

Fremont County School District #25 2019 Employee Benefits Guide



Welcome!

We are committed to providing employees with a benefits program that is both comprehensive and competitive. Our program offers a wide range of plan options to meet the needs of our diverse workforce. We know that your benefits are important to you and your family. Helping you understand the benefits we offer is important to us.

This guide provides a general overview of your benefit choices. It is designed to help you select coverage that is right for you. We encourage you to review each section and to discuss your benefits with your family members. Please take time to read about and understand your benefits. When you are ready, you can enroll online or by contacting the Benefits Support Center.

This guide is not an employee/employer contract and is not intended to cover all provisions of all plans; rather, this guide is a quick reference to help answer most of your questions.

For complete details about the benefits described in this guide, please contact us anytime.



WHAT'S IN THIS GUIDE

Enrollment Instructions	3
Enrollment Opportunities	4
Long Term Disability	5
Life Insurance	6
Additional Benefits	7
Notes	8
Resources	9

Visit: [MyFremont25Benefits.com](https://www.MyFremont25Benefits.com)

Call: (844) 268-0639

Email: Support@BenefitsCallCenter.com

Enrollment Instructions

InfinityHR ENROLLMENT INSTRUCTIONS

For detailed information regarding the benefit options available to you, please visit **MyFremont25Benefits.com** and click on the **GREEN 'MY BENEFITS'** button. This website provides important benefit product information, plan documents, forms, contact information and more.

Online Enrollment

1. Visit **MyFremont25Benefits.com** and click on the **BLUE 'MY PERSONAL BENEFITS'** button to begin.
2. Your Username is up to the first six letters of your last name, followed by the first letter of your first name, followed by the last four digits of your social security number.
3. If you are first time user or forgot your password, click **'Forgot or Want to Reset Your Password?'**. You will receive an email from InfinityHR with your username and password.
4. Click on the down arrow under **'Events Available'**. Select **'OE Event'** and then click on **'Begin Event'** to the right.
5. Remember to print and keep a copy of the enrollment form when you are finished.

Telephone Enrollment

To speak with a trained Benefits Consultant who will answer your benefits questions and help you complete your enrollment, please call the Fremont Benefits Support Center at **(844) 268-0639**. The Support Center is available Monday through Thursday from 8:00 am to 5:30 pm, and Friday from 9:00 am to 4:00 pm.

Enrollment Opportunities



As A New Hire

As a new, benefits-eligible employee, one of your first tasks is to enroll in your benefit options. You may also cover your spouse and dependent children. If you do not enroll in benefits within your initial new hire enrollment period, you may not elect coverage until the next Open Enrollment period.

Annual Open Enrollment

Each year, employees have the option to change their benefit elections during a scheduled Open Enrollment period. During this time employees may add or drop dependents, choose different plan options, or sign up for new plan offerings.

Qualifying Event

The coverage selections you make for yourself and your dependents during the New Hire period or Open Enrollment will remain in effect until the end of the Plan Year. You may not change coverage unless you have a Qualifying Event. If you need to make changes to your benefits throughout the year, you must do so within 30 days of the event. Examples of Qualifying Events include:

- Marriage or divorce
- Death of a dependent or spouse
- Birth, adoption, or change in the custody of your child
- Change in employment status that results in loss or gain of coverage

Disability Insurance

Long-Term Disability

The Hartford, Paid for by Fremont

Long-Term Disability (LTD) refers to an illness or injury that prevents a person from working for a long period of time. In most cases, a Long-Term Disability is a disability that lasts longer than 90 days. Long-Term Disability helps to replace a portion of your income. It can be used to pay monthly bills, like a mortgage or other expenses until you recover.

Monthly Benefit Pays	Benefit Starts On
70% of salary, up to \$8,000	Your LTD benefits will begin on the 91st day of disability, if approved, and may continue to Social Security Normal Retirement Age



Life Insurance

Basic Life Insurance

Mutual of Omaha, Paid for by the Fremont School District

We help our employees maintain financial security by providing group life. This benefit is provided by the Fremont County School District. Benefits terminate upon retirement or resignation unless you choose to port or convert your coverage.

Employee Life and AD&D

Amount

Life insurance benefit amount: \$10,000.

Voluntary Term Life Insurance

Mutual of Omaha

You also have the opportunity to purchase additional life coverage for yourself and your dependents at group rates. The chart below shows you the coverage available. Note: Spouse and child coverage is only available when the employee elects voluntary coverage for him or herself.

	Amount	Guaranteed Issue
Employee	\$10,000 increments up to \$500,000, not to exceed 5x salary	\$200,000
Spouse	\$5,000 increments, up to \$100,000, not to exceed 50% of employee's benefit	\$50,000
Child(ren)	\$1,000 increments up to \$10,000, not to exceed 50% of employee's benefit	\$10,000

Permanent Life

Unum

Permanent life insurance is a portable form of life insurance that is designed to provide long-term insurance protection for you during your working years and beyond. The coverage amount that is chosen, and the policy premiums are guaranteed to be fixed for the life of the policy. Please visit the Employee Benefits Center at MyFremont25Benefits.com for detailed rate information.

Additional Benefits

Critical Illness with Cancer

Unum

Critical Illness with Cancer insurance pays a one-time, lump sum benefit amount upon the diagnosis of a covered disease or illness. You can use this money for any purpose you like, for example: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home healthcare costs, or any of your regular household expenses.

At the first enrollment opportunity, there are no medical questions you need to answer or medical tests you need to take to get coverage.

This coverage also includes a Wellness Benefit and portability, so you may take this coverage with you when your employment terminates. Please visit the Employee Benefits Center at MyFremont25Benefits.com for rate details.

Accident

Unum

Accident insurance helps pay for the unexpected expenses that result from accidents. It pays benefits above and beyond what your health insurance plan pays. Your benefits can be used any way you choose — from medical insurance deductibles to child care to home care. This coverage does not have a Pre-Existing Limitation condition, and includes portability, so you may take this coverage with you when your employment terminates. Please visit the Employee Benefits Center at MyFremont25Benefits.com for rate details.



Resources

Long Term Disability

The Hartford

Group # GLT-870656

Phone: (888) 747-8819

Website: <http://www.TheHartford.com>

Critical Illness and Cancer

Unum

Group # R0739128

Phone: (800) 421-0344

Website: <https://www.unum.com>

Basic and Voluntary Life

Mutual of Omaha

Basic Life Group # GLUG-AHSM

VTL Group # GVTL-AHSM

Phone: (800) 877-5176

Website: <http://www.MutualOfOmaha.com>

Accident

Unum

Group # R0739128

Phone: (800) 421-0344

Website: <https://www.unum.com>

Permanent Life

Unum

Phone: (800) 421-0344

Website: <https://www.unum.com>

If you need additional help, please contact the Fremont 25 Benefits Support Center.
We will be happy to assist you.

Phone: (884) 268-0639

Email: Support@BenefitsCallCenter.com

The Employee Benefits Guide is provided for illustrative purposes only. Actual benefits, services, premiums, claims processes, and all other features and plan designs for coverage offered are governed by the provider and the associated policies and certificates.