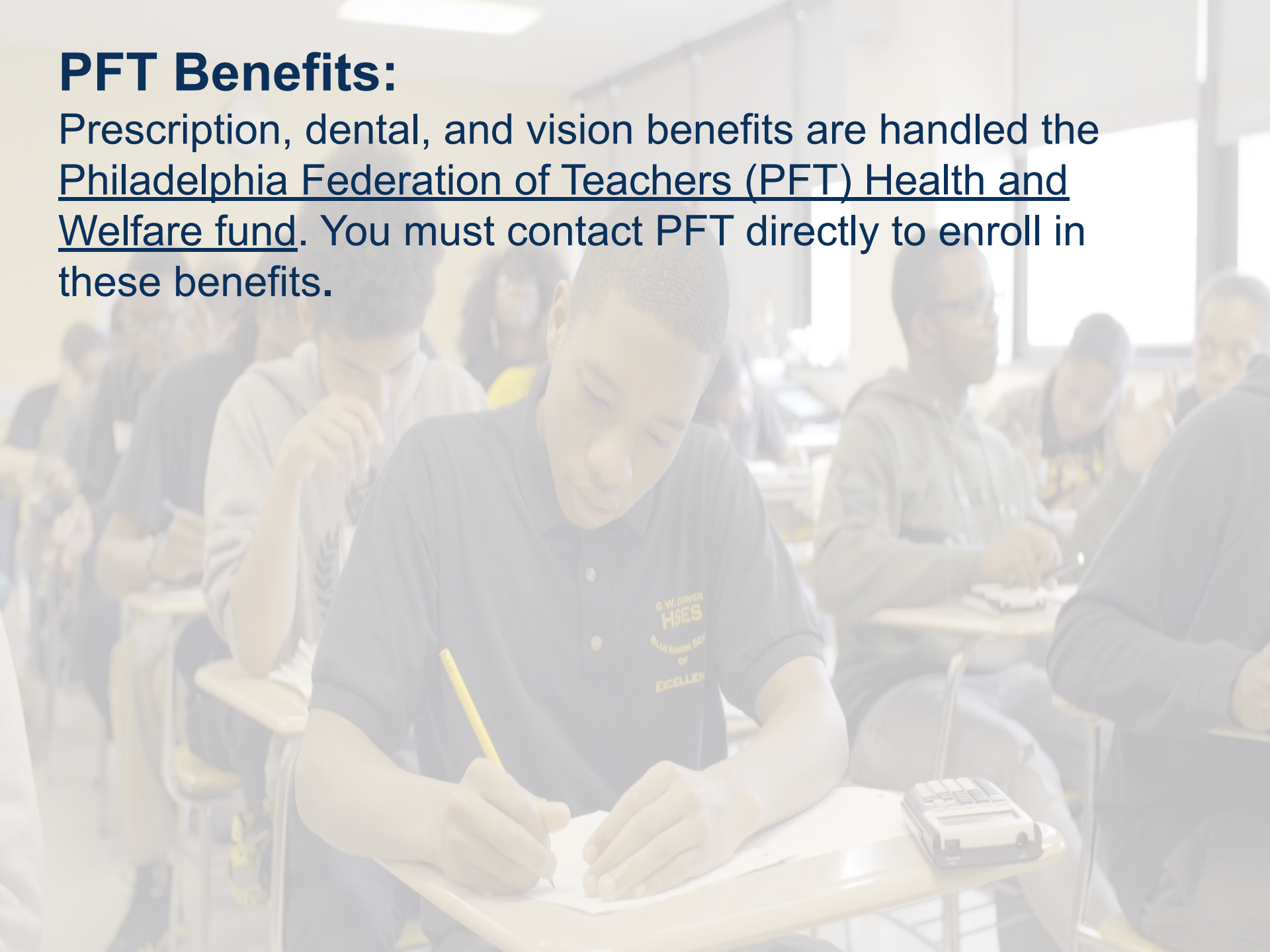
### Electing PFT Represented Benefits ✕

Use this form to elect or waive medical coverage, enroll or waive Wage Continuation coverage and to enroll or waive life insurance coverage as Philadelphia Federation of Teachers (PFT) represented employee.

This form is automatically collecting email addresses for School District of Philadelphia users. [Change settings](#)

# **PFT Benefits:**

Prescription, dental, and vision benefits are handled the Philadelphia Federation of Teachers (PFT) Health and Welfare fund. You must contact PFT directly to enroll in these benefits.



## Term Life Insurance Coverage

- Term life insurance policies pay a fixed amount to your designated beneficiary. These policies help pay for your final expenses in the event of your passing while an employee. These policies have no cash value and cannot be borrowed against. PFT represented employees have two term life insurance plans available.
- Plan 1: \$2,000 term life insurance policy with an employee payroll cost of \$0.16 a month.
- Plan 2: \$25,000 term life insurance policy with an employee payroll cost of \$2.00 a month.
- Coverage will be effective the same as your medical coverage.
- You have the option to waive coverage.
- You have the option to elect coverage or change coverage amounts during the annual Open Enrollment period.
- Beneficiary forms are available on the Benefits [website](#).
- Additional Voluntary Term Life Insurance is available through The Hartford for you, your spouse and children. Contact Benefit Harbor at (888) 391-3841 for information. Medical exams are not required if you enroll within 30 days of hire. Premiums are made through payroll deductions.

# Wage Continuation Coverage

- Wage Continuation coverage is an optional salary continuation plan that protects your income in the event of long term sickness.
- Wage Continuation pays you 75% of your salary for up to 26 weeks, if you are unable to work due to illness or injury (not related to Workers Compensation), exhausted your accumulated sick leave and have met your unpaid corridor.
- PFT represented employees can elect coverage during the first year of PFT service.
- You can only cancel coverage during the annual Open Enrollment period.
- There is a five month waiting period if you elect Wage Continuation at the start of employment.
- All employees who begin service at the start of the school year will be advanced 10 sick days. Unused sick leave can continue to accumulate in your sick leave bank.
- Per pay costs are based on your salary, unused sick leave and length of PFT service. Refer to the next slide for premium info and calculation

# Wage Continuation Coverage continued

Multiply by every \$100 you gross for your per pay cost.

Wage Continuation Premiums			
<u>Unused Sick Leave</u>	<u>Total Unpaid Annual Waiting Period</u>	<u>After 3 years of Employment</u>	<u>First 3 years of Employment</u>
Less than 10 days	7 work days	\$4.43	\$2.95
10 but less than 30 days	6 work days	\$3.15	\$2.10
30 but less than 60 days	5 work days	\$0.31	\$0.31
60 but less than 90 days	4 work days	\$0.00	
90 but less than 120 days	3 work days	\$0.00	
120 but less than 150 days	2 work days	\$0.00	
150 but less than 180 days	1 work days	\$0.00	
180 days and over	0 work day	\$0.00	

# Wage Continuation Coverage continued

How to calculate your per pay cost.

Formula	Biweekly Gross pay (before taxes)	÷	100	×	Rate (refer to the premium chart)	=	Total biweekly premium
Less than 10 days	\$2,200.00	÷	100	×	\$2.95	=	\$64.90 per pay
10 but less than 30 days	\$2,200.00	÷	100	×	\$2.10	=	\$46.20 per pay
30 or more days	\$2,200.00	÷	100	×	\$0.31	=	\$6.82 per pay

## 403(b) and 457(b) Accounts

- The SDP offers both pre-tax (traditional) and post-tax (Roth) 403(b) and 457(b) retirement savings plans. You can make convenient payroll contributions to any or all of these accounts.
- Accounts are 100% employee funded; there is no employer match.
- There are three District approved 403(b) and 457(b) providers all offering similar retirement investment options.
- You can access your funds through loans or hardships withdrawals while an active employee.
- You can transfer retirement savings from a previous employer into one of these accounts.
- Contact one of the below providers to open an account and begin payroll contributions.
- More information is available at <https://www.philasd.org/benefits/home/403-b-457b-savings-plans/>

<b>AIG Retirement Services</b>	<b>(877) 889-1589</b>
<b>Equitable Advisors</b>	<b>(800) 628-6673</b>
<b>Lincoln Investment Planning</b>	<b>(800) 242-1421</b>

## Flexible Spending Accounts (FSA)

- The SDP offers flexible spending accounts (FSA) for health related costs, dependent care accounts, parking, and public transit.
- Enrollment is done through our FSA vendor Baker Tilly
- <https://www.philasdflexbenefits.com/index.php/login/>
- If starting August 16, you should be able to enroll electronically the afternoon of August 22.
- Parking and Public transit accounts can be elected or changed at any time.
- Health and Dependent Care FSAs can be elected in November for a January 1, 2023 effective date. Emails are sent to all employees' District emails in November.
- More information is available at <https://www.philasd.org/benefits/home/programsservices/flexible-spending-accounts/>



# Employee Assistance Program (EAP)

All employees and their families have access to support through the ComPsych Guidance Resources. There is no cost to employees or their families' and all information is confidential. No personally identifiable information is sent to the District. This support is designed to assist employees and their families in resolving personal problems (e.g., marital, financial or emotional problems; family issues; substance/alcohol abuse).

On the web: <https://www.guidanceresources.com>

Web ID: SDP

By phone: 833-812-5180

TDD: 800.697.0353

Virtual Counseling is also available to all employees and dependents through Guidance Resources.

# Additional benefits Programs

All employees and their families access to On the Goga wellness hub from the first day of employment.

See for more details:

<https://www.philasd.org/benefits/wellness/>

Mental and health and wellbeing resources:

<https://www.philasd.org/benefits/home/mental-health-and-well-being/>

# Paid Time Off

- 10 month employees do not receive vacation leave.
- Personal Leave Days: Employees are advanced 3 Personal Leave days at the start of the school year.
- Unused Personal Leave days will be moved to the Frozen Personal Leave bank at the conclusion of each school year. Days in the Frozen Personal Leave bank cannot be used.
- Personal Illness Days: Employees are advanced 10 Personal Illness days at the start of the school year.
- Unused Personal Illness days remain in your Personal Illness bank and there is no limit to how many Personal Illness days you can accumulate.
- You must contact Employee Health Services (EHS) to coordinate all long term sick leave, sick leave options and eligibility.
- More information on paid leave(non-illness related) is available at <https://www.philasd.org/payroll/services-for-employees/leave/> or for illness related leave at <https://www.philasd.org/employeehealth/>

# Important Info pt. 1

- You have 30 days of qualifying life event to make a change to your medical benefits. Qualifying life events include marriage, birth of child, divorce, spouse losing or gaining employer health coverage eligibility.
- All forms, FAQs and Benefits information is available at <https://www.philasd.org/benefits/>
- The annual Open Enrollment period is May for a July 1 effective. This is your opportunity to make a change outside of a qualifying life event.
- The google form and documents must be submitted by within 30 days of your date of hire.
- If you did not upload supporting dependent documents to your google form, please email documents to [benefits@philasd.org](mailto:benefits@philasd.org).
- PFT can be contacted at (215) 561-2722 or <https://pfthw.org/contact/>
- If you having trouble logging into your District google account or want to learn more about G-Suite, visit <https://sites.google.com/philasd.org/gsuitehelp>

## Important Info pt. 2

- Locate a Keystone participating provider at <https://www.ibx.com/get-care/find-doctors-and-health-care-providers>
- Detailed instructions are available on the [Benefits home page](#). Address changes are handled by the [Payroll Department](#), [payrollhelp@philasd.org](mailto:payrollhelp@philasd.org) You must contact PFT separately to update your address for PFT benefits.
- [Keystone 20 summary](#). Referrals are not required OB/GYN care, mental health, or mammograms. Refer to 1-800-ASK-BLUE for details.
- Name changes are handled by the Benefits Department, [benefits@philasd.org](mailto:benefits@philasd.org).
- Once you have separated from the District, pay for any unused leave balance is known as [Termination Pay](#) and handled by the Payroll Department.
- [PFT Legal Services](#) plan provides free and reduced cost legal services for members and their families, including legal advice, court representation, wills or home-purchase assistance.