



Important Things to Know 2013-2014

1. The TIPSEBC Cafeteria plan year runs from September 1st to August 31st of every year.
2. Financial Benefit Services Toll Free # is (800) 583-6908. Please do not hesitate to call this number should you have any questions regarding your benefits and the enrollment process.
3. Please UPDATE all personal information online to include any change of address, new phone numbers and/or new email information. **IMPORTANT NOTICE:** Dependent Social Security numbers are required for any elections made for dental and/or vision. If you are electing Identity Theft protection, please make sure you have an active email address listed in our system, as well as Social Security numbers for covered dependents.
4. If you currently participate in Health Care or Dependent Care FSA's, you **MUST** re-elect a new contribution amount every year to continue to participate. If you do not login, your participation will automatically be waived in the FSA plans for the new plan year. **KEEP YOUR CARD!** Your card will remain the same and will be reloaded with your election amount at the start of the new plan year.
5. **NEW!** Guardian dental is now offering a dual option this plan year: The Network Access Plan (NAP) and Value Plan. Rates, deductibles, and maximums are the same for both plans. The Network Access PPO plan (NAP) allows participants the freedom to choose any dentist, if you go to an out-of-network dentist, this is the best plan for you. The Value PPO plan offers enhanced benefits by going to an in-network provider, this may be the best plan for you if you only go to an in-network provider.
6. **NEW!** The Hartford is the new carrier for disability plans. If your disability is a result of a pre-existing condition, this plan will pay benefits for a maximum of 4 weeks.
7. **NEW!** ID Watchdog Identity Theft Program is offering a dual option plan this year that includes the current Plus plan in addition to the new Platinum plan. The Platinum plan includes monitoring of two additional Credit Bureaus and access to your credit scores and reports via your IDWatchdog portal.
8. Dearborn National will remain the Voluntary Term Life/AD&D carrier for the TIPS Employee Benefits Cooperative. Guarantee Issue is only available for new employees of the District, as long as coverage is elected within the 31 day new hire enrollment period. Please remember that every year you can increase your coverage by \$10,000 (up to GI amount) with no health questions asked.
9. Benefits and rates will remain the same for the following coverage types: American Public Life MEDlink®, Block Vision, American Public Life Cancer, American Public Life Accident, UNUM Critical Illness, Dearborn National Group Term Life/AD&D and 5 Star Individual Life.