

Anne Arundel County Public Schools

Voluntary Benefits Guide



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(403b, 403b7, 457b)
(separate booklet available)

Anne Arundel County Public Schools provides a comprehensive benefits package. This includes several voluntary benefit options which are available through convenient payroll deduction. The information in this booklet describes these benefits in more detail (Tax Deferred Programs are explained in a separate booklet).

There are no special enrollment times for these benefits, with the exception of Long-term Care (during fall Open Enrollment). You may take advantage of these benefits at any time during your employment with Anne Arundel County Public Schools. Don't miss out- take the time to review this valuable information! If you have questions, please contact HR Benefits at 410-222-5221/5219.



Maryland College Savings Plans (529 Plan)

Under Section 529 of the Internal Revenue Code, the state of Maryland offers two programs designed to help families prepare for future college costs (for dependents or yourselves).

Funds invested in this plan can be used for tuition, room and board, and other college related expenses at any accredited college in the U.S. and some abroad as well. The Maryland College Investment Plan offers investors a choice of 10 different investment portfolios managed by T. Rowe Price. This gives you the flexibility to select the portfolio that is best for you and your family. This plan is available through AACPS payroll deduction. You may enroll in this program at any time.

The Maryland Prepaid College Trust is also available to AACPS employees through payroll deduction, however there is only a limited enrollment period during the first quarter of every calendar year. Please check plan information for more specific details. This plan allows you to lock in tomorrow's college costs based on today's prices. This plan provides the security of a Maryland legislative guarantee. When your child goes to college, the Prepaid College Trust will pay the full in-state tuition and fees at any Maryland public college. For out-of-state or private schools, the Prepaid College Trust will pay the weighted average tuition.

For information regarding the Maryland College Savings Investment Plans, contact the College Savings Plans of Maryland at 1-888-4MD-GRAD with questions about these programs, or go on-line for more information at www.collegesavingsmd.org.



Anne Arundel County Employees' Federal Credit Union

Employees have the option of remitting funds to the Credit Union by payroll deduction or direct deposit. The Credit Union offers free checking and provides many investment and loan options.

Investment Options

Various savings and checking options, and Christmas and Vacation Club accounts are available. Loan options include the following: unsecured line of credit, secured loan, new car loan, re-finance new car loan, vacation loan, education loan, home equity line of credit, and second mortgages.

Other Services Available

Please contact the Credit Union for more information on the following: traveler's checks, Sam's Club membership, amusement park tickets, life insurance, temporary disability insurance, and free loan protection insurance.

Two Credit Union Locations:

2661 Riva Road, Bldg. 700, Annapolis, MD 21401
410-222-7283

Monday-Thursday – 8:30a.m.-3:00p.m.; Friday – 8:30a.m.-5:30p.m.

Drive Thru:

Monday-Thursday – 7:30a.m.-3:00p.m.; Friday – 7:30a.m.-5:30p.m.

8436 Veterans Highway, Millersville, MD 21108
410-222-7283

Monday-Thursday – 8:30a.m.-3:00p.m.; Friday – 8:30a.m.-5:30p.m.

Drive Thru:

Monday-Thursday – 7:30a.m.-3:00p.m.; Friday – 7:30a.m.-5:30p.m.

Savings Account Direct Deposit

All permanent employees may take advantage of another payroll deduction option—a deduction directly deposited into your savings account at the financial institution of your choice. This deduction is offered in addition to the Credit Union deduction and net pay direct deposit offered to all permanent employees of the Anne Arundel County Public Schools.



In order to have a deduction directly deposited into the savings account of your choice, you need to complete the Savings Account Deduction Authorization Form. The form must also be signed by an official at your financial institution before being submitted to HR Benefits. The deduction will take effect two weeks following receipt of a properly completed form.

Copies of the Savings Account Deduction Authorization Form can be obtained at your work location and HR Benefits. If you have any questions concerning this benefit, you can call HR Benefits at 410-222-5221/5219.

Long-term Care Insurance

A voluntary long-term care benefit program is available to all permanent (16 or more hours/week) employees through Unum. New hires may enroll within 31 days of employment and guaranteed issue applies up to certain benefit levels during this 31-day period. Annual enrollment is during fall Open Enrollment. A variety of plan options exist within this program which are available at group discounted premiums. Spouses, parents and parents-in-law, grandparents and grandparents-in-law, siblings, and adult children are eligible to apply through evidence of insurability (EOI). The premium is based on age and plan selected and is payroll deducted for employees and their spouses. Other family members are direct billed from Unum.

All benefit levels include coverage for nursing homes, professional home healthcare, and assisted living facilities. Choices of inflation protection and non-forfeiture benefits are available. Please refer to www.unum.com/enroll/aacps for more details, including premium information. You may also reach Unum at 1-800-227-4165 (AACPS Group Code is 574832).



U.S. Savings Bonds

United States Series E Savings Bonds may be purchased through continuous payroll deductions or through a one-time purchase. The minimum bond purchase amount is \$100.00, which has a bond sale amount of \$50.00.

Bonds may be purchased naming anyone as the owner, co-owner, or beneficiary of the bonds. Bonds may also be issued with an estate or charity listed as the co-owner. Employees may purchase bonds of different denomination and/or with different co-owners/ beneficiaries named. Applications may be obtained in your school office or by contacting HR Benefits at 410-222-5221/5219.

Continuous Bond Program

Continuous savings bonds may be purchased through permanent payroll deductions over one, two, four, or five payrolls. Employees wishing to purchase savings bonds may enroll for savings bonds at any time of the year.

One-Time Bond Program

The One-Time Bond Program allows the one-time purchase of savings bonds over two payroll deductions. Employees may enroll in One-Time Bonds at any time of the year. One-Time Bonds are not permanent deductions.



Other Voluntary Insurance Options

TAAAC Sponsored Insurance Plans

TAAAC membership is required for all plans

Employee Plan Services, Inc. (EPS)

Please note that Employee Plan Services, Inc.(EPS) replaced the TAAAC sponsored American Fidelity payroll deduction option May 1, 2005.

AFLAC

AFLAC is the largest insurance carrier of Voluntary Supplemental Benefits in the world. It is also the only product available to Unit I employees that may provide a benefit for absences due to normal pregnancy (based on terms of the policy), with premiums paid by payroll deduction.

Members will have access to AFLAC's top selling insurance for Short-Term Disability, Cancer and Personal Accident. These products may cover TAAAC members and/or their families. AFLAC's products could provide salary replacement for absences due to off-the-job accidents or illnesses. Benefits could be provided *in addition to* personal sick leave or sick bank benefits. To learn more about these benefits, please contact Employee Plan Services and ask for you AFLAC Representative, or e-mail aflac@employee-plans.com, identifying yourself as an AACPS TAAAC member.

The Hartford

The Hartford Insurance products are endorsed by TAAAC and offered only to TAAAC members.

The Hartford has been serving members of the Maryland State Teachers Association for over 25 years. It offers Long-Term Disability, Limited Term Disability, Earnings Guard and Accidental Death and Dismemberment. The Hartford offers low group rates through payroll deduction that could pay benefits to age 65. Further, plans can be customized to integrate into the TAAAC Sick Leave Bank, thereby avoiding the cost of providing duplicate coverage. The disability programs are integrated into members' sick leave benefits so that a member will never miss a paycheck, even while workers' compensation claims or disability retirement claims are pending. There are also programs that could cover spouses.



To learn more about the Employee Plan Services, Inc. (EPS) products, contact:
Suzanne Herrmann

Employee Plans Services, Inc.
301-585-4990 (office)
1-877-884-3784 (toll-free)
301-585-2715 (fax)
smh@employee-plans.com

NEA Payroll Plus Program

NEA, TAAAC's national affiliate, offers a variety of comprehensive member benefits at favorable rates through this payroll slot, including the:

- NEA-Sponsored Money Market Account
- NEA MemberCare Long-Term Care Insurance Program
- NEA Group Term Life Insurance Plan
- NEA Valuebuilder Programs
- NEA AD&D Insurance Plan
- NEA Guaranteed Issue Life

For more information about these NEA sponsored benefits, go to NEAMB.com or call the NEA Member Services Center at 1-800-637-4636. This number is serviced from 8:00a.m. to 8:00p.m., Monday through Friday and from 9:00a.m. to 1:00p.m. Saturday.

To start, change or stop payroll deductions, contact BCL Systems, Inc. (third party administrator) at 1-888-805-3919. This number is serviced from 10:00a.m. to 7:00p.m. EST.

For any further details about the NEA Payroll Plus Program, contact the TAAAC Office at 410-224-3330.

Horace Mann

Qualifying TAAAC members can enjoy:

- a five percent discount if you pay your auto premium through payroll deduction;
- a member-only auto discount;
- replacement cost coverage if your new car is totaled in the first year;
- and more.



You may also be eligible for these auto insurance discounts:

- five percent Educator Discount;
- up to 10 percent discount if you have other lines of business with Horace Mann, such as a 403(b) annuity or life or homeowner's insurance;
- up to 20 percent Good Student Discount; and
- up to 20 percent Multi-Car Discount

To learn more, call your local Horace Mann representatives:

Jeffrey D. Hudson - 410-760-0420

404 Crain Highway S.W., Glen Burnie, MD 21061

AEL Sponsored Insurance Plan

Effective October 2007, AEL members may participate in the AFLAC benefit program through voluntary payroll deduction. Several income protection plans are available. Go to AEL's website, aelaacps.org, Member Services, Professional Partners, to link to AFLAC's website for more information.

You may also contact Employee Plan Services and ask for an AFLAC representative.

Employee Plan Services contact information:

Suzanne Herrmann

301-585-4990, 1-877-884-3784 (toll free)

301-585-2715 (fax)

smh@employee-plans.com

AFSCME Sponsored Insurance Plans SF & C

SF & C is endorsed by and offered only to employees who are members of the American Federation of State, County, and Municipal Employees (AFSCME - Unit III Employees). SF & C offers a choice of life insurance, disability protection, supplemental retirement income, and cancer expense/hospital protection plans. To learn more about these benefits contact:

Ray Von Daniels

7400 York Road, Suite 201, Baltimore, MD 21204

410-337-7577; 1-800-876-7768



SAAAAC Insurance Plan

SAAAAC members have access to a variety of voluntary income protection programs available through payroll deduction through AFLAC. To learn more about these benefits, please contact Employee Plan Services and ask for an AFLAC representative, or e-mail aflac@employee-plans.com, identifying yourself as an AACPS SAAAAC member.

Employee Plan Services contact information:

Suzanne Herrmann
301-585-4990, 1-877-884-3784 (toll free)
301-585-2715 (fax)
smh@employee-plans.com

Voluntary Insurance Options offered to All Employees

Educators Financial Group

Educators Financial Group has been serving the employees of the Anne Arundel County Board of Education for over fifty years. These products and services are available to all permanent employees, as well as to spouses and children of AACPS employees through the convenience of payroll deduction. Products include Disability Income Protections, Life Insurance, Low Cost Ten-Year, Fifteen-Year, and Twenty-Year Term Insurance, Long-Term Care Insurance, and Tax Deferred Annuities. Free services include Financial Needs Analysis, Retirement Planning, and Estate Analysis. We also provide a free analysis of your pension options. To learn more about these benefits, contact:

Herb Cadle, CLU, ChFC
Ron Weaver
Tom Anderson
Jane Salvarola

Educators' Financial Group, LLC
901 Dulaney Valley Road, Suite 700
Towson, MD 21204
443-279-0277
800-265-8787
410-823-4144 (fax)
customerservice@educatorsfg.com



Horace Mann

Horace Mann is offered to all employees. If you are a Unit I employee, refer to the TAAAC sponsored insurance section for more information on Horace Mann. Most benefits are provided through convenient payroll deduction through AACPS. Horace Mann offers a choice of personal and family life insurance, disability and paycheck protector plans, home and auto, retirement plans, Roth IRA, long-term care, and financial planning. To learn more about these benefits, contact:

Jeffrey D. Hudson – 410-760-0420
404 Crain Highway S.W.
Glen Burnie, MD 21061

**If you have questions, please contact the Office of
Human Resources Benefits at 410-222-5221.**



Anne Arundel County Public Schools
Division of Human Resources
HR Benefits
2644 Riva Road
Annapolis, MD 21401
410-222-5221



The Anne Arundel County Public School System does not discriminate on the basis of race, sex, age, national origin, religion, disability, sexual orientation, or familial status in matters affecting employment or in providing access to programs. Questions regarding nondiscrimination should be directed to Mr. Leslie N. Stanton, Specialist in Human Relations, Anne Arundel County Public Schools, 2644 Riva Road, Annapolis, Maryland 21401, (410) 222-5318; TDD (410) 222-5500.