

Pearl River County School District

WELCOME TO

YOUR ENROLLMENT

Plan Year: 2019





# 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’s why we’ve 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 **Pearl River County School District** offers, so 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 don’t hesitate to contact **Taylor & Sons at 877-365-2341**.

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# TAYLOR & SONS Since 1958 INSURANCE & FINANCIAL SERVICES

An **AMERILIFE**® BENEFITS Company

For over 50 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:** 985-345-5064  
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*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.*

## WHO IS ELIGIBLE?

If you're a full-time employee at **Pearl River County School District**, you're 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 your information is up to date, it's 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 **Pearl River County School District** Office. Taylor & Sons will assist **Pearl River County School District** in verifying and collecting this information. If any changes occur, please report these changes to Pearl River County School District and Taylor & Sons. 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. 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 like:

- 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: **AMERITAS**  
 Network: (Classic PPO)

**Eligibility:** All full-time employees, their spouses, and/or children to age 26 are eligible for coverage. ID cards will be provided to those who participate in 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.

Type of Service	Example Services	Waiting Period	The Plan Pays
Preventive Services	Routine Exams, cleanings, Bitewing X-rays	NONE	[100%]
Basic Services	Fillings, simple extractions	NONE	[80% of maximum allowable charges]
Major Services	Oral surgery, root canal, crowns	NONE	[50% of maximum allowable charges]
Orthodontics	Dependent children to age 19 - \$1,000 Lifetime Maximum per child	NONE	[50% of maximum allowable charges]
Deductible	Applies to basic and major services only		Individual - \$[50] Family - \$[150]
Annual Maximum	Per insured, per calendar year; Separate from Ortho Lifetime Maximum		[\$1500]
Payroll Deduction Amount	Employee only – \$[32.38] Employee & spouse – \$[61.64] Employee & child – \$[78.15] Family – \$[107.60]		

\*Please note this is a brief overview of coverage. It does not list all benefits, nor does it list exclusions and limitations. Please refer to your Evidence of Coverage or Summary Plan Description for list of benefit limitations and exclusions.

## VISION INSURANCE

Provider: **AMERITAS**

Network: (EyeMed Insight)

**Eligibility:** All full-time employees, their spouses, and/or children to age 26 are eligible for coverage. ID cards will be provided to those who participate in coverage.

**Pearl River 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.

The following chart outlines the vision plan benefits.

Services	In-Network Provider Benefit	Out-of-Network Provider Benefit
<b>Exam</b>	[\$10 Co-pay]	[Up to \$35]
<b>Materials</b>	[\$25 Co-pay]	[None]
<b>Standard Lenses</b> <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocal</li> <li>• Trifocal</li> <li>• Lenticular</li> <li>• Progressive</li> <li>• Polycarbonate</li> </ul>	[Single, Bifocal, and Trifocal lenses are covered by Co-pay] [Lenticular lenses- 20% discount] [Progressive lenses- based on lens options] [Polycarbonate to age 19 only- covered at Walmart & Sam's Club only]	[Single up to \$25] [Bifocal up to \$40] [Trifocal up to \$55] [Lenticular- No benefit] [Progressive- No benefit] [Polycarbonate- No benefit]
<b>Frames:</b>	[Any frame available at provider locations \$110 allowance]	[Up to \$65]
<b>Contact Lenses</b>	[\$0 Co-pay] [Elective up to \$115 allowance] [Medically Necessary covered in full] [Standard contact lens fitting exam fee up to \$40 Co-pay] [Specialty contact lens fitting exam fee not covered]	[Elective up to \$104] [Medically Necessary up to \$200] [Standard contact lens fitting exam fee not covered] [Specialty contact lens fitting exam fee not covered]
<b>Payroll Deduction Amount</b>	Employee only – \$[6.34] Employee & spouse – \$[12.04] Employee & child – \$[12.64] Family – \$[19.00]	

\*Please note this is a brief overview of coverage. It does not list all benefits, nor does it list exclusions and limitations. Please refer to your Evidence of Coverage or Summary Plan Description for list of benefit limitations and exclusions.

## DISABILITY INCOME BENEFITS

Provider: **RELIANCE STANDARD**  
 Eligibility: All active, full-time employees

At **Pearl River County School District**, we want to do everything we can to protect you and your family. **Pearl River County School District** provides employees with voluntary 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, though, that you are not eligible to receive disability benefits if you are receiving workers' compensation benefits.**

### BENEFIT AMOUNT

You may elect a monthly benefit in increments of \$100, from a minimum of 25% up to a maximum benefit of \$7,500 per month not to exceed 67% of your covered earnings (rounded to the next lower increment).

### ELIMINATION PERIOD

Options	Injury & Sickness
Option 1	0/7 Days
Option 2	14/14 Days
Option 3	30 Days
Option 4	60 Days
Option 5	90 Days
Option 6	180 Days

Note: If an employee is hospital confined as an \*In-Patient because of a disability, and has selected an elimination period of 30 days or less, benefits begin immediately. \*In-patient means an individual who is physically confined for an overnight stay, as a registered bed patient in a hospital or institution, as defined in the policy or plan

### FEATURES

- Conversion Privilege Extended
- Disability Benefit FMLA
- Continuation
- Survivor Benefit- 3 months
- Work Incentive & Child Care provisions
- Living Benefit
- Own Occupation Coverage- 24 months Residual and Partial Disability

### LIMITATIONS

- Mental/Nervous Illness Limitation-12 months out-patient
- Pre-Existing Condition Limitation- 3/12
- Substance Abuse Limitation- 12 months
- \*Please note- pre-ex limitations also apply to benefit increases

\*Please note this is a brief overview of coverage. It does not list all benefits, nor does it list all exclusions and all limitations. Please refer to your Evidence of Coverage or Summary Plan Description for list of benefit limitations and exclusions.

### MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	Duration of Benefits
61 or less	to age 65
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69 or more	1 year

### VALUE ADDED SERVICES

- Travel Assistance Service
- Employee Assistance Program

### EXCLUSIONS

Benefits will not be payable for any disability caused by; an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

## FLEXIBLE SPENDING ACCOUNTS

Provider: **Flex Made Easy**

Paying for health care can be stressful. That's why **Pearl River County School District** offers an employer-sponsored flexible spending account (FSA).

### WHAT ARE THE BENEFITS OF AN FSA?

- **It saves you money.** Allows you put aside money tax-free that can be used for qualified medical expenses.
- **It's a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it's 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 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?

**Meet with a Taylor & Sons representative during Your Enrollment.** Even if you signed up last year, you must re-enroll for 2018.

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)

### No one plans on getting injured ... but just in case, we've got you covered.

Accidents happen every day and, unfortunately they often come with unexpected costs. Chubb Accident pays cash benefits for covered injuries due to an accident. Benefits are paid directly to you or anyone you choose regardless of any other coverage you may have.

**First Accident:** Pays you \$100 soon after you report your first claim for covered benefits! If you get injured, we can begin processing your claim right over the phone so you can get cash fast.

**Sports Package:** Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses.

**Rehabilitation Package:** We pay cash benefits for Admission, Daily Confinement and Recovery! Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

### Features

#### Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

**Guaranteed Issue:** No medical history is required for coverage to be issued.

**Guaranteed Renewable:** Your coverage cannot be cancelled as long as your premiums are paid as due.

**Fully Portable:** You can keep your coverage even if you change jobs or retire.

**HSA Compatible**

### Initial Eligibility

**Employee Actively** employed working at least 17.5 hours per week; ages 18 and up

**Spouse** Ages 18 and up

**Dependent children/grandchildren**

Ages 0 to 26; No student status required; Coverage will continue for incapacitated dependent children regardless of age.

### Exclusions & Limitations

This is Accident-Only Insurance. No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person. No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident. No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or servicing in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.

\*This document is a brief description of Form Nos. C14059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions, and limitations.

## CANCER INSURANCE

Provider: **LOYAL AMERICAN**

Almost everyone has been affected by cancer in some way. Whether experienced by a relative, loved one, friend, or co-worker, most people have witnessed the devastating effects of the disease.

In fact, a study by the American Cancer Society suggests that slightly less than 1 in 2 men and slightly more than 1 in 3 women will develop or die from cancer.

Cancer can be a costly illness. It can take a toll on your health, your emotions, your time, your relationships—and your wallet. Keep in mind that even the best health insurance won't cover all your health costs and even with the best planning, there will be unforeseen and unexpected charges. Those costs you must pay because your health insurance does not cover are called *out-of-pocket costs*.

Cancer is the **second most common** cause of death in the U.S. (Heart Disease is **number one**.)

Benefits
Annual wellness benefit per covered person - \$100
Positive Diagnosis Benefit- pay actual charge not to exceed \$300 per calendar year
Pays \$4,000 once per lifetime for first occurrence positive diagnosis of internal cancer
Annual benefits for radiation and chemotherapy- up to \$15,000 per calendar year
Daily hospital benefits \$300 per day for confinements of 30 days or less
Surgical benefit rider will pay up to \$3,000 for a surgical procedure for treatment
Transportation and lodging for out of town cancer treatment
Anesthesia Expense to be paid for the expense incurred up to \$750
Specified Disease benefit rider covers 38 Specified Diseases
ICU benefit rider will provide benefits for the insured confined in ICU for sickness or injury to a maximum of 45 days per period of confinement
Nursing services and home health care
Dependent children to age 25 can be covered
Guaranteed renewable and portable policy

**\*\*The benefits outlined above are according to a Level B plan. The benefits you elect could be lower or higher according to the plan you choose.**

Benefits are paid directly to you and premiums qualify under Section 125 plan for pre-taxing.

\*Please note this is a brief overview of coverage. It does not list all benefits, nor does it list exclusions and limitations. Please refer to your Evidence of Coverage or Summary Plan Description for list of benefit limitations and exclusions.

## CRITICAL ILLNESS

Provider: **AFLAC**

### Aflac can help ease the financial stress of surviving a critical illness.

Chances are you may know someone who's been diagnosed with a critical illness. You can't help notice the difference in the person's life—both physically and emotionally. What's not so obvious is the impact a critical illness may have on someone's personal finances.

That's because while a major medical plan may pay for a good portion of the costs associated with a critical illness, there are a lot of expenses that may not be covered. And, during recovery, having to worry about out-of-pocket expenses is the last thing anyone needs.

### That's the benefit of an Aflac Group Critical Illness plan.

It can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke.

More importantly, the plan helps you focus on recuperation instead of the distraction of out-of-pocket costs. With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

Understanding the facts can help you decide if the Aflac Group Critical Illness plan makes sense for you.

<p>FACT NO. 1</p> <p>ESTIMATED <b>83.6</b> MILLION</p>	<p>FACT NO. 2</p> <p>CORONARY HEART DISEASE COST THE UNITED STATES <b>\$108.9</b> BILLION</p>
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AMERICAN ADULTS—GREATER THAN 1 IN 3—HAVE ONE OR MORE TYPES OF CARDIOVASCULAR DISEASE (CVD).<sup>1</sup>

<sup>1</sup> American Heart Association/American Stroke Association 2013 Statistical Fact Sheet

THIS TOTAL INCLUDES THE COST OF HEALTH CARE SERVICES, MEDICATIONS, AND LOST PRODUCTIVITY.<sup>2</sup>

<sup>2</sup> Centers for Disease Control and Prevention Heart Disease Fact Sheet 2015

Coverage underwritten by Continental American Insurance Company (CAIC)  
 A proud member of the Aflac family of insurers

## PERMANENT LIFE INSURANCE

### LifeTime Benefit Term

Valuable insurance protection that lasts a lifetime

Life insurance provides your family with money after your death. This money will help your family meet continuing financial needs that would have been provided by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

In addition to providing a life insurance death benefit, LifeTime Benefit Term gives you the option to receive an accelerated payment of your life insurance coverage to help cover the costs associated with nursing home, assisted living, and even in-home care. LifeTime Benefit Term is a great way to protect your most important asset and help provide the peace-of-mind your family deserves.



#### Valuable life insurance protection through age 120

- LifeTime Benefit Term life insurance up to \$150,000 for eligible employees (must be actively at work).
- Base life and all riders except long term care riders insurance premiums are guaranteed never to increase through age 100.
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible options to:
  - Continue your coverage at the same premium; or
  - Elect paid-up insurance coverage of a reduced amount after 5 years with no further premium payments—Guaranteed!
- Fully portable - you own it and can take it with you when you leave your employment.
- Spouse and child coverage is available for additional premiums.
- **Accelerated Death Benefit for Terminal Illness<sup>†</sup>\***
  - You can receive up to 50% of the death benefit (not to exceed \$100,000) if you are diagnosed as terminally ill, with the remaining death benefit being paid to your beneficiary.

#### Accelerated Death Benefit for Long Term Care (LTC)<sup>†</sup>\*

- If you are certified by a physician as being both chronically ill and confined to a nursing home, home health care, assisted living, or adult day care services, you will receive 4% of your death benefit each month for up to 25 months. Benefits would begin after a 90 day elimination period has been satisfied.

#### Extension of Long Term Care Benefits (EOB)<sup>†</sup>

- Extends the monthly Long Term Care benefit for up to an additional 50 months, after 100% of the base death benefit has been used for long term care.
- Insurance premiums are waived during the time this benefit is being paid.

#### Optional Benefit Riders

**Dependent Child<sup>†</sup>**—Covers your dependent children for up to \$25,000.

**Accidental Death Benefit<sup>†</sup>**—Pays up to double the death benefit to your beneficiary if death results from accident.

**Waiver of Premium<sup>†</sup>**—Waives your premium payments if you become totally disabled.

**Payor Waiver of Premium<sup>†</sup>**—Waives the premium of your spouse, if you, the payor becomes totally disabled.

**Level Term<sup>†</sup>**—Provides additional insurance for your spouse to maximize your premium dollar.

<sup>†</sup> See contract for a complete definition of benefit eligibility. These optional benefits are available at additional costs. Long Term Care and Extension of Long Term Care Benefits premiums can increase to a guaranteed maximum. Premium increases can occur only if all contracts in a state where this benefit is issued are increased. Premiums cannot be increased solely because of an independent claim.

\* Any accelerated death benefit received for Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for a death benefit or any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is \$150,000. The accelerated death benefit for a terminal illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.



Fidelity Life Association,  
 A Legal Reserve Life Insurance Company  
 Rated A- (Excellent) by A.M. Best  
[www.FidelityLife.com](http://www.FidelityLife.com)

Fidelity Life Association is headquartered in Chicago, IL and licensed in all states and the District of Columbia, except for WY and NY. LifeTime Benefit Term (LBT Policy Number = WP300, LBT Certificate Number = WC300). A two-year suicide exclusion and contestability apply. All applications are subject to underwriting approval. Our NAIC number is 63290.

## HAVE YOU EVER?

- NEEDED YOUR WILL PREPARED OR UPDATED
- NEGOTIATIONS WITH CREDITORS
- HAD TROUBLE WITH A WARRANTY OR DEFECTIVE PRODUCT
- NAME CHANGE
- RECEIVED A MOVING TRAFFIC VIOLATION
- HAD CONCERNS ABOUT CHILD SUPPORT
- WORRIED ABOUT BEING A VICTIM OF IDENTITY THEFT
- BEEN CONCERNED ABOUT YOUR CHILD'S IDENTITY
- LOST YOUR WALLET
- WORRIED ABOUT ENTERING YOUR PERSONAL INFORMATION ONLINE
- FEARED THE SECURITY OF YOUR MEDICAL INFORMATION
- BEEN PURSUED BY A COLLECTION AGENCY

Included in  
MetLaw Membership:

Included in  
InfoArmor Membership:

- PERSONAL LEGAL ADVICE ON UNLIMITED ISSUES
- LETTERS/CALLS MADE ON YOUR BEHALF
- CONTRACTS & DOCUMENTS REVIEWED
- LAWYERS PREPARE YOUR WILL, YOUR LIVING WILL AND YOUR HEALTH CARE POWER OF ATTORNEY
- MOVING TRAFFIC VIOLATIONS
- 24/7 EMERGENCY ACCESS FOR COVERED SITUATIONS
- **Identity Monitoring**  
Monitor identities to uncover identity fraud at its inception, High Risk Transaction alerts to detect fraud sooner-including unauthorized account access, fund transfers and password resets.
- **CreditArmor**  
Offers an annual credit report, monthly credit scores, and monitoring of your TransUnion credit file for no additional charge. Activate these credit services in your online portal.
- **WalletArmor**  
This secure, online document reposeritor makes lost wallet replacement quick and easy. Using state-of-the-art technology, includes real-time card monitoring of the Underground Internet.

Payroll Deduction Monthly	Individual	Family
<b>MetLaw</b>	<b>\$18.75</b>	<b>\$18.75</b>
<b>InfoArmor</b>	<b>\$7.95</b>	<b>\$13.95</b>

This is a general overview and is for illustrative purposes only. Plans and services vary from state to state. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.

## PET INSURANCE

Provider: **NATIONWIDE**

Discover the greatest pet insurance plans ever offered.  
Exclusively for employees.  
Only from Nationwide.

You care about your pets and consider them members of your family. So whether your family includes kids with two feet or kids with four paws—or both—you know what responsibility looks like.

So why not give your pets the best health care available?

The **My Pet Protection**™ suite of pet insurance plans is composed of the only plans specifically designed for employees and gives you superior protection at an unbeatable price, featuring:

- ✓ **90% back on vet bills**<sup>1</sup>
- ✓ **Exclusivity**—unavailable to the general public
- ✓ **One set price, regardless of the pet's age**
- ✓ **The best deal anywhere: an average savings of 40% over similar plans from other pet insurers**<sup>2</sup>
- ✓ **A wellness plan option that includes spay/neuter**<sup>3</sup>, preventive dental cleaning and more

Easy  
enrollment



<sup>1</sup> Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.

<sup>2</sup> Average based on similar plans from top competitors' websites for a 4-year-old Labrador retriever in Calif. 94550. Data provided using information available as of March 2016.

<sup>3</sup> Spay/neuter coverage is available with My Pet protection with Wellness

- Pet owners receive a 5% discount by insuring two to three pets or a 10% discount on each policy for four or more pets.
- Excludes pre-existing conditions

## **403(B) RETIREMENT PLANS**

### **403(b) Plan and 457(b) Deferred Compensation Plan**

The 403(b) and 457(b) Plans are valuable retirement savings options available through Pearl River County School District, MS. This notice provides a brief explanation of the provisions, policies and rules that govern the 403(b) and 457(b) Plans.

Plan administration services for the 403(b) and 457(b) plans are provided by TSA Consulting Group, Inc. (TSACG). Visit the TSACG website ([tsag.com](http://tsag.com)) for information about enrollment in the plan, investment product providers available, distributions, exchanges or transfers, 403(b) and/or 457(b) loans, and rollovers.

#### **Eligibility**

All employees are eligible to participate in the 403(b) and 457(b) plans immediately upon employment, however, private contractors, appointed/elected trustees and/or school board members and student workers are not eligible to participate in the 403(b) Plan. Employees may make voluntary elective deferrals to both the 403(b) and 457(b) plans. Participants are fully vested in their contributions and earnings at all times.

#### **Employee Contributions**

Upon enrollment, participants designate a portion of their salary that they wish to contribute to their traditional 403(b) and/or 457(b) account(s) up to their maximum annual contribution amount on a pre-tax basis, thus reducing the participant's taxable income. Contributions to the participant's 403(b) or 457(b) accounts are made from income paid through the employer's payroll system. Taxes on contributions and any earnings are deferred until the participant withdraws the funds.

## QUESTIONS & ANSWERS

### What changes are effective Jan. 1, 2019?

- 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 ([mybenefitsportal.com/pearlriver](http://mybenefitsportal.com/pearlriver)) 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 HR or Taylor & Sons.

### Other Information:

- If you do not make changes to your current elections, those elections will remain the same for the plan year Jan. 1 to Dec. 31, 2019; **however, new elections must be made in order to continue participating in an FSA.**

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

Telephone: 985-345-5064  
Facsimile: 985-542-8238  
Email: [info@tandsbenefits.com](mailto:info@tandsbenefits.com)  
Website: [www.tandsbenefits.com](http://www.tandsbenefits.com)

# Notes:

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