

2019

A GUIDE TO YOUR BENEFITS **ARLINGTON PUBLIC SCHOOLS**



Your APS Benefits.....	1
How to Enroll.....	2
Who is Eligible	4
Paying for Benefits.....	5
Benefits Overview	6
Medical	6
Prescription Drug	8
Dental	9
Vision	10
Flexible Spending Accounts.....	11
Life Insurance.....	13
Long Term Care	13
Disability for VRS Hybrid Retirement Plan Employees	14
Disability for All Other Benefits-Eligible Employees.....	15
Retirement	16
Other Benefits.....	17
Retiree Medical and Dental Benefits.....	17
VRS Retirement Separation Pay	17
Employee Assistance Program (EAP)	17
APS Wellness	17
Scholarships	17
Time Off.....	18
Holidays	18
Leave	18
Sick Leave Donations	19
Contacts.....	20



Important Information

We have made every effort to ensure the information in this guide is as accurate and easy for you to understand as possible. However, this guide and any oral statements are not a substitute for the official insurance policies. If there is a difference between what is in this guide or told to you orally, and the insurance policies, the official insurance policies will govern.

Please Note: APS is required to provide you with certain Legal Notices. To view the Legal Notices, visit www.apsva.us/benefits. If you have questions regarding the Health Insurance Marketplace or programs such as Medicare, Medicaid, and CHIP, visit www.healthcare.gov.



At Arlington Public Schools (APS), our success is directly related to the hard work and passion of our staff and teachers. Without our dedicated employees, we would not be one of the top school districts in the country year after year. To recognize your contributions to our success, we are pleased to provide our benefits-eligible employees and their dependents with a competitive and comprehensive benefits package.

You should review the information in this guide so you can fully understand the benefit options available to you and make elections that best fit your needs.

If you have questions after reviewing this guide, please visit our Benefits Home Page at www.apsva.us/benefits. You may also contact the Benefits Department at benefits@apsva.us.

APS BENEFITS AT A GLANCE

APS provides the following benefit options to active employees:

Benefit	Options	Who Pays for Coverage	Learn More
Medical	APS offers three medical options: - Kaiser Permanente HMO Signature - Cigna Open Access Low Option - Cigna Open Access High Option	You and APS share in the cost	Page 6
Dental	- Delta Dental of Virginia	You and APS share in the cost	Page 9
Vision	APS offers voluntary vision coverage through VSP	You pay the full cost	Page 10
Flexible Spending Accounts (FSAs)	- Health Care FSA - Dependent Care FSA - Parking FSA - Transit FSA	You fund your account with pre-tax dollars	Page 11
Group Term Life Insurance	- Basic Group Term Life Insurance provided by Securian Financial	APS pays the full cost	Page 13
Optional Supplemental Life Insurance	- Supplemental Employee, Spousal, and Child(ren) Life Insurance provided through Securian Financial	You pay the full cost of supplemental life insurance coverage for you, your spouse, and child(ren)	Page 13
Long Term Care	Closed to new enrollees	You pay the full cost	Page 13
Disability Insurance	Provides eligible employees with income replacement if you become sick or injured and are unable to work due to a non-work related injury or illness	APS pays the full cost	Page 14
Voluntary Buy-Up Disability Insurance	Eligible employees have the option to purchase buy-up coverage of an additional 10% of income protection	You pay the full cost	Page 15
Virginia Retirement System (VRS)	Your VRS retirement benefit is based on your date of hire	You and APS share in the cost	Page 16
Optional Supplemental Retirement Program	Types of available retirement accounts: - 403(b) and ROTH 403(b) - 457 and ROTH 457	You fund your account with pre-tax or post-tax dollars	Page 16
School Board Match Program	Benefits-eligible employees will receive matching funds deposited into a 403(b) account with the vendor you have chosen for your 403(b) or 457 account	APS funds your 403(b) Employer Match account	Page 16
Leave	Paid or unpaid leave for: - Annual leave - Personal leave - Sick leave - Family and Medical Leave (FML) - Military leave - Professional leave - Leave of absence - Religious observation leave - Other leave - Holidays	Any paid leave you take is paid by APS; however, some leave available to you is unpaid	Page 18

When you become eligible for APS benefits, and each Open Enrollment period after that, you have the opportunity to review your benefit options and enroll in or change your benefit elections.



New Hires

1. Review Your Options

To learn about your benefit options, review this Benefits Guide and visit www.apsva.us/benefits to access detailed benefit information.

2. Elect your Benefits (for eligible employees in benefits-eligible positions)

- To elect **Medical**, **Dental**, or **Vision** coverage, make a **Flexible Spending Account** election, or elect **Voluntary Disability Buy-Up** coverage (if eligible), complete the APS Benefits Enrollment and Change Form located at www.apsva.us/benefits. Return the completed form and applicable documents to the Human Resources Department. Refer to the **Benefits Overview** for information about the eligibility election period.

ELIGIBLE DEPENDENTS

If you are enrolling your eligible family members for benefits, you will need to provide the dependent's full name, date of birth, and Social Security number. If covering a spouse, you will need to provide a copy of your marriage certificate. If covering a dependent child, you will need to provide a copy of your child's birth certificate, or proof of adoption or legal guardianship.

- Eligible employees are automatically enrolled in **Group Term Life Insurance** and **Accidental Death and Dismemberment (AD&D)** coverage, **Disability** coverage, and in the **Virginia Retirement System (VRS)**.
- To elect **Optional Supplemental Life Insurance**, go to <https://web1.lifebenefits.com/sites/lbwem/vrs> and download the Enrollment Application for VRS Optional Group Life Insurance Form (form number VRS-39). Refer to the **Benefits Overview** for information about the eligibility period to elect **Optional Supplemental Life Insurance** without medical underwriting. Return your completed and signed form to the Human Resources Department.

IMPORTANT NOTE: Return your completed Designation of Beneficiary Form directly to the Virginia Retirement System (VRS). The contact information and mailing address for VRS are located at the top of the form. Make a copy of your form for your records. After you mail the form, contact VRS to ensure your beneficiary designations have been updated accordingly (please allow at least 30 days for updates to be made). VRS Hybrid Plan members should also complete a Designation of Beneficiary Form for the Hybrid Plan. Hybrid Plan members can fax their completed form, mail the original, or designate their beneficiaries online by creating an account at www.varetire.org/hybrid.

Changes During Annual Open Enrollment

Open Enrollment is a once-a-year opportunity for you to review the Medical, Dental, Vision, and Flexible Spending Account benefits offered by APS and to change benefit selections for the upcoming year. Open Enrollment typically begins October 1st and ends October 31st with changes taking effect the following January 1st. You can add or remove benefits, add and remove dependents, and make an annual election for the Health Care Flexible Spending Account and Dependent Care Flexible Spending Account. All Open Enrollment elections and enrollment changes for the Medical, Dental, and Vision coverage, and the Health Care and Dependent Care Flexible Spending Accounts, must be submitted online through your STARS APS Employee Self-Service account. You can also review your current coverage and benefit elections through your STARS account.

Life Event Changes

The benefit elections you make as a new employee or during Open Enrollment will remain in effect for the entire plan year. However, sometimes you have changes in your life that affect your benefits. During the plan year, you can make certain changes to your benefit elections when any of the following changes in status (as defined by the IRS) occur:

- You experience a change in your legal marital status (e.g., marriage, legal separation, divorce, death of spouse);
- The number of your eligible dependents changes (e.g., birth, adoption, child loss of eligibility, death); or
- You, your spouse, or your dependent experiences a change in employment status that affects eligibility under our plans or your spouse and/or dependent's employer's plans (e.g., commencement or termination of employment, leave of absence, loss of eligibility status under a plan).

When one of these changes in status occurs, you can adjust your benefits coverage to reflect your new status. However, the change you make must be consistent with the change in status.

For example, if you adopt a child, you can add that child as a covered dependent and change your coverage level under the medical plan, but you can't change the medical plan option you've already selected.

If you have a change in status during the year, update your information by contacting Human Resources at benefits@apsva.us. Changes must be made within 31 days from the date of the event.



Your Eligibility

You may be eligible for the following benefits based on your job assignment and the number of hours you work:

- Medical
- Dental
- Vision
- Flexible Spending Accounts (FSAs)
- Group Term Life/Accidental Death & Dismemberment (AD&D) Insurance
- Optional Supplemental Life Insurance
- Virginia Retirement System (VRS)
- Disability
- Optional Supplemental Retirement Program (403(b) and 457 plans) and School Board Match*

* All employees are eligible to participate in the 403(b) and 457 plans immediately upon employment. Benefits-eligible employees are eligible to receive the School Board Match. However, private contractors, appointed/elected trustees and/or school board members, and student workers are not eligible to participate in the 403(b) Plan.

Your Dependents' Eligibility

Your eligible dependents can also participate in the plans in which you are enrolled. Your eligible dependents include:

- Your lawful spouse (your spouse is eligible to participate in the plan if he or she is an individual who is recognized as your husband or wife under the laws of the state where you live. If your spouse is a common-law spouse, he or she is not eligible to participate in the plan.); and
- Your child(ren), including your biological child, legally-adopted child (or child placed for adoption), stepchild, foster child, child for whom you are the legal guardian and child you are required to cover under the terms of a qualified medical child support order, to age 26.





APS is pleased to provide you and your eligible dependents with valuable benefits at low or no cost to you. APS pays the full cost of your Basic Employee Life and AD&D Insurance, Basic Disability coverage, and retirement plan matching contributions.

You and APS share in the cost of your medical and dental coverage through premium payments that are deducted from your paycheck on a pre-tax basis.

IMPORTANT NOTE:

If you elected to receive 20 paychecks per year (and not receive paychecks in July and August), the Medical, Dental, and Vision payroll deductions listed in the “Your Cost of Coverage” chart will apply and additional Reserve Account deductions will also apply.

You are responsible for the full cost of your coverage for Vision, Flexible Spending Accounts, Optional Supplemental Employee Life Insurance, Spousal Life Insurance, Child Life Insurance, Voluntary Disability Buy-Up coverage (if eligible), retirement plan contributions, and Long Term Care Insurance.

Your Cost of Coverage

The following payroll deductions apply to medical, dental, and vision coverage in effect from January 1, 2019 through December 31, 2019. The premiums shown are the semi-monthly cost for coverage based on 24 paychecks per year.

Medical, Dental, and Vision

	Medical			Dental	Vision
Coverage Level Employee Hours	Kaiser Permanente HMO Signature	Cigna Open Access Low	Cigna Open Access High	Delta Dental of Virginia	Vision Service Plan (VSP)
Employee Only					
30-40 hours (full-time)	\$60.20	\$70.37	\$126.91	\$14.60	\$4.54
15-29 hours (part-time)	\$166.92	\$170.51	\$261.76	\$18.51	\$4.54
Employee + Spouse					
30-40 hours (full-time)	\$145.85	\$187.56	\$299.83	\$28.55	\$7.27
15-29 hours (part-time)	\$353.41	\$377.97	\$566.35	\$36.20	\$7.27
Employee + Child(ren)					
30-40 hours (full-time)	\$131.62	\$169.70	\$271.28	\$29.35	\$11.70
15-29 hours (part-time)	\$318.93	\$341.97	\$512.42	\$37.22	\$11.70
Family					
30-40 hours (full-time)	\$254.49	\$308.54	\$511.62	\$42.51	\$11.70
15-29 hours (part-time)	\$537.71	\$560.25	\$850.72	\$53.90	\$11.70

Optional Supplemental Life Insurance

To view rates and calculate your monthly premium, visit <https://web1.lifebenefits.com/sites/lbwem/vrs>.

Medical

Medical coverage is one of the most important benefits available to you and your dependents. If you are eligible, you may enroll yourself and any eligible dependents in one of three plan options:

- Kaiser Permanente HMO Signature
- Cigna Open Access Low Option
- Cigna Open Access High Option

When you enroll in one of the medical plan options, you also receive prescription drug coverage at no extra cost.

ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

Newly Hired Employee – If you are a benefits-eligible employee and eligible for medical coverage, your coverage will begin the first day of the month following 30 days of employment. You have 31 days from your first day of employment to elect coverage.

Newly Eligible Employee – If you are newly eligible for medical coverage (because of a job assignment change), your medical coverage will begin the first of the month following the date you started your benefits-eligible position. You have 31 days from the date you started your benefits-eligible position to elect coverage.

Kaiser Permanente HMO Signature Plan

The Kaiser Permanente HMO Signature Plan provides coverage for a variety of medical services, including preventive care (at no cost to you), office visits, laboratory testing, emergency care, hospitalization, and more.

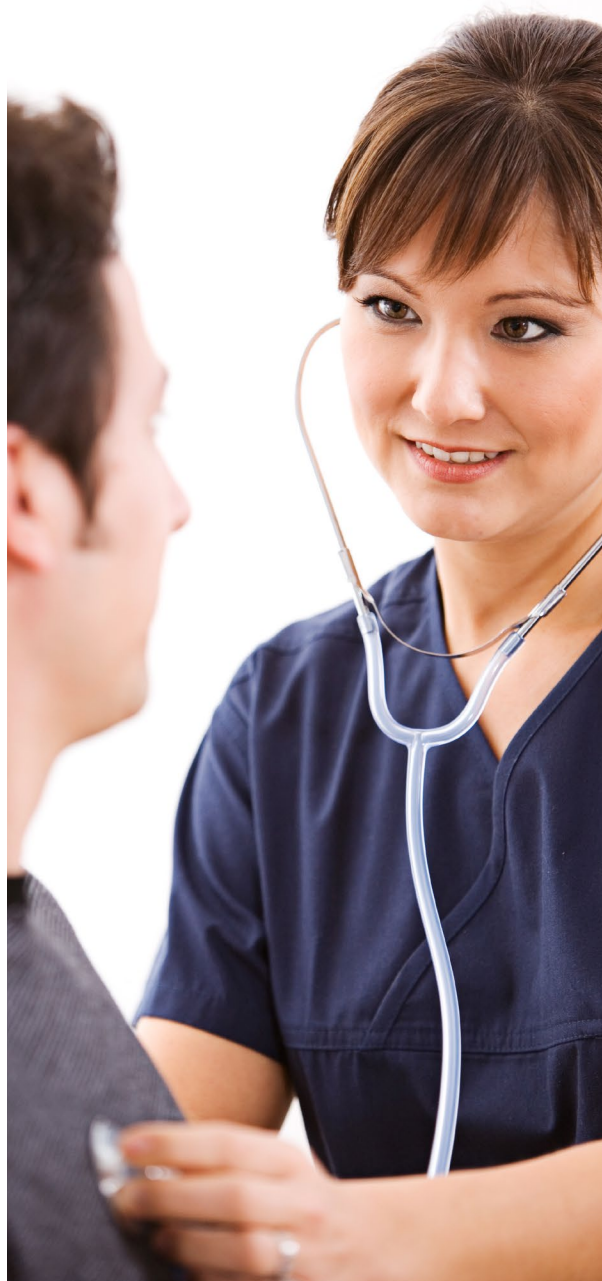
With Kaiser Permanente's HMO Signature Network plan, you select a Kaiser Permanente Primary Care Physician (PCP). You may change your PCP at any time. You are required to obtain referrals from your PCP for all specialist visits. However, you do not need referrals for OB/GYN visits, annual eye exams, and mental health services. Kaiser Permanente's HMO Signature provider network is local to the Virginia, Maryland, and Washington, D.C. area.

Care or services received from a provider or facility that is not part of the Kaiser Permanente Signature HMO network are not covered under the HMO Plan, except in emergency situations.

SUMMARY OF BENEFITS

Kaiser Permanente HMO Signature Plan	
Services	You Pay In-Network
Calendar Year Deductible	None
Out-of-Pocket Maximum	\$2,250/individual \$4,500/family
Office Visits	\$15 copay, PCP \$20 copay, Specialist
Inpatient Hospital (facility)	\$0
Outpatient Hospital (facility)	\$20 copay
Emergency Room (facility)	\$50 copay
Urgent Care	\$20 copay





Cigna Open Access Low Plan and Cigna Open Access High Plan

Both Cigna plans provide coverage for a variety of medical services, including preventive care (at no cost to you), office visits, laboratory testing, emergency care, hospitalization, and more. Both plans also provide coverage for services and supplies received from a provider or facility that is not part of Cigna's provider network, but the coverage is lower than if you received the same care from an in-network provider. In addition, when receiving care outside of Cigna's provider network, you may be responsible to pay the full cost of any amounts charged by the provider or facility that exceed Cigna's allowed amounts. Both Cigna options offer a national provider network.

SUMMARY OF BENEFITS

	Cigna Open Access Low Option Plan		Cigna Open Access High Option Plan	
Services	You Pay In-Network	You Pay* Out-of-Network	You Pay In-Network	You Pay* Out-of-Network
Calendar Year Deductible	\$400/person \$800/family	\$800/person \$1,600/family	\$300/person \$600/family	\$750/person \$1,500/family
Out-of-Pocket Maximum	\$3,000/person \$6,000/family	\$5,000/person \$10,000/family	\$3,000/person \$6,000/family	\$3,750/person \$7,500/family
Office Visits	\$30 copay, PCP \$60 copay, Specialist	40% after deductible	\$20 copay, PCP \$40 copay, Specialist	30% after deductible
Inpatient Hospital (facility)	\$250 copay per admission and 20% after deductible	\$250 copay per admission and 40% after deductible	\$250 copay per admission and 10% after deductible	\$250 copay per admission and 30% after deductible
Outpatient Hospital (facility)	\$100 copay per admission and 20% after deductible	\$100 copay per admission and 40% after deductible	\$100 copay per admission and 10% after deductible	\$100 copay per admission and 30% after deductible
Emergency Room (facility)	\$250 copay	\$250 copay	\$200 copay	\$200 copay
Urgent Care	\$50 copay	\$50 copay	\$50 copay	\$50 copay

* You may be responsible for 100% of any amounts charged that exceed Cigna's allowed amounts.

Prescription Drug

When you enroll in one of the APS medical plans, you automatically receive prescription drug coverage through your medical plan.

You do not have to meet an annual deductible before the plan pays benefits – you simply pay a copay (if applicable) when you have your prescription filled. The amount that you pay for your prescription will vary based on the type of prescription drug you receive (generic, brand name preferred, or brand name non-preferred), where you have the prescription filled (retail pharmacy or through mail order), and the medical plan you choose.

Summary of Benefits

The chart below outlines the amount you pay when you have a prescription filled, based on the type of prescription drug, where you have the prescription filled, and the medical plan you choose.

	Kaiser Permanente (HMO)		Cigna Open Access Low Option	Cigna Open Access High Option
Retail Pharmacy (up to a 30-day supply)	Kaiser Medical Center	Participating Retail Pharmacy	In-Network	In-Network
Generic	\$20 copay	\$30 copay	\$4 copay	\$4 copay
Brand Name Preferred	\$30 copay	\$50 copay	35% coinsurance (Minimum \$35; Maximum \$50)	\$25 copay
Brand Name Non-Preferred	\$45 copay	\$65 copay	50% coinsurance (Minimum \$50; Maximum \$100)	\$45 copay
Retail Pharmacy (up to a 90-day supply)	Kaiser Medical Center	Participating Retail Pharmacy	In-Network	In-Network
Generic	\$60 copay	\$90 copay	\$0	\$0
Brand Name Preferred	\$90 copay	\$150 copay	35% coinsurance (Minimum \$70; Maximum \$140)	\$50 copay
Brand Name Non-Preferred	\$135 copay	\$195 copay	50% coinsurance (Minimum \$100; Maximum \$200)	\$90 copay
Mail Order Pharmacy (up to a 90-day supply)	Kaiser's Mail Order Pharmacy		In-Network	In-Network
Generic	\$40 copay		\$0	\$0
Brand Name Preferred	\$60 copay		35% coinsurance (Minimum \$70; Maximum \$140)	\$50 copay
Brand Name Non-Preferred	\$90 copay		50% coinsurance (Minimum \$100; Maximum \$200)	\$90 copay

Dental

APS offers you the opportunity to enroll for dental coverage through Delta Dental of Virginia. This plan provides you with benefits for a variety of dental services. You may choose to see any dentist you wish, but your benefits will be greater if you see a dentist that is part of the Delta Dental provider network. Delta Dental has two levels of dental provider networks – PPO Network and Premier Network.

The dental plan pays the most benefits if you see a provider who is part of the PPO network. Visit www.deltadentalva.com to learn if your provider is part of the PPO network.



How the Plan Pays Benefits

When you receive dental care, you must first meet an annual deductible before the plan pays benefits. The deductible is waived for diagnostic and preventive care. The chart below highlights how the plan pays benefits.

Service/Feature	In-Network (PPO or Premier Network)	Out-of-Network*
Calendar Year Deductible (waived for diagnostic and preventive care)	\$50 Individual / \$100 Family	
Diagnostic and Preventive Care (e.g., cleanings, oral exams)	Covered in full	Covered in full
Basic Care (e.g., fillings, root canals)	You pay 20% after deductible	You pay 20% after deductible
Major Care (e.g., crowns, dentures)	You pay 35% after deductible	You pay 35% after deductible
Orthodontic Benefits	You pay 50%	You pay 50%
Calendar Year Annual Maximum Benefit	\$1,500 per family member	
Orthodontic Lifetime Maximum	\$1,500 per family member	

* You are responsible for the full amount an out-of-network dentist charges in excess of the fee schedule.

ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

Newly Hired Employee – If you are a benefits-eligible employee and eligible for dental coverage, your dental coverage will the first day of the month following 30 days of employment. You have 31 days from your first day of employment to elect coverage.

Newly Eligible Employee – If you are newly eligible for dental coverage (because of a job assignment change), your dental coverage will begin the first of the month following the date you started your benefits-eligible position. You have 31 days from the date you started your benefits-eligible position to elect coverage.

Vision

You have the option to elect comprehensive vision coverage through VSP. You pay the full cost for vision coverage on a pre-tax basis. The plan provides:

- Benefits every calendar year for prescription glasses frames or contacts;
- Benefits every calendar year for prescription glasses lenses;
- Generous benefit allowances with a VSP provider;
- Choice of providers — choose a VSP doctor, a participating retail chain, or any out-of-network provider; and
- Access to great eyewear — find the perfect frame at a price that fits your budget.

With VSP EasyOptions, each participant can choose one of these enhanced eyewear options when purchasing your glasses or contacts:

- Additional \$100 frame allowance; or
- Additional \$50 contact lens allowance; or
- Fully covered progressive lenses; or
- Fully covered anti-reflective coating.

To find a VSP provider, visit www.vsp.com or call **800-877-7195**. At your appointment, tell them you have VSP. There's no ID card necessary. If you'd like a card, you can print one on www.vsp.com.

ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

Newly Hired Employee – If you are a benefits-eligible employee and eligible for vision coverage, your coverage will begin the first day of the month following 30 days of employment. You have 31 days from your first day of employment to elect coverage.

Newly Eligible Employee – If you are newly eligible for vision coverage (because of a job assignment change), your vision coverage will begin the first of the month following the date you started your benefits-eligible position. You have 31 days from the date you started your benefits-eligible position to elect coverage.

Plan Benefits

Service/Feature	Your Coverage with a VSP Provider (VSP Network: Signature)
WellVision Exam (Every calendar year)	\$10 copay
Prescription Glasses	\$20 copay
Frames (Every calendar year)	\$150 allowance for a wide selection of frames \$170 allowance for featured frame brands 20% savings on amounts over allowance
Lenses (Every calendar year) Single vision Lined bifocal Lined trifocal lenses Polycarbonate lenses for dependent children	Included with Prescription Glasses
Lens Enhancements (Every calendar year) Standard progressive lenses Premium progressive lenses Custom progressive lenses Other lens enhancements	\$0 copay \$80-\$90 copay \$120-\$160 copay Average savings of 30-40%
Contacts (instead of glasses, every calendar year)	Up to \$60 copay for your contact lens exam (fitting and evaluation) \$150 allowance for contacts
Diabetic Eyecare Plus Program	\$20 copay
Service/Feature	Out-of-Network Providers
Exam	Reimbursement up to \$52
Frame	Reimbursement up to \$70
Lenses Single vision Lined bifocal lenses Lined trifocal lenses Progressive lenses	Reimbursement up to \$55 Reimbursement up to \$75 Reimbursement up to \$100 Reimbursement up to \$75
Contacts	Reimbursement up to \$105

Coverage with a participating retail chain may be different. Once your coverage is effective, visit www.vsp.com for details.

Flexible Spending Accounts

APS offers several types of Flexible Spending Accounts (FSAs) that can help you save money. The FSAs are administered through Discovery Benefits. If you choose to participate, you decide how much to contribute. Your contributions are deducted from each paycheck in equal amounts before income taxes and Social Security are deducted. You may then be reimbursed from these accounts for eligible expenses you incur during the year.

IMPORTANT REMINDERS FOR THE HEALTH CARE FSA AND DEPENDENT CARE FSA

- The plan year for the Health Care FSA and Dependent Care FSA is January 1st through December 31st.
- Health Care FSA and Dependent Care FSA funds can only be used for expenses incurred during the same plan year. For example, your 2019 FSA funds cannot cover an expense incurred in 2018.
- As of March 31st of the following plan year, any remaining balance of \$500 or less in the Health Care FSA will rollover to the next plan year; any amount above \$500 will be forfeited and cannot be returned to you. Also, all balances remaining in the Dependent Care FSA as of March 31st will be forfeited.

Health Care FSA

You can use the Health Care FSA to reimburse yourself for eligible out-of-pocket healthcare expenses that are not covered by health insurance. You can be reimbursed for eligible expenses up to your annual election at any time during the year. **For the 2019 calendar year, you may choose to contribute up to \$2,700 into the Health Care FSA.**

HEALTH CARE FSA ELIGIBLE EXPENSES

Examples of eligible healthcare expenses include:

- Copays, coinsurance, and deductibles
- Dental treatment (excluding cosmetic treatment)
- Eyeglasses and contact lenses
- Hearing aids
- Laser eye surgery
- Over-the-counter (OTC) items, if prescribed by a physician
- Orthodontia
- Physical therapy and chiropractic care
- Prescriptions

This is not an inclusive list of eligible expenses. For more information about eligible expenses and how to submit claims for reimbursement, visit:

www.discoverybenefits.com.

ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

Health Care FSA and Dependent Care FSA

Newly Hired Employee – If you are eligible to participate in the FSA, your FSA coverage will begin the first day of the month following 30 days of employment. You have 31 days from your first day of employment to elect coverage.

Newly Eligible Employee – If you are newly eligible to participate in the FSA (because of a job assignment change), your FSA coverage will begin the first of the month following the date you started your benefits-eligible position. You have 31 days from the date you started your benefits-eligible position to elect coverage.

Transportation FSAs

If you are eligible to participate in the Parking or Transit FSAs, you can enroll or change your election at any time during the year. Elections will become effective the pay period following your election or change request.



Dependent Care FSA

You can use the Dependent Care FSA to reimburse yourself for eligible dependent care expenses. You may only be reimbursed for eligible expenses up to the balance you have available in your account. **For the 2019 calendar year, you may contribute up to \$5,000 each year (for single or married filing jointly) and \$2,500 (for married filing separately) into the Dependent Care FSA.**

DEPENDENT CARE FSA ELIGIBLE EXPENSES

Dependent care expenses, whether for a child or an elder, include any expenses that allow you to work, such as:

- Daycare services (child under 13, or adult)
- Before and after school care
- Summer day camps

This is not an inclusive list of eligible expenses. For more information about eligible expenses and how to submit claims for reimbursement, visit www.discoverybenefits.com.

As of March 31st of the following plan year, remaining account balances of \$500 or less in the Health Care FSA will rollover to the next plan year; any amount above \$500 will be forfeited and cannot be returned to you. All balances remaining in Dependent Care FSA as of March 31st will be also forfeited. Because these accounts are subject to the IRS "Use It or Lose It" rule, we encourage you to be conservative in your estimates and only consider expenses you know you will incur in each plan year. Also, because of the tax advantages of all FSAs, the IRS places limitations on their use. We encourage you to carefully consider these restrictions before choosing to participate in any of the Flexible Spending Accounts.

Parking and Transit FSAs

If you take public transportation to work or pay for parking, even if you only commute a few days a week, a Parking FSA or Transit FSA saves you money on your commute by paying commuting expenses with pre-tax dollars.

Any unused money from your contributions may be carried over to subsequent periods as long as the amount expended doesn't exceed annual limits. While you can carry over contributions, you cannot carry over expenses. For example, if you incur an expense in January that is greater than your monthly contribution, you cannot be reimbursed from future contributions to cover January's overage. However, if you incur an expense in January that is less than your monthly contribution, you can carry the money forward to cover future expenses.

TRANSIT FSA

You can use the Transit FSA to pay for public transit—including train, subway, bus, ferry, or vanpool—as part of your daily commute to and from work. Expenses NOT eligible for reimbursement include gas, tolls, and other driving-related expenses or transit costs reimbursed by APS. **For the 2019 calendar year, you may contribute up to \$265 each month into the Transit FSA.**

PARKING FSA

You can use the Parking FSA to reimburse yourself for qualified parking expenses for parking at or near your place of employment. It includes parking at or near the location from which you commute to work using mass transit, commuter highway vehicles, or carpools. It does not include parking at or near your home, parking for business meetings or parking expenses reimbursed by APS. **For the 2019 calendar year, you may contribute up to \$265 each month into the Parking FSA.**

WMATA SmartTrip® USERS

For participants who use Metro for their parking and/or transit needs, you will load your funds onto your WMATA SmartTrip® card using the [Discovery Benefits portal](https://www.discoverybenefits.com). For more information, visit <https://www.apsva.us/benefits/flexible-spending-accounts/>.

Life Insurance

Life insurance can help protect your family's finances if the unexpected happens. APS provides employees with basic life and AD&D insurance at no cost to you. You have the option to purchase additional coverage for yourself, your spouse, and/or your children. Life and AD&D insurance is provided through Securian Financial.

Basic Employee Life Insurance Accidental Death & Dismemberment (AD&D) Insurance

Employees who are members of the Virginia Retirement System (VRS) are covered automatically by the VRS Term Life Insurance Program provided through Securian Financial. There is no cost to you for this coverage. APS automatically provides all eligible employees with life insurance coverage equal to two times your base salary, rounded up to the nearest \$1,000. AD&D insurance is also included.



Optional Supplemental Life Insurance

Employees who are members of the Virginia Retirement System (VRS) may also purchase additional coverage for themselves, their spouse, and/or their children. You pay the full cost of this coverage. The Optional Supplemental Life Insurance coverage also provides Accidental Death & Dismemberment (AD&D) coverage. To view rates, calculate your premium, and obtain plan information, visit <https://web1.lifebenefits.com/sites/lbwem/vrs>.

Group Long Term Care Insurance

If you elected coverage by December 31, 2016, you may continue to purchase Group Long Term Care (LTC) insurance through Genworth Life Insurance Company. You pay the full cost of this coverage. LTC insurance pays benefits to help offset the costs of long term care at your home or in the community, care in assisted living facilities, and care in a nursing home. The cost of coverage is based on the age of the insured individual at the time you enroll in coverage.

IMPORTANT NOTE: Genworth Life Insurance Company will no longer accept new enrollees in the Commonwealth of Virginia (COV) Voluntary Long Term Care Insurance program. The Virginia Retirement System (VRS) will continue to keep current employers and participants informed.

ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

Basic Life and AD&D Insurance

Your effective date of coverage is your first day of employment in a benefits-eligible position.

Optional Supplemental Life and AD&D Insurance

If you apply for Supplemental Life Insurance within 31 days from your date of employment or the date you became benefits-eligible, you may select any option, up to a maximum death benefit of \$375,000, without providing Evidence of Insurability. Securian Financial will determine your effective date of coverage.

Disability for VRS Hybrid Retirement Plan Employees

APS provides all Hybrid Retirement Plan employees with Short Term Disability (STD) and Long Term Disability (LTD) coverage at no cost to you. This coverage is administered by The Standard Insurance Company. Both disability plans provide you financial protection if you become sick or injured and are unable to work due to a non-work related injury or illness.

EFFECTIVE DATE OF COVERAGE

Disability for VRS Hybrid Retirement Plan Employees

For VRS Hybrid Plan employees, your effective date of coverage is the first day after one year of continuous employment in a benefits-eligible position.

Short Term Disability

If you are sick or injured, unable to work, and considered disabled by The Standard Insurance Company, you will receive a portion of your income as follows:

Months of Continuous Service with APS	Work Days at 100% Income Replacement	Work Days at 80% Income Replacement	Work Days at 60% Income Replacement
0-12	0	0	0
13-59	0	0	125
60-119	25	25	75
120-179	25	50	50
180 or more	25	75	25

As outlined in the chart above, you are eligible for disability coverage after 12 months of continuous service. Short Term Disability benefits will begin on the 8th consecutive day of disability. STD benefit payments end after you receive 125 days of payments. If you continue to be disabled after 125 days of payments, you may be eligible to receive benefits under the Long Term Disability plan.



Long Term Disability

If you continue to be disabled (as defined by The Standard Insurance Company) after you have received the full amount of STD benefits available, you may be eligible to receive Long Term Disability (LTD) benefits. LTD benefits pay 60% of your pre-disability earnings or 80% of your pre-disability earnings for catastrophic conditions. These benefits continue to be paid until you are no longer disabled, you reach age 65, or you become eligible for Medicare, whichever comes first.



Disability for All Other Benefits-Eligible Employees

If you are a benefits-eligible employee (and you are not a VRS Hybrid Plan participant), APS provides you with Disability coverage through Lincoln Financial Group (formerly Liberty Mutual). This coverage provides financial protection for you and your family if you become sick or injured and are unable to work due to a non-work related injury. Basic coverage is provided at no cost to you and you have the option to purchase Disability Buy-Up coverage.

After a 30-day elimination period or exhaustion of your sick leave (whichever is greater), this plan provides a maximum integrated disability of 60% of your income. You have the option to purchase buy-up coverage of an additional 10% of income for a total maximum integrated disability benefit of 70% of your income.

ELIGIBILITY ELECTION PERIOD AND EFFECTIVE DATE OF COVERAGE

Basic Disability for All Other Benefits-Eligible Employees

Newly Hired Employee – Your Disability coverage will begin the first day of the month following 30 days of employment. APS provides Basic Disability coverage at no cost to you.

Newly Eligible Employee – If you are newly eligible for Disability coverage (because of a job assignment change), your coverage will begin the first day of the month following the date you started your benefits-eligible position. APS provide Basic Disability coverage at no cost to you.

Buy-Up Coverage for All Other Benefits-Eligible Employees

Newly Hired Employee – You have 31 days from your first day of employment to elect Disability Buy-Up coverage without providing Evidence of Insurability. You pay the full cost.

Newly Eligible Employee – You have 31 days from the date you started your benefits-eligible position to elect Disability Buy-Up coverage without providing Evidence of Insurability. You pay the full cost.

Eligible employees may apply any time for Disability Buy-Up coverage; however, if you apply for coverage after the 31 day eligibility period you must submit Evidence of Insurability to Lincoln Financial Group for approval. Lincoln Financial Group will determine your effective date of Disability Buy-Up coverage.



Virginia Retirement System (VRS)

Arlington Public Schools provides eligible employees with retirement benefits funded by you and APS.

VRS Plan 1 or VRS Plan 2 Participants

VRS Plan 1 and VRS Plan 2 are Defined Benefit plans. A mandatory employee contribution (equal to 5% of your annual salary) applies to VRS Plan 1 and Plan 2 participants. Participant contributions are made through pre-tax payroll deductions. If you are a VRS Plan 1 or VRS Plan 2 participant, visit www.varetire.org for more information.

VRS Hybrid Retirement Plan Participants

The **VRS Hybrid Plan** combines the features of a Defined Benefit plan and a Defined Contribution plan. Benefits-eligible employees with no previous VRS service credit whose VRS membership date is on or after January 1, 2014 will be automatically enrolled as a VRS Hybrid Plan participant.

A mandatory employee contribution equal to 5% of your annual salary (4% funds the Defined Benefit plan and 1% funds your Defined Contribution account) applies to VRS Hybrid Plan participants. Participant contributions are made through pre-tax payroll deductions.

VOLUNTARY EMPLOYEE CONTRIBUTIONS FOR HYBRID PLAN PARTICIPANTS

VRS Hybrid Plan participants can save additional money (up to 4% of your annual salary) deposited into a Defined Contribution account. You will receive an employer match on voluntary employee contributions. If you make the maximum voluntary contribution (4% of your annual salary) into your Defined Contribution Plan, you can receive 2.5% of your annual salary in matching funds from APS. VRS Hybrid Plan participants must contact ICMA-RC directly (the record keeper for the Defined Contribution plan) to initiate voluntary employee contributions into your Defined Contribution account.

To learn more about your Defined Benefit and Defined Contribution plans, and to create your online account, visit www.varetire.org/hybrid.

Arlington County Retirement System (ACERS)

If you are a member of the Arlington County Retirement System (ACERS), contact the Arlington Retirement Office at **703-228-3500** or **1-800-818-4910** for more information.

Optional Supplemental Retirement Program

Arlington Public Schools offers a variety of voluntary plans to help you achieve your retirement goals. These plans include 403(b), ROTH 403(b), 457, and ROTH 457 accounts offered through Lincoln Financial Group and AXA Advisors/PlanMember Services.

All employees are eligible to participate.* You may contribute a portion of your salary, up to the maximum IRS annual contribution limit. You can initiate, discontinue, or change the amount you contribute at any time. For additional information, visit www.apsva.us/benefits/supplementalretirement.

School Board Match Program

Benefits-eligible employees who contribute to an APS 403(b), ROTH 403(b), 457, or ROTH 457 account are eligible to receive the School Board Match. The School Board matches up to 0.4% of your base salary or up to \$240 per year**, whichever is greater. School Board Match contributions are made as Employer Contributions in your name into a 403(b) account with the vendor you have chosen for your 403(b) or 457 account.

* Private contractors, appointed/elected trustees and/or school board members, and student workers are not eligible to participate in the 403(b) Plan.

** \$10/per pay period for 24-pay employees or \$12/per pay period for 20-pay employees

Retiree Medical and Dental Benefits

APS provides eligible retirees with the opportunity to purchase and continue medical and dental coverage during retirement. The options for retiree medical and dental options differ based on whether or not the retiree is eligible for Medicare:

- If you are not eligible for Medicare, your retiree medical and dental options are the same as those offered to active employees, at retiree rates.
- If you are eligible for Medicare, your retiree medical and dental options will be Medicare-supplement plans. Currently, these options include UnitedHealthcare Senior Supplement plus Part D, Kaiser Permanente Medicare Plus, and Kaiser Permanente Medicare Advantage.

To be eligible for Retiree Medical and Dental coverage, you must be enrolled in APS Medical and Dental benefits as an active employee immediately prior to retirement. Employees hired after January 1, 2009 who retire with less than 10 years of APS service are not be eligible for coverage under the APS Retiree Medical and Dental plans.

If you would like to cover your spouse/dependent(s) in retirement, your spouse/dependent(s) must be covered on an APS Medical plan and APS Dental plan for at least five years immediately prior to retirement. For more information about retiree benefits, please visit www.apsva.us/benefits.

VRS Retirement Separation Pay

Employees hired on or after July 1, 2011 who qualify and retire under the Virginia Retirement System, after a minimum of five years of service with APS, will be paid one-quarter day's pay for each day of accumulated sick leave, and up to 40 days of accumulated annual leave, based on their hourly rate of pay at the time of retirement. Separation Payouts that exceed \$2,500 will be deposited in a deferred compensation account established in the retiree's name.

Employee Assistance Program (EAP)

The Arlington Employee Assistance Program (EAP) provides free and confidential professional assistance to employees and their families to help resolve personal, family, or work-related concerns that may impact emotional, physical, or spiritual well-being, or potentially affect the employee's job performance. The EAP adheres to strict laws of confidentiality. There is no charge for EAP services. For more information, visit <https://eap.apsva.us/>.

APS Wellness

APS Wellness promotes health, productivity, and happiness through employee wellness initiatives: Active for Life, The Biggest Loser, Healthy Habits, and annual volleyball, kickball and bowling tournaments. For more information, visit <https://eap.apsva.us/wellness/>.

Scholarships

The School Board funds scholarships to eligible employees pursuing courses of study that are related to their job responsibilities. Payments are based on the University of Virginia undergraduate tuition rate. Funds are budgeted annually and may be limited.

Holidays

APS provides employees with 13 paid holidays each year. To view the current holiday schedule, visit: <https://www.apsva.us/benefits/holidays/>.

Leave

Annual Leave

Twelve-month employees earn annual leave of 14 to 28 days each fiscal year, depending on your years of service with APS.

Personal Leave

Employees who work less than 12 months are advanced three days of personal leave each school year. You may carry a balance of up to six days of personal leave; days accrued beyond six are transferred into your sick leave account.

Sick Leave

All employees who earn annual/personal leave also earn sick leave for each month worked. Sick leave may be used for personal illness or the illness or death of a family member. There is no limit to the amount of sick leave you accrue. You also have the option to donate sick leave to another employee.

Family and Medical Leave Act (FMLA)

You may be eligible for Family and Medical Leave if you've worked for APS at least 12 months and worked at least 1,250 hours prior to the start of the leave. You may take up to 12 weeks of leave for serious personal illness, birth or adoption of a child, or placement of a foster child, or the care of a sick spouse, child, or parent. For more information, visit www.apsva.us/benefits/fml/.



Military Leave

Military leave is available to eligible employees who leave their positions to enter active service in the Armed Forces of the United States.

Professional Leave

E, G, P, and T-scale employees are provided with professional leave to participate in observations, workshops, meetings, conferences, or other activities devoted to the improvement of your professional skills or which are directly related to your work.

Leave of Absence

If you are a full-time employee who has completed your probationary period, you may be granted a leave of absence. If you have accrued annual, personal, and/or sick leave, you may be able to use it during your leave of absence. There are two kinds of Leaves of Absence:

- **Short Term Leave of Absence:** This will not exceed 20 days in a fiscal year and may be granted for hardship situations on the recommendation of the supervisor and the approval of the Assistant Superintendent, Human Resources or designee.
- **Extended Leave of Absence:** This may be granted as an extension of Family and Medical Leave (FML), upon the Assistant Superintendent, Human Resources' approval, for professional full-time study, personal family responsibility, service in Teach for America or the Peace Corps, participation in a Fulbright program, or a similar purpose.

Leave for Religious Observation

You may be approved to take leave for religious holidays using either your personal leave, annual leave, sick leave, or leave without pay. You may also be permitted to instead make up the leave, if approved.

Other Leave

There are other types of leave, such as time off work to fulfill civic responsibilities, perform public service, or attend meetings outside of APS.

Sick Leave Donations

Employees may request the Assistant Superintendent, Human Resources to approve donations of leave from colleagues at their work site. If approved, Human Resources will forward a donation form to the employee's supervisor for distribution to employees interested in donating leave.



Benefit	Provider	Contact	Web
Medical	Cigna Healthcare	1-800-558-9562	www.myCigna.com
	Kaiser Permanente of the Mid-Atlantic	301-468-6000 or 1-800-777-7904	www.kp.org
Dental	Delta Dental of Virginia	1-800-237-6060	www.deltadentalva.com
Vision	Vision Service Plan (VSP)	1-800-877-7195	www.vsp.com
Flexible Spending Accounts (FSAs)	Discovery Benefits	1-866-451-3399	www.discoverybenefits.com
Group Term Life Insurance and Optional Supplemental Life Insurance	Securian Financial	1-800-843-8358	https://web1.lifebenefits.com/sites/lbwem/vrs
Disability <i>VRS Hybrid Retirement Plan Participants</i>	Standard Insurance Co.	1-800-426-4332 (Claim Status) 703-228-2465 (Disability Payments)	www.apsva.us/benefits/disability
Disability <i>All Other Benefits-Eligible Employees</i>	Lincoln Financial Group	1-888-287-8494	www.apsva.us/benefits/disability
Virginia Retirement System <i>VRS Hybrid Plan Participants</i>	Virginia Retirement System (VRS)	1-855-291-2285 (Defined Benefit Account)	www.varetire.org/hybrid
	ICMA-RC	1-877-327-5261 (Defined Contribution Account)	www.varetire.org/hybrid
Virginia Retirement System <i>VRS Plan 1 and VRS Plan 2 Participants</i>	Virginia Retirement System (VRS)	1-888-827-3847	www.varetire.org
Optional Supplemental Retirement Program	Lincoln Financial	1-800-234-3500	www.lfg.com/aps
	AXA Advisors/PlanMember Services	1-800-874-6910	www.planmember.com/aps
	TSA Consulting Group, Inc. (Third-Party Administrator for 403(b) and 457 plans)	1-888-796-3786	www.tsacg.com
School Board Match Program <i>Based on employee's 403(b) or 457 vendor selection</i>	Lincoln Financial	1-800-234-3500	www.lfg.com/aps
	AXA Advisors/PlanMember Services	1-800-874-6910	www.planmember.com/aps
Group Long Term Care	Genworth Life Insurance Company	1-866-859-6060	https://www.apsva.us/benefits/ltc/
Employee Assistance Program (EAP)	Arlington Public Schools	703-228-8720	https://eap.apsva.us/
APS Wellness Program	Arlington Public Schools	703-228-8720	https://eap.apsva.us/wellness/

Important Notice

This Benefits Guide is only intended as a brief summary of your benefits. Benefits are subject to the contractual terms, limitations, and exclusions as set forth in the master contracts. To view specific plan information, please visit www.apsva.us/benefits. You may also contact the Benefits Department at benefits@apsva.us.