

AMERILIFE[®]
BENEFITS

Taylor & Sons
Insurance Services

Jackson County School District

Plan Year: 2023

Welcome to **Your Enrollment**



PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY

Taylor & Sons Insurance strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you make the most out of this opportunity to elect your benefits—that is why we have put together this Enrollment Guide.

The enrollment period for new employees is within 30 days of your date of hire, or for current employees, is the designated time period each year when you can make changes to your existing benefits. This guide will outline all of the different benefits Jackson County School District offers, so that you can identify which offerings are best for you and your family.

If you have any questions about any of the benefits mentioned in this guide, please do not hesitate to contact Taylor & Sons at 844-770-2300.

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OUR BENEFITS PARTNER



For over 60 years, Taylor & Sons Insurance and Financial Services has serviced the insurance needs of public-school systems, employees, and retirees. The primary focus of the agency is serving the needs of school system employees. The name “Taylor & Sons” has become an icon within public school systems across the state. We have built the respect of our clients and the carriers we represent, as well as our competition in our market.

Our objective at Taylor & Sons is to be recognized as the best, in each and every area in which we do business, and to provide our best advice, products, and services. We continue to be sensitive to our clients’ needs and make the satisfaction of those needs our most important job. We inform our clients of developments in our constantly changing marketplace. Service is our main priority each and every day. Our administrative office staff and field professionals are well-trained, experienced, competent, and courteous.

Taylor & Sons strives to provide cost-effective programs for a diverse group of businesses, professionals, educators, and individuals. Our mission is to effectively meet each client’s financial and insurance goals through our firm’s relationship with major carriers.

For help or assistance, we are always just a phone call or email away!

Telephone: 844-770-2300

Facsimile: 844-665-7638

Email: CustomerSupport@AmerilifeBenefits.com

Website: www.tandsbenefits.com

Employee Benefits Portal: www.mybenefitsportal.com/jcsd

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact us.

ENROLLMENT FAQ

Who is eligible?

If you are a full-time employee at Jackson County School District, you are eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. In addition, your legal dependents are eligible for supplemental benefits.

How to Enroll

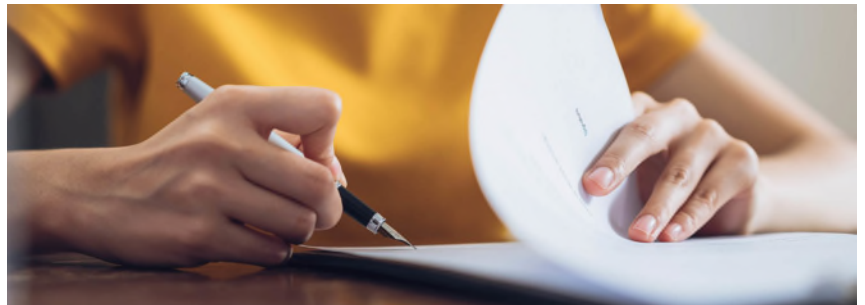
Are you ready to enroll? The first step is to verify all of your personal information. If you are an existing employee, review your current benefits and make any necessary changes. Did you move recently or get married?

Once all of your information is up to date, it is time to make your benefit elections. The decisions you make during the enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully before you meet with a Taylor & Sons benefits counselor.

Every employee is asked to provide their information, including but not limited to, address and phone numbers, to the Jackson County School District Office. Taylor & Sons will assist Jackson County School District in verifying and collecting this information. If any changes occur, please report these changes to Jackson County School District. You are responsible for notifying insurance carriers of these changes. Change forms can be obtained from Taylor & Sons.

When to Enroll

Please remember, new employees have 30 days from their date of hire to elect benefits. For those employees with current benefits, please be aware of the Open Enrollment start and end dates.



How to Make Changes

Unless you experience a life-changing qualifying event, you **cannot** make changes to your benefits until the next open enrollment period. Qualifying events include things such as:

- ★ Marriage, divorce, or legal separation
- ★ Birth or adoption of a child
- ★ Change in child's dependent status
- ★ Death of a spouse, child, or other qualified dependent
- ★ Change in employment status or a change in coverage under another employer-sponsored plan

DENTAL INSURANCE



Provider: MetLife

Eligibility: All full-time employees, their spouses, and/or children to age 26 are eligible for coverage. In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.



The following chart outlines the dental plan benefits.

Tier	Gold Premium
Employee Only	\$22.32
Employee & Spouse	\$44.60
Employee & Child(ren)	\$49.10
Employee & Family	\$72.56

Tier	Platinum Premium
Employee Only	\$39.50
Employee & Spouse	\$78.96
Employee & Child(ren)	\$86.84
Employee & Family	\$126.18

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VISION INSURANCE



Provider: MetLife
Network: Superior Vision

Eligibility: All full-time employees, their spouses, and/or children to age 26 are eligible for coverage. Driving to work, reading a news article, and watching TV are all activities you likely perform every day. However, your ability to do all of these activities depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Jackson County School District's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. If you seek the services of a provider listed in our [Preferred Provider Directory](#), your benefits include: One routine vision exam for a \$10 copay, and preferred pricing on a large selection of brand-name, designer frames, lenses, and lens options.



The following chart outlines the vision plan benefits.

Tier	Premium
Employee Only	\$6.92
Employee & Spouse	\$14.13
Employee & Child(ren)	\$12.46
Employee & Family	\$19.38

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DISABILITY INCOME INSURANCE



Provider: One America (AUL)



Eligibility: All active, full-time employees

At Jackson County School District, we want to do everything we can to protect you and your family. Jackson County School District provides employees with voluntary short- and long-term disability income benefit plan options. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. **Please note: You are not eligible to receive disability benefits if you are receiving workers' compensation benefits.**

	Plan Option 1	Plan Option 2
Benefits Begin	7/7	30/30
Benefit Amounts Available	You may elect a monthly benefit in increments of \$100 from a minimum of \$200, up to a maximum benefit of \$7,500	You may elect a monthly benefit in increments of \$100 from a minimum of \$200, up to a maximum benefit of \$7,500
Maximum Benefit	\$7,500	\$7,500

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FLEXIBLE SPENDING ACCOUNTS



Provider: Flex Made Easy

Paying for health care can be stressful. That is why Jackson County School District offers an employer-sponsored Flexible Spending Account (FSA).

WHAT ARE THE BENEFITS OF A MEDICAL REIMBURSEMENT FSA?

- **It saves you money.** The plans allow you to put aside money tax-free that can be used for qualified medical expenses.
- **It is a tax-saver.** Since your taxable income is decreased by your contributions, you will pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it is the beginning of the year.

You cannot stockpile money in your FSA. **If you do not use it, you lose it.** You should only contribute the amount of money you expect to pay out-of-pocket that year.

WHAT IS A DEPENDENT CARE REIMBURSEMENT FSA?

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately).

HOW DO I ENROLL?

Fill out the FSA Enrollment Form during Open Enrollment. Even if you signed up last year, you must re-enroll for 2022. **FSA savings example:** Bob and Jane's combined gross income is \$30,000. They have two children and file their income taxes jointly. Since Bob and Jane expect to spend \$2,000 in adult orthodontia and \$3,300 for day care next plan year, they decide to direct a total of \$5,300 into their FSAs.

	Without FSAs	With FSAs
Gross income	\$30,000	\$30,000
FSA contributions	0	-\$5,000
Gross income	\$30,000	\$25,000
Estimated taxes		
Federal tax	-\$2,550*	-\$1,776*
State tax	-\$900**	-\$750**
FICA tax	-\$2,295	-\$1,913
After-tax earnings	\$24,255	\$20,314
Eligible out-of-pocket expenses		
Medical and dependent care expenses	-\$5,000	\$0
Remaining spendable income	\$19,255	\$20,561
Spendable income increase		\$1,306

*Assumes standard deductions and four exemptions. **Varies, assume 3 percent.

ACCIDENT INSURANCE



Provider: CHUBB (Underwritten by Combined Insurance Company of America)

Accidents can happen to anyone, anywhere, at any time! Paying for out-of-pocket medical costs or other indirect costs after an accidental injury can be stressful. That is why Jackson County School District offers a voluntary accident insurance plan and you may elect coverage for either you or the entire family.



Accident insurance helps pay for the unexpected costs of an accidental injury by providing you cash benefits for things such as initial care, specific injuries, treatment, facility care, and follow-up care visits. Any of the benefits you receive from the policy are paid directly to you and can help you cover deductibles, co-insurance, or whatever expenses you may incur.

Plan Name:	Gold
Tier	Premium
Employee Only	\$9.96
Employee + Spouse	\$18.16
Employee + Child(ren)	\$18.94
Family	\$27.12
Plan Name:	Platinum
Tier	Premium
Employee Only	\$13.82
Employee + Spouse	\$25.26
Employee + Child(ren)	\$26.68
Family	\$38.12
Plan Name:	Diamond
Tier	Premium
Employee Only	\$16.60
Employee + Spouse	\$30.38
Employee + Child(ren)	\$32.06
Family	\$45.84

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CANCER INSURANCE



Provider: Prosperity

No one wants to experience a cancer diagnosis, but the fact is that the risk of getting cancer is great. In the United States, men have slightly less than a one in two lifetime risk of developing cancer; for women, the risk is a little more than one in three (Cancer Facts and Figures 2012, American Cancer Society). Our cancer/specified-disease insurance policy is designed to provide you with cash benefits during covered cancer treatments.

A supplemental cancer/specified disease insurance policy can also help protect your income and savings from expenses that are not covered by your major medical coverage, including:

- ★ Out-of-pocket medical expenses
- ★ Out-of-network specialists
- ★ Experimental cancer treatment
- ★ Travel and lodging when treatment is far from home
- ★ Drug trials and special diet needs

While you cannot always predict the future, we believe it is good to be prepared. Our cancer/specified-disease insurance is here to help you and your family better cope financially—and emotionally—if a positive diagnosis of cancer ever occurs.



Plan Name:	Cancer Plan Option 1
Tier	Premium
Employee Only	\$24.27
Employee + Spouse	\$37.91
Single Parent	\$27.32
Family	\$41.16
Plan Name:	Cancer Plan Option 2
Tier	Premium
Employee Only	\$38.47
Employee + Spouse	\$60.12
Single Parent	\$43.46
Family	\$65.28

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CRITICAL ILLNESS INSURANCE

Provider: Reliance Standard

Most of us are not financially prepared for a medical crisis caused by a critical illness within our family. Out-of-pocket expenses can deplete our savings, home equity, and retirement funds. Major medical insurance does not cover many non-medical expenses. Out-of-pocket costs include:

- ★ Deductibles and co-payments
- ★ Doctors and hospital costs exceeding usual and customary charges
- ★ Travel to out-of-town hospitals for treatment

Voluntary critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis, and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

HOW IT WORKS

All benefit payments are made directly to you in most cases, placing you in control at a time when you may feel that your options are limited. Some of the benefit is available to you after your initial diagnosis, so it is there when you need it most. You will save on your premiums because coverage through your employer typically is less expensive than purchasing on your own.

You have probably taken some steps to protect your assets and future financial stability with a health plan, life insurance, savings, etc. Take an additional step to round out your coverage and help you and your loved ones in the event of an unexpected critical illness.



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HOSPITAL INDEMNITY

Provider: Gulf Guaranty

Network: Deductible Guard

Does your major medical insurance cover all of your bills?

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. And even with major medical insurance, your plan may only pay a portion of your entire stay. That is why Jackson County School District offers a voluntary Hospital Indemnity plan for **all eligible full-time employees and their eligible dependents enrolled in the Mississippi State and School Health Insurance Plan.**

HOW DOES DEDUCTIBLE GUARD WORK?

Hospital Indemnity Benefit

When a covered person requires an inpatient hospital admission, Deductible Guard will pay up to the max benefit upon receiving *Proof of Provider Service* and the *Deductible Guard Claim Form*. The plan will reimburse the benefit amount directly to the covered person.

Wellness Benefit & COVID-19 Testing

Covered members are eligible to receive an annual \$50 wellness benefit and an additional \$50 benefit for COVID-19 Testing by completing a *Wellness Benefit Claim Form* and providing *Proof of Provider Service*.



Tier	Premium
Employee Only	\$31.00
Employee & Spouse	\$57.00
Employee & Child(ren)	\$43.00
Employee & Family	\$69.00

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UNIVERSAL LIFE INSURANCE with Long Term Care



Provider: Trustmark

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. Universal LifeEvents can help.

Universal LifeEvents offers a higher death benefit during your working years, when your needs and responsibilities are the greatest. You can choose a plan and benefit amount that provides the right protection for you. Universal LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the ending of one story won't stop the beginning of another.

SOLVING THE LONG-TERM CARE ISSUE

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal LifeEvents includes a long-term care (LTC) benefit that can help pay for these services at any age. Which ever option, this benefit remains the same level throughout your life, so the full amount is always available when you need it most.

WHAT WOULD HAPPEN IF YOU WEREN'T AROUND?

- ★ 1 in 3 households would have immediate trouble paying for living expenses if they lost their primary earner.
- ★ 40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?
- ★ 56% of Americans have less than \$10,000 saved for retirement – 1 in 3 have \$0 saved. Wouldn't it be nice to have some protection?

You can choose a plan and benefit amount that provides the **right protection for you.**



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IDENTITY PROTECTION



Provider: Allstate

PROTECT YOUR PERSONAL DATA AGAINST INCREASED ONLINE FRAUD

If you haven't had your identity stolen, you probably know someone who has. Identity theft occurs when someone steals your personal information and uses it without your knowledge to commit fraud or other crimes.

Proactive monitoring helps you stop fraud at its earliest sign and enables quick restoration for minimal damage and stress.

Our proprietary monitoring platform detects high-risk activity to provide rapid alerts at the first sign of fraud. In-depth monitoring goes beyond just looking out for a participant's Social Security number. Bots and human intelligence scour closed hacker forms for compromised credentials and other personal information.

We send alerts every time there's a data breach affecting you directly so you can take action immediately.



BEST-IN-CLASS CUSTOMER CARE

Should fraud or identity theft occur, highly trained in-house experts are available 24/7 to fully restore compromised identities, even if the fraud or identity theft occurred prior to enrollment. And with an identity theft insurance policy, you can rest assured that you're protected.

Tier	Premium
Employee Only	\$7.95
Employee & Spouse	\$13.95
Employee & Child(ren)	\$13.95
Employee & Family	\$13.95

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Provider: MetLife

LEGAL EXPERTS ON YOUR SIDE, WHENEVER YOU NEED THEM

Quality legal assistance can be pricey, and it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

METLIFE PROVIDES YOU WITH EASY ACCESS TO LEGAL SERVICES AT AN AFFORDABLE GROUP RATE

MetLife Legal Plans give you access to experts who can assist you with a broad range of personal legal needs you might face throughout your life. This could be when you are buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents.

HOW IT WORKS

With network attorneys available in person, by phone, or by email and online tools to do-it-yourself or plan your next move – we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost. Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan.



Whatever you need to protect your family, MetLife Legal Plans is here to make life a little easier.

Tier	Premium
Employee Only	\$18.75
Employee & Spouse	\$18.75
Employee & Child(ren)	\$18.75
Employee & Family	\$18.75

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VOLUNTARY GROUP TERM LIFE INSURANCE



Provider: One America

Voluntary Group Term Life Insurance and Accident Death and Dismemberment (AD&D) is offered to you as part of your employer's benefits plan. Coverage is available for yourself (employee), your spouse, and your child(ren). You are responsible for paying the full cost of coverage through monthly payroll deductions.

Voluntary Group Term Life and AD&D provides low cost coverage during your employment. You may be eligible for continuation of coverage should you go to another job or retire. Accidental Death and Dismemberment (AD&D) is part of the life insurance that provides an accidental death benefit and a portion of the death benefit for dismemberment if you lose speech, hearing, sight, digits or limbs.

Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.



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MEDICAL TRANSPORT



Provider: MASA

Be Prepared for the unexpected with a MASA membership. No matter where you live, you could have access to vital emergency medical transportation for a minimal monthly fee.

- ★ Emergent Ground Ambulance transports can easily surpass \$2,000 and can reach as high as \$5,000.
- ★ Emergent Air Ambulance transports frequently cost more than \$40,000, reaching as high as \$70,000.
- ★ If you are in need of specialized care and can be transported on a non-emergent basis, it is common for a medically equipped plan to cost more than \$20,000.

Most people assume that their health insurance will cover most, if not all, of the costs for these transports. Usually, the opposite is true, leaving you with financially crippling bills. MASA Medical Transport Solutions protects you when your insurance falls short.

EMERGENT PLUS	
Tier	Premium
Employee Only	\$14.00
Family	\$14.00

- ★ One low fee for peace of mind for emergent transport costs
- ★ No deductibles
- ★ Easy claim process
- ★ No health questions
- ★ Anyone can join

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QUESTIONS & ANSWERS

What changes are effective January 1?

- ★ Enrollment in a Flexible Spending Account (FSA) plan.
- ★ Enrollment in a pre-tax insurance premium plan.
- ★ Enrollment/Changes to supplemental benefit offerings.

What forms must be completed?

- ★ Meet with a Taylor & Sons representative to enroll, re-enroll, or waive enrollment for the new plan year.
- ★ Complete Carrier Request for Service forms for any name or address changes which have already been provided to HR (if applicable, provide a copy of marriage license or social security card).
- ★ Complete beneficiary forms or insurability forms for appropriate accident or life plans.

Where do I find these forms?

- ★ Visit your Benefits Portal (www.mybenefitsportal.com/jcsd) or contact Taylor & Sons Insurance (877-365-2341) for these forms.

When are the forms due and where do I return them?

- ★ All forms are due within 30 days of your date of hire or before the last day of your Open Enrollment for current employees. These forms can be returned to Taylor & Sons.

Other Information:

- ★ If you do not make changes to your current elections, those elections will remain the same for the plan year January 1 to December 31; **however, new elections must be made in order to continue participating in an FSA.**

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BENEFITS

Taylor & Sons
Insurance Services

For help or assistance, we are always just a phone call or email away!

Telephone: 844-770-2300

Facsimile: 844-665-7638

Email: CustomerSupport@AmerilifeBenefits.com

Website: www.tandsbenefits.com

Employee Benefits Portal: www.mybenefitsportal.com/jcsd