

# Voluntary Benefits Guide



Anne Arundel County Public Schools provides a comprehensive benefits package. This includes several voluntary benefit options which are available through convenient payroll deduction, which are described in this 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 or [benefits@aacps.org](mailto:benefits@aacps.org).

Refer to **[www.aacps.org](http://www.aacps.org)** > **HR/Employment** > **Benefits** > **Supplemental Retirement** for information on our Supplemental Retirement Program (403b/457b).

**In this document you will find information for:**

**College Savings  
Plans (Section 529)**

**Credit Union**

**Savings Account  
Direct Deposit**

**Tuition Reimbursement**

**Long-term Care Insurance**

**U.S. Savings Bonds**

**Union Sponsored Insurances**

**Income Insurance,  
Life Insurance and**

**Disability Insurance**

## **Maryland 529** **(College Savings Plans of Maryland)**

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 the **Maryland College Investment Plan** can be used for tuition, room and board, and any expense that meets the definition of the IRS Publication 970. The Maryland College Investment Plan offers investors a choice of 14 investment portfolio options 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 tuition based on today's prices. Plus, 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 mandatory fees at any Maryland public college. For out-of-state or private schools, the Prepaid College Trust will pay the weighted average tuition.

You are eligible for a Maryland State income tax deduction of up to \$2,500 per account or beneficiary, depending upon the plan.

For information regarding the plans, contact the College Savings Plans of Maryland at 1-888-4MD-GRAD (1-888-463-4723) with questions about these programs, or go on-line for more information at **[www.maryland529.com](http://www.maryland529.com)**.

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# Educational Systems Federal Credit Union

Educational Systems Federal Credit Union has served the education community for 60 years. With 12 branches throughout Maryland, the Credit Union serves educators, parents, and students in seven school systems and three community colleges in Maryland.

The Credit Union is a full service financial institution offering products and services designed to help members of the education community, such as:

- Premium summer pay—educators can save for summer months when they don't receive a regular paycheck and have their money grow with a high rate of return.
- Auto loans—no payments for 90 days.
- Mortgages—up to 95% loan-to value financing and an opportunity to receive a rebate when you use a realtor from the HomeAdvantage™ program network.

Members have 24/7 access to their accounts via:

- Onsite financial services – a team of relationship managers who can open accounts and help you with your financial needs at your desired location.
- Online banking with Bill Pay
- Mobile banking app to deposit checks, transfer money, pay bills, and more
- Surcharge-free ATMs
- Phone banking

Educational Systems FCU is proud to support education by providing scholarships, professional development awards, financial education seminars, and sponsoring school academic programs and events.

Open an account by calling 301-779-8500, visiting the Annapolis branch at 2625 Riva Rd., Suite C, Annapolis, MD 21401 or scheduling an appointment with a Relationship Manager by emailing [OnsiteFinancialServices@esfcu.org](mailto:OnsiteFinancialServices@esfcu.org). For other locations, visit [esfcu.org](http://esfcu.org).



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# SECU (Credit Union)

SECU is Maryland's largest state-chartered financial cooperative with 24 branches across the state (seven in Anne Arundel County).

**Annapolis • Annapolis Towne Centre • Crofton  
Ellicott City • Glen Burnie • Millersville • Pasadena**

For branch locations and hours, visit [secumd.org](http://secumd.org) > **Branches and ATMs**. For more information, call 410-487-7328 or 1-800-879-7328.

SECU offers a full breadth of checking and savings products, as well as loan offerings with competitive rates. They also offer access to many electronic services for day-to-day account transactions, that allow PCs and mobile devices to provide branch services: 24/7 online banking, mobile banking with iPhone and Android apps, mobile deposit, to name a few.

- Access to over 70,000 surcharge-free ATMs nationwide through their partnership with AllPoint and Co-Op, plus 101 SECU ATMs across the state, 7-11, and Costco locations.
- Free online banking, mobile banking, and imaging ATMs.

It's easy to get started. Whether it's moving a direct deposit, switching a checking account, or setting up online or mobile banking, a specialist is available every step of the way.

## 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 approximately two weeks following receipt of a properly completed form.

The Savings Account Deduction Authorization form can be downloaded from [www.aacps.org](http://www.aacps.org) > **HR/Employment > Forms** or contact HR/Benefits at 410-222-5221/5219.

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# Tuition Reimbursement

If you are eligible and complete approved coursework, you may be reimbursed for tuition expenses (up to allowable levels) depending on your Unit. Refer to your negotiated agreement or board policy for more details.

The following chart shows eligible Units.

Unit	Association	Includes
I	TAAAC	Teachers, Social Workers, PPWs, etc.
II	AEL	Administrators
III	AFSCME	Custodial, Food Service, Bus Drivers, Maintenance
IV	SAAAAC	Secretaries, Clerks, T.A.s
V	—	Professional Support
VI	—	Executive Staff

Contact Human Resources at 410-222-5078 for more information.

# 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.aacps.org](http://www.aacps.org) > **HR/ Employment > Benefits > Long Term Care** for more details, including premium information. You may also reach Unum at 1-800-227-4165 (Contract #574832).

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# U.S. Savings Bonds

## TreasuryDirect Savings Bond Program

Interested employees enroll by establishing a personal account at [www.TreasuryDirect.gov](http://www.TreasuryDirect.gov) and then submitting a Savings Bond TreasuryDirect Deduction Authorization form to HR/Benefits. The minimum contribution is \$5.

Funds are direct-deposited into your TreasuryDirect account. You have the option to set up your account to automatically purchase the type and dollar value of bond you want every time you have accumulated enough money to make the purchase. The minimum bond purchase for both Series EE and Series I bonds is \$25. The minimum for a marketable security is \$100.

With TreasuryDirect, the US Treasury Department can offer employees the convenience of payroll deduction, while providing flexibility, different investment options, and ease to participants.

## Other Voluntary Insurance Options

### Employee Plans Services, Inc. (EPS)

Provides benefits to AEL, SAAAAC, and TAAAC members only. These benefits fill the gaps in the Sick Bank, FMLA, and the Board-provided employee benefits and are available for you, your spouse, and your family.

### AFLAC

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AFLAC is the largest provider of employee payroll voluntary benefits in the world. It provides cash benefits paid directly to you to assist with everyday expenses and bills. This is a supplement to your health insurance, which only pays your doctor and hospital bills and will not protect your income. These benefits assist in providing income for pregnancy, illness, accidents, and critical illnesses for you, your spouse, and your children to age 26 and include:

- short term disability
- maternity/paternity benefits
- cancer and heart related illness
- accidents
- hospital and ICU
- juvenile life insurance

Benefits are paid in addition to sick leave or sick bank and even protect you and your family during the summer months when sick leave is not available. All plans are portable and rates stay the same even if you leave the county.

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To learn more about these benefits please contact:

Suzanne Herrmann

301-985-2020 (Office) | 703-795-0406 (Cell)

Suzanne\_Herrmann@us.aflac.com

www.aflac.com/SAAAAC | www.aflac.com/TAAAC

### ***The Hartford***

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The Hartford has been working with Maryland teachers for over 40 years and is a 200 year old Fortune 500 company. There are six plans that are customized to fill the gaps in the sick bank. Plans may cover both you and your spouse. These plans are provided to AEL, SAAAAC, and TAAAC members only and could provide short/long term disability benefits to age 67. Benefits include:

- short term disability (will also pay for maternity)
- long term disability (pays to age 67)
- term life up to \$500K (also covers spouses)
- Accidental Death & Dismemberment (AD&D)  
(individual & family)

These plans fill gaps in sick bank, FMLA, and State Teacher Retirement Disability to provide benefits for both you and your spouse. These are benefits the Board does not supply.

For more information, please contact SMH@employee-plans.com or call 301-985-2020.

### ***Humana***

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#### **20 Year Term Life Insurance**

Humana term life insurance provides protection for a 20 year term and is guaranteed renewable, during which premiums and the death benefit stay at the same rate for the policy term. This is different than other plans whose premiums may increase every few years and can become more expensive as the years increase.

This plan is owned by you — meaning that you can take it with you at no additional cost should you leave AACPS. Both you and your spouse can be covered with this policy.



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## Critical Illness with Cancer Coverage

This plan provides benefits in case of a serious illness or condition (heart attack, stroke, cancer, transplants, burns, renal failure, and paralysis). You can also take advantage of the health screening benefit of \$100 each year. Premiums for this coverage are paid through the convenience of payroll deduction, and all employees are eligible to participate in this program on a guaranteed issue basis during their initial enrollment opportunity. While you have health insurance which pays the providers and hospitals, this pays you directly for expenses while you are out of work or if a family member is sick.

Contact SMH@employee-plans.com to find out more about how these plans can help you.

# TAAAC-Only Voluntary Programs

## NEA Payroll Plus Program

NEA, TAAAC's national affiliate, offers a variety of comprehensive member benefits at favorable rates, 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.

For any further details about the NEA Payroll Plus Program, contact NEA at 1-800-637-4636.

## Integrated Financial Solutions, Inc. (IFS)

Integrated Financial Solutions, Inc. (IFS) is the TAAAC-endorsed financial planning firm. IFS has provided valuable retirement services to Maryland educators for over 15 years. Through IFS's 'Understanding Your Retirement' workshops, thousands of educators have benefited from their expertise in retirement planning, navigating the retirement process, and helping to maintain the lifestyle they desire throughout retirement.



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IFS also offers the convenience of contributing to a Roth IRA through payroll deduction for qualifying TAAAC members. A Roth IRA can be a great retirement planning tool to help complement the retirement plans already available to TAAAC members. For more information, please call Bill Bush at 410-480-0007 or email [William.bush@lpl.com](mailto:William.bush@lpl.com).

**Tom Henry, CFP®**  
**Bill Bush, CFP®, CPA**  
**Damion Dengler, CFP®, CPA**

**Tim King**  
**Dennis Reisher**

**Integrated Financial Solutions, Inc.**  
**8850 Columbia 100 Parkway, Suite 400, Columbia, MD 21045**  
**410-480-0007 • 877-225-4374**  
**[www.ifsmd.net](http://www.ifsmd.net)**

## **Horace Mann Auto Insurance**

Qualifying TAAAC members can enjoy:

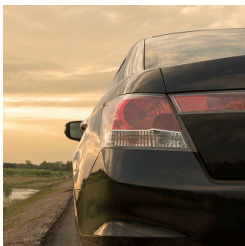
- a five percent discount if you pay your auto premium through payroll deduction;
- a member-only auto discount;
- replacement cost coverage if your new car is totaled in the first year; and more.

You and your family 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 Roth IRA, college funding, life or homeowner's insurance;
- up to 20 percent Good Student Discount;
- up to 20 percent Multi-Car Discount;
- teachers ages 22–29 are treated as adults; and
- special coverages for teachers and their families.

To learn more, call your local Horace Mann representatives:

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



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# AFSCME–Sponsored Insurance Plan

## 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:

Gordon Hammann, General Manager  
10075 Red Run Blvd. #550, Owings Mills, MD 21117  
410-337-7577 | 1-800-876-7768

## Voluntary Insurance Options offered to All Employees

### Educators Financial Group, LLC

For over 60 years, Educators Financial Group, LLC has been helping educators protect their families from a loss of income, due to death or disability, and protect their retirement assets before and after retirement. Life, disability, and long term care products supplement coverage available through the Board so that you can truly protect your family. All Educators Financial Group products are available through payroll deductions to any Anne Arundel Public School permanent employee.

Benefits counselors can help you plan to protect yourself and your family. Pre-retirement counseling is available at no cost. To learn more about these benefits, contact Jane Salvarola at 443-276-3100 and she will assign the appropriate representative.

Lyle Schill, Jr. (President) • Charles Klein (Vice-President)  
Elizabeth Reed  
Steve Hayes

Educators' Financial Group, LLC  
10400 Little Patuxent Parkway, Suite 280, Columbia, MD 21044  
443-276-3100 • 800-265-8787  
443-276-3110 (fax)  
customerservice@educatorsfg.com  
www.educatorsfg.com

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## 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 protection plans
- home and auto insurance
- retirement plans
- Roth IRA
- retirement rollovers

To learn more about these benefits, contact:

**Jeffrey D. Hudson**  
[jeff.hudson@horacemann.com](mailto:jeff.hudson@horacemann.com)

**Kerry Fox**  
[kerry.fox@horacemann.com](mailto:kerry.fox@horacemann.com)

**Rob Brown**  
[rob.brown@horacemann.com](mailto:rob.brown@horacemann.com)  
443-808-9889

404 Crain Highway S.W., Glen Burnie, MD 21061  
410-760-0420

**If you have questions, please contact the  
Office of Human Resources Benefits  
at  
410-222-5221/5219 or [benefits@aacps.org](mailto:benefits@aacps.org).**



**Anne Arundel County Public Schools**  
**Division of Human Resources**  
**HR/Benefits**  
**2644 Riva Road**  
**Annapolis, MD 21401**  
**410-222-5221/5219 • [benefits@aacps.org](mailto:benefits@aacps.org)**



**ANNE ARUNDEL**  
**COUNTY PUBLIC SCHOOLS**

Anne Arundel County Public Schools prohibits discrimination in matters affecting employment or in providing access to programs on the basis of actual or perceived race, color, religion, national origin, sex, age, marital status, sexual orientation, genetic information, gender identity, or disability.

***For more information, contact:***

Anne Arundel County Public Schools, Division of Human Resources  
2644 Riva Road, Annapolis, MD 21401  
410-222-5286 TDD 410-222-5000  
[www.aacps.org](http://www.aacps.org)