

Year 2022

Employee Benefits Guide

Central Office (EG, EX, MSS, DS, CS, LS, LX)

Non-Instructional School Based (EG)

Instructional School Based (EG)

Instructional Officers (ET, EG)

Wage Grade (RW, SW)

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Introduction

Explanation of Benefits Offered – Health Plans and Rates

2022 Health Benefit Plan Options (District Employees Only)

The Explanation of Benefits (EOB) below pertains to employees participating in the District of Columbia Employee Health Benefits Plan only. Employees receiving health and life insurance benefits through the Federal Employees Health Benefits Plan should obtain additional information by visiting the US Office of Personnel Management (OPM) website at www.opm.gov/healthcare-insurance.

DCPS offers the flexibility of selecting a HMO, PPO, or CDHP plan option for health insurance coverage. There are distinct differences among each option:

Health Maintenance Organization (HMO): Aetna, CareFirst and Kaiser Permanente
μ Requires you to

12-Month Employed Health Benefit Plan Premium Rates

DC Employee Health Benefits (for employees hired on or after October 1, 1987)

The premium rates listed below are for the 2022 calendar year. This includes ~~ES~~ teachers who work ten months of the year but are paid over 12 months. In the event the plan rates listed here do not match the provider's listed rates, always default to

2022 Employee Benefits

2021 District of Columbia Employees Health Benefits (DCEHB)

DCEHB Health Provider Comparison Chart 2021

Healthcare Providers for employees hired on or after October 1, 1987

Benefit	Aetna CDHP	Aetna HMO	Aetna PPO	Carefirst HMO	Carefirst PPO	Kaiser Permanente	UnitedHealthcare
In-Network Calendar-Year Deductible							
Employee Only	\$1,400	None	\$750	None	\$750	None	None
Family	\$2,800	None	\$1,500	None	\$1,500	None	None
Out-of-Pocket Maximum (per calendar year) *Please Note: Some benefits do not apply toward the out-of-pocket maximum.							
Employee Only	\$3,425	\$3,500	\$1,500	\$3,500	\$1,500	\$3,500	\$3,500
Family	\$6,850	\$9,400	\$3,000	\$9,400	\$3,000	\$9,400	\$9,400
Inpatient Services							
Inpatient Hospital	85% after deductible	\$100 copay	85% after deductible	\$100 copay per admission	85% after deductible	\$100 copay	\$100 copay
Hospice Care	85% after deductible	100%	85% after deductible	\$100 copay per admission	85% after deductible	100%	100% (no visit limit)
Skilled Nursing Facility	85% after deductible; limited to 60 days per year	\$100 copay	85% after deductible; limited to 60 days per year	\$100 copay per admission	85% after deductible	\$100 copay	\$100 copay (60 day per year)
Outpatient Services							
PCP Office Visits	85% after deductible	\$10 copay	\$15 copay	\$10 copay	\$15 copay	\$10 copay	\$10 copay
Specialist Office Visits	85% after deductible	\$20 copay	\$15 copay	\$20 copay	\$15 copay	\$20 copay	\$20 copay
Virtual/Video Visits	85% after deductible	\$10 copay for PCP; \$20 copay for Specialist	\$15 copay	\$10/20 copay	\$15 copay	No charge	\$10 copay
Outpatient Services, cont.							
X-rays, Lab Tests	85% after deductible	100%	Covered 100% if part of an office visit; 85% after deductible otherwise	100%	85% after deductible	100%	100%
Routine Exams	100%; deductible waived	100%	100%; deductible waived	100%	100%	\$10 copay	100%
Routine Immunization	100%; deductible waived	100%	100%; deductible waived	100%	100%	100%	100%
Preventive Care	100%; deductible waived	100%	100%; deductible waived	100%	100%	100%	100%

Explanation of Benefits Offered - Dental & Optical Benefits and Rates

Dental and optical insurance coverage are provided to employees based on union or union designation and position type. Every employee is automatically enrolled in the Self Only option upon hire. However, employees have the option to waive or add Family coverage. **NOTE: employees will find their dental and optical plan information in their respective Union Benefit Addendum.**

Non-Union Employees

The District Government offers two dental plan options: Cigna DHMO and Cigna PPO. Optical coverage is provided by Quality Plan Administrators. Employees in non-union positions have the option to enroll in both dental and optical insurance plans. The District pays 100 percent of the premium cost for the HMO dental option and the optical plan, even if you choose to cover eligible family members.

CIGNA DHMO (DENTAL) Cigna Dental HMO Patient Charge 0.00 C4r78 (ily) T as al Tc4.8l thet.an

Explanation of Benefits Offered – Life Insurance

DCPS offers several life insurance options to eligible employees. Benefits eligible employees hired on or after October 1, 1987 participate in the District of Columbia Employees Group Life Insurance (DCEGLI) Plan.

Basic Life Insurance

Coverage begins on Day One of employment and you are automatically enrolled in the benefit unless you decline coverage. Basic life insurance is equal to 1x your annual salary (rounded up to the nearest \$1,000) plus \$2,000.

Under normal circumstances, you can enroll in basic life insurance only during your new hire enrollment period or with a qualifying life event. If you wish to enroll in basic life insurance during Benefits Open Enrollment, you must undergo a medical review. Please contact the DCPS Benefits team at dcps.benefits@k12.dc.gov or 202.442.4090 for more information.

Supplemental Life Insurance

To enroll in supplemental options, you must be enrolled in the basic life insurance option. Rates are based on age and salary.

Standard: Option A

Additional \$10,000 worth of insurance coverage

Additional: Option B

Additional coverage equivalent to one up to five times your annual salary

Family: Option C

- \$10,000 life insurance for eligible spouse

 - \$10,000 life insurance for eligible dependent child

- \$25,000 life insurance for eligible spouse

 - \$10,000 life insurance for eligible dependent child

Explanation of Benefits Offered – Flexible Spending Accounts

DCPS offers all eligible employees the opportunity to participate in flexible spending accounts (FSA) for healthcare, dependent care, commuter transit, and/or commuter parking. These pre-tax accounts allow you to pay your work-related daycare and out-of-pocket medical, dental, optical, and transportation expenses on a pre-tax basis. Note that Health Care and Dependent Care FSA plans can only be added during Benefits Open Enrollment, new hire enrollment, or 31 days from a qualifying life event.

Benefit Resource, Inc. issues all enrolled participants a Beniversal MasterCard to directly access funds saved through pre-tax spending account deductions. The Beniversal MasterCard can be used to pay for eligible healthcare, transit, and parking costs and is accepted at WMATA metro kiosks for direct purchases and reloading SmartTrip Cards.

Dependent care must be paid for up front and a reimbursement claim must be submitted. If the claim is approved a reimbursement check will be issued for claims filed for eligible dependent care expenses.

Benefits of FSAs	FSAs – Important Information
Flexible spending accounts (FSAs) can help reduce your taxes and increase your take-home pay.	FSAs run on a calendar year plan from January through December 31, so be sure to estimate your expected out-of-pocket expenses carefully.
On average, people save 23% in taxes by paying their out-of-pocket healthcare and childcare expenses on a pre-tax basis through a FSA. Actual tax savings depends on several variables, including state and local tax rates and the tax bracket of the participant: <ul style="list-style-type: none"> • 15% tax bracket can save up to 22.65% • 27% tax bracket can save up to 34.65% 	If you do not use all of the money that you deposit into your healthcare flexible spending account by December 31 of the plan year, up to \$570 of your unused balance will automatically roll over to the next year plan, according to IRS regulations. All receipts for the plan year's expenses must be submitted by March 31 of the next calendar year.
Online and Mobile Support	You must enroll each year during the Benefits Open Enrollment period or forfeiting rules may be applicable per the rules in the table above.
For additional information regarding Benefit Resource, Inc., visit www.BenefitResource.com	

Healthcare

- Employees can set aside up to \$2,850 annually for eligible healthcare expenses.
- Up to \$570 of your unused balance will roll over to the next plan year.
- Eligible expenses include medical, dental, and optical expenses not reimbursed by any plan (e.g., copayments deductibles).
- Rollover funds up to \$550 will be available by Mid-January of the following year.

Dependent Care

- Employees can set aside annually up to \$5,000 (single parent or married and filing taxes jointly) or \$2,500 per person if married and filing taxes separately.

- μ If married, the spouse must be working, searching for a job, enrolled as a full-time student for at least five months of the year, or mentally and/or physically unable to provide care for a dependent for the daycare expenses to qualify for reimbursement.
- μ Changing your DC FSA election amount during the plan year is not permitted unless a qualified life event occurs (e.g., marriage, divorce, death of a spouse or dependent, birth or adoption of a child) or there is a change in dependent day care provider costs or enrollment status. Unused money will be forfeited.
- μ Eligible dependents include:
 - o Dependents under age 13 who can be claimed as an exemption on your federal income tax return.
 - o Dependents of any age (including parents who are mentally or physically unable of self-care and who live regularly in your household at least eight hours per day).

Commuter (Transit and/or Parking)

All employees may use the commuter benefits (transit and/or parking) plan, which is a pre-tax benefit that is used to pay for your monthly parking, bus, train, and/or metro passes. Plan account(s) deductions are made before any taxes (payroll or income) are taken from your earnings.

- μ Note the following regarding eligible transit expenses:
 - o You determine the per paycheck deduction up to the IRS monthly maximum (\$280 per plan).
 - o Expenses must be incurred when commuting between work and home.

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To login to your BR account, you will need the following log-in information:

- μ Company Code: dcgov
- μ Login ID: your social security number
- μ Password: your home zip code

Explanation of Benefits Offered – Retirement Plans

Employees classified as ET will find their retirement plan information in their respective Union Benefit Addendum.

District Government

Explanation of Benefits – Supplemental Retirement

457(b) Deferred Compensation Plan 0.4 T 2 1 T f 13.98 -.04 33.36 T 3.48 09.58 10.92 P

Explanation of Benefits Offered Supplemental Retirement

403(b) Tax Shelter Annuity Plan

The 403(b) tax shelter annuity plan is an optional retirement savings program that provides employees the opportunity to make pre-tax contributions to a tax shelter annuity (TSA). For plan year 2021, eligible employees may defer up to \$19,500. Eligible employees over age 50 may contribute an additional \$6,500 into a TSA. Not taxes are paid on the contributions or until Tc 047Tj 0 Tc 0 Tw 0.8j 0 Tc 0 Tw 01>BDC 1(mTw 0.2 -0.00

2021 Employee Benefits

	Christopher Regan	703.205.0310 540.905.1823 Cell	christopher.regan@axa advisors.com
	Danielle Byrd Thompson	703.205.0354 313.530.3492 Cell	danielle.byrd@axa

Explanation of Benefits Offered -- Employed Leave Plans

Union Employees

Employees in a union classified position will find leave accrual information in their respective Union Benefit Addendum. To obtain a copy visit: www.dcps.dc.gov > About DCPS > Human Resources > Benefits > Benefits Guides > click on your respective union benefits addendum.

Non-Union Employees

Sick and Annual Leave Accruals

All non-union employees earn both sick and annual leave.

Sick leave is earned at a rate of four hours per pay period. Unused sick leave shall be carried forward from year to year; it is not transferable and has no cash value. Any remaining sick leave upon separation from employment will not be paid out.

Annual leave is earned based on years of service. Employees with:

- μ 0-2 years of service earn four hours per pay period
- μ 3-15 years of service earn six hours per pay period
- μ 16+ years of service earn eight hours per pay period

Educational Leave of Absence

An educational leave of absence allows employees in AFSCME and WTU positions up to two years of unpaid time off work depending upon the union contractual timeframe to pursue educational endeavors. To be eligible, you must be employed with DCPS for at least two years and actively enrolled in an applicable degree seeking program from an accredited college/university. If approved, such employees are entitled to return to DCPS at the conclusion of their leave.

Charter School Leave of Absence

Pursuant to 5E DCMR Section 1204, DCPS may grant employees charter school leave for an unlimited number of two-year terms for employees who continue to apply for charter school leave. If approved, such employees are entitled to return to DCPS at the conclusion of their leave of absence.

Military Leave of Absence

Pursuant to the Uniformed Services Employment and Reemployment Rights Act (USERRA), DCMR Section 1204, military service members must be granted leave to engage in certain types of military activities. At the conclusion of their service, such employees are entitled to be reemployed in the position they would have held but for their military service.

For more information about leaves of absence, visit the DCPS website: www.dcps.dc.gov > About DCPS > Human Resources > Leave of Absence.

Accessing PeopleSoft Employee Self Service in Benefits

Employees will enroll in benefits through PeopleSoft Employee Self Service (ESS). You can access ESS on any computer with an internet connection at <https://ess.dc.gov>. Employees who need assistance or computer access can visit the DCPS Employee Services office at 1209 Tenth Street, N.W., Room 307 (800) 755-5555 (t) S.5 ()

Points of Contact

Frequently Requested Phone Numbers and Email Addresses

DCPS Central Office

DCPS Office	Email/ Why Contact	Phone Number	Fax Number
Employee Services	Leave of Absence: dcps.loa@k12.dc.gov Benefits: dcps.benefits@k12.dc.gov Retirement: dcps.retirement@k12.dc.gov	202.442.4090 LOA opt. #2 Benefits/ Retirement opt. #3	Benefits: 202.442.5317 Retirement: 202.535.2112
Payroll Office	Paycheck errors, leave errors	202.442.5300	202.442.5306
PeopleSoft User ID and Password	Onboarding: dcps.onboarding@k12.dc.gov	202.442.4090: opt. #7	N/A
PeopleSoft Password Resets	HR Processing: dcps.pschangerequest@k12.dc.gov	N/A	N/A
IT Help Desk	Email login issues/lost passwords	202.442.5715	N/A

Union Contacts 098 301.4440 0. 10.9888 302.64 223.56 9361 13-0 0 10.98 307.08 320.46 Tm[(C)-329 293.'

Union Name	Phone Number
Washington Teachers Union (WTU) Council of School	202.293.8600

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Kaiser Permanente	www.healthy.kaiserpermanente.org	301.468.6000	7029
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Frequently Asked

coverage. If you decide to use the service without making a payment through payroll deductions, you will be charged for the entire cost of the service.

Q. Is dental and optical coverage included with my health coverage?

A. Many of the health insurance plans include dental and/or optical discounts (see the [Health Insurance Provider Comparison Chart](#) for plan specifics). However, you are automatically enrolled in separate dental and optical plans (employee coverage only) through providers outside of your health insurance provider. This coverage is separate and distinct from what is provided through your health insurance plan. See the Explanation of Benefits Dental and Optical above for more details, as well as information about how to enroll your dependents.

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Q. How do I take out a loan or hardship withdrawal from my 403(b) plan?

A. To take out a loan or hardship withdrawal, you must use [Retirement Manager](#), which is a convenient, secure, web-based platform that allows employees to make transactions from their 403(b) account(s).

When employees sign into Retirement Manager, they can:

- x Access their 403(b) plan and make transactions in a timely and convenient manner
- x Apply for authorized distributions under the plan, like contract exchanges, authorized loans, hardships, and plan-to-plan transfers
- x View current account balances and year to date contributions across multiple investment providers

To access Retirement Manager, use the following URL address:

<https://www.myretirementmanager.com/MyRM/?dcps>.

Q. Who is eligible to participate in the 457(b) plan?

A. All classifications of DCP employees are eligible to participate in the 457(b) plan, including:

- x WAE
- x Temporary
- x Parttime (employees who work less than 20 per week)
- x Substitute Teachers

Q. How long does it take to be vested in my 457(b) plan?

A. You are always 100% vested in your 457(b) plan contributions.

Q. When are you eligible to participate in the 457(b) plan?

A.