

Anne Arundel County Public Schools

Voluntary Benefits Guide

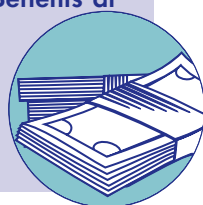


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Anne Arundel County Public Schools provides a comprehensive benefits package. This includes several voluntary benefit options which are available through convenient payroll deduction, which are described in this booklet.

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.

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



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 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 15 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. 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.

For information regarding the 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

Lobby:

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.

8684 Veterans Highway, Suite 100, Millersville, MD 21108
410-222-7283

Lobby:

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 approximately two weeks following receipt of a properly completed form.

The Savings Account Deduction Authorization form can be downloaded from www.aacps.org > **HR/Employment** > **Forms** or contact 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.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).

U.S. Savings Bonds

TreasuryDirect Savings Bond Program

Interested employees enroll by establishing a personal account at 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)

Employee Plans Services provides benefits to AEL, SAAAAC, and TAAAC members. **AEL, SAAAAC, or TAAAC membership is required for the programs detailed below.**

AFLAC

AFLAC is the largest insurance carrier of Voluntary Supplemental Benefits in the world. It also provides a benefit for absences due to normal pregnancy (based on the 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, Personal Accident, Personal Sickness, Heart Related, Hospital Visit, and ICU. These products may cover members and/or their families. AFLAC's products could provide salary replacement for absences due to accidents, illnesses or pregnancy. Benefits could be provided in addition to personal sick leave, sick bank benefits, and other health benefits. All benefits can also be paid during the summer months when sick leave or sick bank benefits are unavailable.

To learn more about these benefits and other health benefits, please contact Employee Plans Services and ask for your AFLAC Representative. Employee Plans Services can be reached by emailing suzanne_herrmann@us.aflac.com, info@employee-plans.com or by calling 301-985-2020 (office) or 1-877-884-3784 (toll free), identifying yourself as an AACPS AEL, SAAAAC, or TAAAC member.

The Hartford

The Hartford has been serving members of the Maryland State Teachers Association for over 35 years. It offers Long and Short Disability, 10-Year Level Term Life, Earnings Guard, and Accidental Death and Dismemberment. The Hartford offers low group rates through payroll deduction that could pay benefits to age 67. Further, plans can be customized to integrate into 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' compensa-



tion claims or disability retirement claims are pending. There are also programs that could cover spouses with your special group rates.

Humana

Term Life Insurance

Humana term life insurance provides protection for a 10 or 20 year term and is guaranteed renewable, during which premiums and the death benefit stay at the same rate for the policy term. The plan is owned by you – meaning that you can take it with you at no additional cost should you retire or change jobs. During your initial enrollment period all members and their dependents are eligible to elect coverage in this plan on a guaranteed issue basis.

Critical Illness with Cancer Coverage

This plan provides benefits in case of a serious illness or condition (heart attack, stroke, cancer, etc.). 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. Your family could also be protected with this program.

ING

ING offers Whole Life Insurance, which gives you permanent life insurance with cash value that grows over time. Coverage is available for you, your spouse, and your eligible dependent children and grandchildren. Plans can be customized to include Children’s Term Life Insurance, Accidental Death Benefit, Waiver of Premium, and Long-Term Care Coverage. The Long-Term Care Rider is available to provide monthly payments to offset the cost of care if you become seriously injured or ill. The cost remains the same and rates are determined based on your age when you enroll. Coverage is portable, so it will travel with you if you change jobs or retire. Your policy will accumulate cash value over time that you can withdraw or borrow against.

New employees may purchase some of these insurance programs with a guarantee issue coverage (no evidence of insurability required) within 30 days of date of hire or within 30 days of joining the union.



To learn more about these benefits, please contact Employee Plans Services, Inc. (EPS):

Employee Plans Services, Inc.
Suzanne Herrmann
301-985-2020 (Office)
1-877-884-3784 (Toll Free)
301-985-5114 (Fax)
Smh@Employee-Plans.com
www.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 1-888-805-3915. 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.

Integrated Financial Solutions, Inc. (IFS)

Integrated Financial Solutions, Inc. (IFS) is the endorsed financial planning firm of TAAAC. 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.

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.

Tom Henry, CFP®
Bill Bush
Damion Dengler, CPA
Tim King
Dennis Reisher

Integrated Financial Solutions, Inc.
3697 Park Avenue, Ellicott City MD 21403
410-480-0007 • 877-255-4374
www.ifsmd.net

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 ROTH IRA, college funding, 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
404 Crain Highway S.W., Glen Burnie, MD 21061
410-760-0420



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
7400 York Road, Suite 201, Baltimore, MD 21204
410-337-7577
410-979-4414 (cell)
1-800-876-7768



Voluntary Insurance Options offered to All Employees

Educators Financial Group, LLC

For over 55 years, all AACPS employees have had access to Educators Financial Group's Payroll Deduction Life & Disability Insurance Plans. Now you can even buy the new 20 Year Return of Premium Term which pays you back all your premiums tax free if you do not pass away during the 20 years! Now available with guaranteed approval regardless of your health. Spouse and dependent life insurance coverage is also available through payroll deduction.

Let our benefits counselors 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)
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

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, retirement plans, Roth IRA, long-term care, and financial planning. To learn more about these benefits, contact:

Jeffrey D. Hudson
jeff.hudson@horacemann.com

Kerry Fox
kerry.fox@horacemann.com

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



Anne Arundel County Public Schools
Division of Human Resources
HR/Benefits

2644 Riva Road
Annapolis, MD 21401

410-222-5221/5219 • benefits@aacps.org



Anne Arundel County Public Schools prohibits discrimination in matters affecting employment or in providing access to programs on the basis of race, color, religion, national origin, sex, age, marital status, sexual orientation, or disability unrelated in nature and extent so as to reasonably preclude performance. For more information, contact The Office of Investigations, Anne Arundel County Public Schools, 2644 Riva Road, Annapolis, Maryland 21401, (410) 222-5286; TDD (410) 222-5500. www.aacps.org