

FY-2020 – 2021

Updated July 31, 2020



BENEFITS HANDBOOK



**A COMMITMENT
TO OUR CORE VALUES**

Table of Contents

PURPOSE OF BENEFITS HANDBOOK	3
HEALTH BENEFITS	4
GROUP HEALTH INSURANCE COVERAGE	5
OTHER HEALTH BENEFITS	6
DENTAL INSURANCE	7
VISION INSURANCE	8
TEACHER RETIREMENT SYSTEM OF TEXAS	9
403(b) PLAN	10
ADDITIONAL BENEFITS	11
SHORT-TERM DISABILITY	12
WORKERS' COMPENSATION	13
UNEMPLOYMENT COMPENSATION INSURANCE	14

PURPOSE OF BENEFITS HANDBOOK

The purpose of this Benefits handbook is to provide employees with a source of information about group health insurance coverage, including family coverage. The procedures in this handbook are to serve as guidelines. Although A. W. Brown Leadership Academy has tried to be comprehensive, the handbook does not, and cannot, include procedures which address every situation that may arise. Such a list would be limitless.

A. W. Brown Leadership Academy has, and reserves, the right to adopt new procedures, or modify, alter, change or cancel existing policies and procedures at any time. Violation of any provision within this handbook may lead to disciplinary action up to and including discharge from employment.

Questions regarding this handbook or any of the policies/procedures should be directed to your supervisor or to the Benefits Department.

HEALTH BENEFITS

A. W. Brown Leadership Academy recognizes the value of benefits to employees and their families. To best support our employees, AWBLA offers a comprehensive and competitive health care benefit program through the Teachers Retirement System of Texas (TRS).

Open enrollment for each academic year is from July 15th - August 14th. Benefits for the new academic year are effective September 1st to August 31st of the next year. Because your benefit premiums are deducted from your salary on a pre-tax basis, the IRS has established strict rules regarding the operation of your plans. The choices made by you during the annual open enrollment period must remain in effect for the entire plan year (September 1st thru August 31st). Exceptions are permitted under IRS rules when a member has a qualifying event. If you have an event, you are required to notify the Benefits Coordinator within 31 days and complete the appropriate forms. Some examples of qualifying events include:

- Change in marital status
- Birth or adoption of a child
- Death of a covered dependent
- Loss of eligibility status by a covered dependent
- Change in employment status that affects eligibility for coverage
- Losing or gaining healthcare coverage eligibility under Medicare or Medicaid
- Change in residence to a location outside of a healthcare plan's service area

New employees are eligible for health care coverage on the first of the month following their first day of service. New employees have the option to enroll in coverage effective immediately. Please contact the Business Coordinator for more details.

Employees will have a private face-to-face meeting during opening enrollment with the benefits provider to preview all available options. Benefit selections will be made over the phone or online during the enrollment period. Should you have any questions or concerns please see the Benefits Coordinator or the enrollment providers.

August 14th is the DEADLINE

~

To either enroll, renew and / or make changes to your current coverage

GROUP HEALTH INSURANCE COVERAGE

A covered employer is required to maintain group health insurance coverage, including family coverage, for an employee on FMLA leave on the same terms as if the employee continued to work.

Where appropriate, arrangements will need to be made for employees taking unpaid FMLA leave to pay their share of health insurance premiums. For example, if the group health plan involves co-payments by the employer and the employee, an employee on unpaid FMLA leave must make arrangements to pay his or her normal portion of the insurance premiums to maintain insurance coverage, as must the employer. Such payments may be made under any arrangement voluntarily agreed to by the employer and employee.

An employer's obligation to maintain health benefits under FMLA stops if and when an employee informs the employer of an intent not to return to work at the end of the leave period, or if the employee fails to return to work when the FMLA leave entitlement is exhausted. The employer's obligation also stops if the employee's premium payment is more than 30 days late and the employer has given the employee written notice at least 15 days in advance advising that coverage will cease if payment is not received.

In some circumstances, the employer may recover premiums it paid to maintain health insurance coverage for an employee who fails to return to work from FMLA leave.

(For additional information on FMLA, refer to the Human Resource Handbook)

**Employees MUST use their legal name as it appears on their
Social Security card or equivalent document
when completing paperwork pertaining to Employee Benefits.**

OTHER HEALTH BENEFITS

Other benefits, including cash payments chosen by the employee instead of group health insurance coverage, need not be maintained during periods of unpaid FMLA leave.

Certain types of earned benefits, such as seniority or paid leave, need not continue to accrue during periods of unpaid FMLA leave provided that such benefits do not accrue for employees on other types of unpaid leave. For other benefits, such as elected life insurance coverage, the employer and the employee may make arrangements to continue benefits during periods of unpaid FMLA leave. An employer may elect to continue such benefits to ensure that the employee will be eligible to be restored to the same benefits upon returning to work. At the conclusion of the leave, the employer may recover only the employee's share of premiums it paid to maintain other "non-health" benefits during unpaid FMLA leave.

DENTAL INSURANCE

A. W. Brown Leadership Academy offers dental benefits that are 100% employee paid. The current provider is Sun Life Dental.

Please visit www.sunlife.com to view the available plans.

VISION INSURANCE

A. W. Brown Leadership Academy offers vision benefits that are 100% employee paid. The current provider is Superior Vision.

Please visit www.superiorvision.com to view the available plans.

TEACHER RETIREMENT SYSTEM OF TEXAS

Teacher Retirement System of Texas (TRS) is a public pension plan of the State of Texas. Established in 1937, TRS provides retirement and related benefits for those employed by the public schools, colleges, and universities.

All A. W. Brown Leadership Academy eligible employees are automatically enrolled in the TRS plan.

Please reference your enrollment guide for TRS eligibility and visit www.trs.texas.gov to view the TRS Plan.

403(b) PLAN

AWBLA 403(b) Plan, also known as a tax-sheltered annuity (TSA) plan, is a retirement plan for certain employees of public schools, and employees of certain tax-exempt organizations.

All permanent employees working 20 hours or more each workweek is eligible to participate. The 403(b) Plan is not mandatory.

Any employee that does not waive their right to participate, will automatically be enrolled beginning October 1, 2020. Employees can opt in and out all year.

Please visit myaccount.ascensus.com to view the school's 403(b) Plan.

ADDITIONAL BENEFITS

A W. Brown Leadership Academy offers the following supplemental insurance plans to permanent employees who are currently working a minimum of 30 hours per week.

Life Insurance, Accident, Critical Illness, Hospital & Universal Life Insurance

Supplemental Insurance Policies can help pay for many expenses that are not covered by your primary health insurance, giving you peace of mind and the freedom to focus toward what matters.

Please reference your enrollment guide or contact the PEC (Professional Enrollment Concepts) call center at (888) 740-7419 for plan information.

SHORT-TERM DISABILITY

A. W. Brown Leadership Academy offers a 100% employer paid Short-Term Disability to all permanent employees working a minimum of 30 hours a week. Employees are eligible for this benefit on the first of the month following 30 days of service. Short-term disability is meant to bridge the 90-day elimination period until long-term disability can cover an employee. If an employee becomes disabled and cannot work for a short period of time, this coverage pays 66.67% and with a maximum of \$2000 a week of the employee's salary, up to the policy limits.

Short-term disability benefits may run concurrently with FMLA leave and/or any other leave where permitted by state and federal law. Contact the Business Office in advance of your expected disability to discuss all options.

WORKERS' COMPENSATION

Should Employees be subject to drug screening for on the job injuries when they are sent to Concentra?

Workers' compensation is a "no-fault" system that provides compensation for medical expenses and wage losses to employees who are injured or who become ill because of employment.

A. W. Brown Leadership Academy pays the entire cost of workers' compensation insurance. The insurance provides coverage for related medical and rehabilitation expenses and a portion of lost wages to employees who sustain an injury on the job. AWBLA abides by all applicable state workers' compensation laws and regulations.

If an employee sustains a job-related injury or illness, it is important to notify the supervisor and Human Resources immediately. The supervisor will complete an injury report with input from the employee and any witnesses and return the form to the Human Resources department. The Benefits Coordinator will file the claim with the insurance company. In cases of true medical emergencies, report to the nearest emergency room.

Workers' compensation benefits (paid or unpaid) will run concurrently with FMLA leave, if applicable, where permitted by state and federal law.

UNEMPLOYMENT COMPENSATION INSURANCE

Employees who have been laid off or terminated through no fault of their own may be eligible for unemployment compensation benefits. Employees are not eligible to collect unemployment benefits during regularly scheduled breaks in the school year or the summer months if they have employment contracts or reasonable assurance of returning to service.

Employees with questions about unemployment benefits should contact the Benefits Coordinator.

Employees that are non-renewed may not file for unemployment until after they have received their final compensation (after August 31st).