



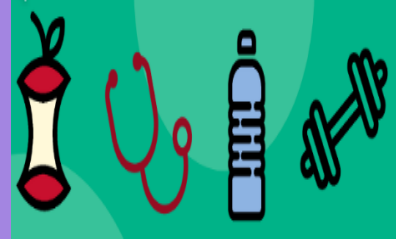
SEQUIM SCHOOL DISTRICT

Volume VII Issue I

August 2020

SEQUIM SCHOOL DISTRICT 2020-2021 VIRTUAL
BENEFIT AND WELLNESS FAIR

SEQUIM SCHOOL DISTRICT VIRTUAL BENEFIT AND WELLNESS FAIR



Annual Open Enrollment (OE) Next Open Enrollment: October 26 – November 23, 2020

New elections effective **January 1, 2021** . Changes employees can make during OE:

- Change medical, dental and vision plans
- Enroll eligible dependents
- Enroll after waiving medical coverage
- Waive medical coverage if enrolled in other employer based medical insurance, TRICARE or Medicare.
- Enroll/Re-enroll in Medical Flexible Spending Arrangement (FSA)
- Enroll/Re-enroll in Dependent Care Assistance Program (DCAP)
- Attest to spouse or state-registered domestic partner coverage premium surcharge if required
- Reminder: Tobacco attestation can be done at any time

NEW! Schools may now offer Optional Benefits that do not fall under the SEBB Program's authority through payroll deductions beginning January 2021

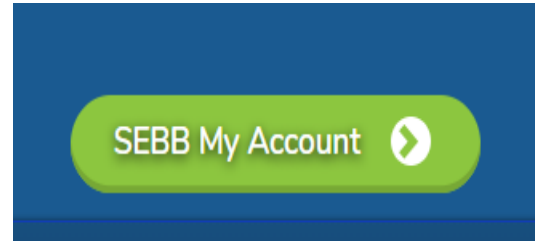
STEPS Voluntary Benefits with Aflac partnering with The Partners Group



- Pet insurance, homeowner, automobile, accident only, critical illness with cancer (also covers MS, ALS and other conditions), Hospital, and other fixed payment benefit insurance.
- Voluntary plans can ***NO LONGER be pre-taxed***
- More information will be coming soon regarding a new customized mobile app for our employees with a link to SEBB benefits and enrollment as well as Aflac optional benefits.

“The way I see it, if you want the rainbow, you gotta put up with the rain.” —Dolly Parton

More →



SCHOOL EMPLOYEES BENEFIT BOARD (SEBB)

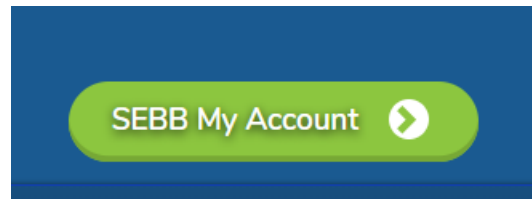
School District employees benefits are managed through the School Employee Benefits Board (SEBB). Any employee anticipated to work at least 630 hours in the school year is eligible for benefits, Dental, Vision, Basic Life/AD&D, Basic Long Term Disability are paid for by the District. Supplemental life insurance and long term disability can be purchased by the employee and also set up a Health Flexible Spending (FSA) accounts. Dependent Care Assistant Program (DCAP) account and Health Savings Accounts (HSA) if they qualify.

ALL ELIGIBLE EMPLOYEES must apply for and manage their benefits through [SEBB My Account](#). If you have questions on how to set up your SEBB My Account please use the [SEBB My Account Users Guide](#) that has instructions on how to set up your account.

CONTINUING EMPLOYEES can make changes to medical, dental and vision during OPEN ENROLLMENT in the fall each year. Changes take effect January 1 of the following year. An employee may be eligible for a SPECIAL OPEN ENROLLMENT for events such as marriage, birth or adoption of a child, loss of insurance coverage by the employee or dependent or a change in residence resulting in a current health plan becoming unavailable. Please contact the Payroll Office as soon as possible should you anticipate or experience a special enrollment event. See [SEBB Special Open Enrollment](#) for more information and apply through SEBB My Account.

NEW EMPLOYEES will be evaluated for eligibility at the time of hire and given written notification and instructions on how to enroll if eligible or how to appeal if not eligible. All eligible employees must enroll in benefits using SEBB My Account within their thirty day enrollment period. The employee may waive medical coverage under certain circumstances. If an eligible employee does not enroll in benefits during their enrollment period they will be defaulted into medical coverage. Please read your eligibility notice carefully for instructions and deadlines and contact the Payroll Office for assistance.

EMPLOYEES NOT INITIALLY ELIGIBLE for SEBB Benefits may qualify later if your hours change or you work more than 630 hours in a school year. The Payroll Office will provide you with a notice of eligibility at that time with instructions on how to enroll and deadlines. See [SEBB Eligibility Determination](#) for more information. Please contact the Payroll Office if you have questions about your eligibility.



SEBB Virtual Benefits Fair –Visit and Explore individual Plans

A [Virtual Benefits fair](#) is a new way to learn about your benefit options through an online experience, and it's available anytime, day or night, during the annual open enrollment. Visit and explore to learn more about all the benefits available. You will find links to videos, downloadable content, provider searches, and other information to help you choose the right plans for you and your dependents. Use your computer, tablet, or smartphone to visit at your own pace.

Welcome packets and ID cards - If an employee is enrolled in SEBB Program benefits, their health plans will send welcome packets to give more information about the coverage they elected. In that welcome packet, employees may also receive an identification (ID) card to show to health care providers when receiving services. (The *Uniform Dental Plan does not mail ID cards*, but you can download one directly from the [UDP website](#).) Questions about Premera ID cards please create an account (or use an existing Premera log in if you had created one prior to SEBB) at [Premera's](#) website. Questions about [Uniform Medical Plan](#) ID cards please create an account and log in to download or order a new card.

To learn more about SEBB Program health plans, [read the certificates of coverage \(COCs\) and summaries of benefits and coverage \(SBCs\)](#) for each plan, or [visit the plan websites](#).

Helpful Links:

[SEBB School Employees Information](#)

[Help with SEBB My Account](#)

[SEBB My Account](#)

[SEBB Enrollment Guide](#)

[SEBB Guia De Inscripcion Para Empleados Escolares](#)

Plan Summaries:

[2020 Premera High PPO](#)

[2020 Premera Standard PPO](#)


[2020 UMP Achieve 1](#)

[2020 UMP Achieve 2](#)

[2020 UMP High Deductible](#)



Start your journey

Sign in to SmartHealth 

Why SmartHealth?

Whether you inspire students, offer essential administrative support, or provide valuable services, the work you do matters, which is why you need to be your best – both on and off the clock. That is why we offer SmartHealth.

Use SmartHealth to pursue your purpose. Your purpose is what motivates and inspires you to be your best every day. It is what is most important to you.

We call it "[What's your why?](#)" Your why can be something big or small, such as family, career, music, pets, or community. Your why can change over time. You can even have more than one, but it always supports your beliefs and values. Have fun exploring what matters to you.

What are the incentives?

The most meaningful incentive might be the chance to discover your why, pursue your purpose, and be your best.

SmartHealth also offers a \$125 wellness incentive. To get your \$125, you must be enrolled in SEBB medical coverage as a subscriber in 2021.

How you receive your \$125 depends on the type of medical plan you enroll in:

High-deductible health plans: A one-time deposit of \$125 into the subscriber's health savings account (HSA) in January 2021.

All other plans: A \$125 reduction to the subscriber's SEBB medical plan deductible in January 2021.

How do I qualify?

Follow the steps below to qualify for the \$125 wellness incentive.

1. Visit [SmartHealth](#).
2. Complete the SmartHealth Well-being Assessment. This steps only takes 15 minutes and earns 800 points.
3. Join and track activities to earn at least 2,000 points.

Questions about eligibility for SmartHealth: Contact your payroll and benefits office.

Questions about the SmartHealth portal Limeade (SmartHealth administrator)

Email: support@limeade.com

Phone: 1-855-750-8866, Monday through Friday, 7 a.m. to 7 p.m. Pacific Time

[SmartHealth FAQs](#)



Sequim School District works with the benefit consultant The Partners Group to provide valuable resources, information, and assistance for our employees. The Partner Well team at The Partners Group has presented an updated resource for our District that offers free resources they have gathered from trusted partners for Sequim School District Employees.

Stay Active at Home:

[Class Pass](#)—Unlimited free access to 4,000 on-demand workouts.

[Fitness Blender](#)—lots of videos from beginner to advanced to keep you active.

[Peloton](#)—is offering a free 90 day trial of their app which includes a variety of classes including yoga, meditation, cardio, strength and more.

[Planet Fitness](#)—is offering free streaming of their classes on Facebook.

Mental Health and Mindfulness Resources:

[Calm](#)— has a list of free meditations specifically targeted for feelings of anxiety.

[Crisis Text Line](#) - 24/7 Volunteer Crisis Counselors for anyone experiencing an immediate need.

[Dr. BJ Fogg](#) – and his team are offering ongoing sessions for using Tiny Habits for Coronavirus Challenges.

[Headspace](#) - is offering a collection of guided meditations and exercises (including brand-new recordings) available for free to all employers and their employees.

[HealBright](#) - is offering a free course on mental health.

[Health Journeys](#) – relax & destress with these daily free meditations for kids and adults.

Cooking and Nutrition:

[Cook with What You Have](#) – offers inspiration and tools to cook simple, delicious and nutritious meals in a variety of ways. Free month membership with code “foodislove”.



403(b) vs 457(b) Which Should I choose?

403(b) and Roth 403(b) are TAX SHELTERED ANNUITIES.

As an annuity, they are "retirement plans" that are offered to public school employees. The district sponsors the plan that is issued through an insurance company (a Washington licensed insurance agent). We, as a district, only allow approved vendors. Because they are "retirement plans" there are limits as to when you can draw without penalty, rollover rules, access with no penalty, etc. You may want to inquire direct to a tax advisor to go over your individual situation and what might work best for you. All transactions for 403(b) vendors are handled through our third party administrator, TSA Consulting Group.

[Authorized Investment Providers](#)

[2020 Meaningful Notice](#)

[List of Approved Agents](#)

[403\(b\) Salary Reduction Agreement](#)

[403\(b\) Roth Salary Reduction Agreement](#)

What is DCP?

DCP is an IRC Section 457 plan administered by the Washington State Department of Retirement Systems (DRS).

Unlike traditional savings accounts, DCP is tax-deferred — it lowers your taxable income while you are working and it delays payments of income taxes on your investments until you withdraw your funds. DCP is a great way to save.

- No early withdrawal penalty - If you decide to withdraw your savings before you reach retirement age, there are no additional tax penalties.
- Pre-tax contributions - Your contributions are deducted before tax, which keeps more of your dollars working for you. This is called tax-deferred savings. With DCP, your contributions are only taxed when you withdraw them, and you only pay federal income tax.



As a public employee, you are eligible for retirement benefits administered by the Department of Retirement Systems (DRS).

New to Washington State Retirement and need to make a plan choice? Plan 2 or 3? You have 90 days from your date of hire to make a plan choice.

[Plan Choice Booklet](#)

Click on the following link to learn how to choose a plan.

[DRS video - How to choose your plan.](#)

As a current retirement plan member, you can get up-to-date information on this website:

[Department of Retirement](#)

Will you be ready for Retirement? Whether you're retiring in five years or thirty years, it's never too early to start planning for retirement.

[DRS Retirement Checklist](#)

[Retirement Toolkit](#)

[Retirement Planning Notebook](#)

Want to discover your bottom line for a secure retirement? Explore what you need to save with calculators that you can plug your real-time numbers into. Simply sign into your online retirement account and look for the *My Account* in the left-hand menu. Use the IRS Withholding calculator to try different withholding amounts and see the effects on your net retirement benefit. If you decide to make a withholding change, submit the request with just one click. There's no need to complete a form! You will receive an email confirmation and in most cases, your change will be effective the next month.

Members nearing retirement: Once you've signed into your online retirement account, look for *Withholding Calculator* in the left-hand menu. From there you can run different scenarios to help you meet your retirement goals.

Those without an online account: We also have a withholding calculator available if you don't have an online account. You might want to speak with your tax adviser or the IRS if you have questions about your tax withholding.

Payroll and Benefit Contact Info PAYROLL BENEFITS & HR SPECIALISTS

Kathy Wright, 360.582.3247
kwright@sequimschools.org



Haleigh Montelius,
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In order to give our employees up to date information the [Payroll page](#) on the Sequim School District website is continuously updated.

For your convenience you can find links to Employee Access, Direct Deposit form, Green Timesheet, Pre-Authorization for additional work hours, Para EI hours timesheet, Class Size Overage claim form & the 2020 W-4.

You'll also find very useful and helpful information and links for the Department of Retirement Systems, SEBB, Health Savings Accounts, Washington State Paid Family Medical Leave, COBRA, FMLA, & VEBA.