

# BENEFITS NEWSLETTER

CMCSS August 2014

## Open Enrollment—Medical Dental, and Vision Plans

CMCSS employees may enroll in Medical, Dental, and/or Vision from August 1, 2014 through October 1, 2014.

If you are already enrolled in a plan you may also add your dependents at this time.

Enrollment forms are available in the Benefits office at Central Office Monday through Friday between 7:30 am and 4:30 pm. You can also request enrollment forms be sent to you via the school system's mail courier.

## Sick Leave Bank—Open Enrollment thru October 31st

The purpose of the Sick Leave Bank is to provide sick leave to employees who have suffered an unplanned personal illness, injury, disability or quarantine and whose personal sick leave, annual leave and vacation days are exhausted.

All employees that elect to participate in the Bank shall have two(2) days of sick leave deducted from his/her personal accumulation (**one time only**) and deposited in the Bank by completing and signing the Sick Leave Bank enrollment form and returning it to the Benefits Department.

## 2014 Benefits Fair—Thursday, September 18th

Mark your calendars for the 10th Annual CMCSS Benefits Fair Thursday, September 18th from 3pm to 6pm in the Board Room at Central Office. Our Onsite Clinic will be providing free health screenings along with administering Flu Shots. If you do not have medical through BCBS there will be a \$15 charge for the Flu shot. Our vendors will be present with information, giveaways and door prizes!

### Medicare 101 Presentation

Are you planning for retirement and want to know more about Medicare? Barbara Acuna, Medicare Advocate from BlueCross BlueShield of Tennessee will present Medicare 101 – the A, B, C and D's of Medicare at this year's Benefits Fair. Her presentation will prepare you with the facts so that you can make a decision that's best for you. This will be held at 4:30pm in the Lecture Hall and will last approximately 1 hour.

**This year we will be giving away an Apple iPad and many other great door prizes!**

CMCSS Benefits Office:

★ Jeanel Kohnen  
931-920-7929

★ Amy Wigington  
931-920-7810



## TCRS Annual Statements

These are mailed out every November. Please keep a copy for your records. Also any Classified Employee that has not received the 6 month credit for serving your probationary time can contact Jeanel Kohnen in the Benefits Office to make an appointment to receive the credit. You will need to provide the current years TCRS Annual statement.



## **REMINDER**

Please review all of your benefit deductions by checking your paystub!

### **Retirement Plans: 403b vs. 401k**

All employees will now have the option to choose between a 403(b) retirement plan with MetLife or a 401(k) retirement plan with Great-West Financial. The addition of the 401k retirement plan has been implemented due to the new State plan that went into effect July 1, 2014 for all newly hired Certified (teachers) staff. The Board of Education will not make or match any amount contributed by the employee, this is a 100% employee contribution plan. The 403(b) and 401(k) allows employees to supplement their Tennessee Consolidated Retirement Plan.

If you currently have a 403(b) retirement plan with CMCSS there is no need to do anything. However, you certainly have the option to contact Great West Financial to compare the plans.

**There will be two informational meetings with the Metlife and Great-West representatives Monday, August 25<sup>th</sup> in the Director's Conference Room on the 2<sup>nd</sup> floor at Central Office. The first meeting will start promptly at 3:30pm and the second will start at 5pm.**

### **Reminder about your Health Insurance:**

Always use a Network Provider from the SELECT (S) Network. It is the employee's responsibility (outside of an emergency) to find in-network providers. The provider/hospital is not obligated to tell you if they are in our network. Local hospitals that participate in the SELECT (S) Network: **Gateway, Vanderbilt and Baptist.**

Reminder: Skyline and Centennial are NOT in the SELECT (S) network. If you have an in-network physician tell you to have a procedure done at an out-of-network facility, Blue Cross will NOT pay at the in-network rate. Always ask to use an in-network facility.



### **Dates To Remember**

- ◆ **October 1st**  
Last day for medical, dental, vision enrollment
- ◆ **October 31st**  
Last day to enroll in the Sick Leave Bank
- ◆ **November 26th—28th**  
Thanksgiving Break.  
Central Office closed
- ◆ **Dec. 22nd—Jan. 1st**  
Christmas Break  
Central Office Closed

### **EMPLOYEE DISCOUNTS**

As a CMCSS employee many local businesses support you by providing discounts and special offers.

- ◆ Verizon and Sprint
- ◆ Batteries Plus
- ◆ Clarksville Athletic
- ◆ YMCA
- ◆ Prime Fitness
- ◆ Dominos

And many more. You can find a complete list at:  
[www.cmcoss.net/faculty/discounts.aspx](http://www.cmcoss.net/faculty/discounts.aspx)