



Jones County Schools

Employee Benefits At A Glance 2025

Please see reverse side for important information concerning this year's Benefits Enrollment.

**Open Enrollment Dates:
October 15th - November 8th, 2024**



Dental – Delta Dental		
	Low Plan	High Plan
Calendar Year Deductible <ul style="list-style-type: none"> • Single • Family Max 	\$35 No Family Maximum	\$35 No Family Maximum
Annual Benefit Maximum	\$1,200 Calendar Year	\$1,200 Calendar Year
Diagnostic/Preventive Services	80% Coverage (no deductible)	100% Coverage (no deductible)
Basic Treatment	50% Coverage (subject to deductible)	80% Coverage (subject to deductible)
Major Treatment	40% Coverage (subject to deductible)	50% Coverage (subject to deductible)
Orthodontia	Not Covered	50% Coverage to a lifetime Maximum of \$1,000
Waiting Period	None	12 months for Orthodontia

Vision – EyeMed

	In-Network	Non-Network
Vision Exam	\$10 copay	Up to \$40 reimbursement
Contacts Fitting <ul style="list-style-type: none"> • Standard • Premium 	Up to \$55 10% off retail price	Not Covered
Contact Lenses <ul style="list-style-type: none"> • Elective • Medically Necessary 	Up to \$120 allowance Covered in full	Up to \$120 allowance Up to \$120 allowance
Standard Plastic Lenses <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal 	\$25 copay \$25 copay \$25 copay	Reimbursement Up to \$30 Up to \$50 Up to \$70
Frames	\$0 copay; Up to \$120 allowance; 20% off additional cost	Up to \$84 reimbursement
Benefit Frequency <ul style="list-style-type: none"> • Exam • Lenses • Frames 	Once every 12 months Once every 12 months Once every 24 months	

To locate a dental provider, visit www.deltadental.com and click on "Find a dentist". You can locate a dentist by registering or you can search by plan. If searching by plan you will choose the "Delta Dental PPO" network.



To locate a vision provider, call 1-866-723-0596 or visit www.eyemed.com and click on "Find an eye doctor" and choose the ACCESS Network.

This Benefits At A Glance is meant only to cover the major points of each plan. This information does not contain all the details that are included in your Summary Plan Descriptions (SPD)(as described by the Employee Retirement Income Security Act). If there is ever a question about one of these plans, or if there is a conflict between the information on this page and the formal language of the Plan Documents, the formal wording in the Plan Documents will govern.

There will be three options, listed below, to complete your enrollment:

- In-Person Enrollment** will enable you to sit down with an NFP enroller who will walk you through the enrollment process. Below you will find the onsite enrollment dates:

Tuesday, October 22nd, 2024

Professional Learning Computer Lab & Transportation/Maintenance

Wednesday, October 23rd, 2024

Mattie Wells Elementary School & Clifton Ridge Middle School

Thursday, October 24th, 2024

Turner Woods Elementary School & Gray Elementary School

Tuesday, October 29th, 2024

Jones County High School & Jones County Pre-K

Wednesday, October 30th, 2024

Gray Station Middle School & Dames Ferry Elementary School

- Phone Enrollment** will enable you to speak with an NFP enroller who will walk you through the enrollment process. You may call NFP between October 15th – November 8th, 2024, from 8:30am – 5:00pm Monday – Friday at (800) 994-7429 to complete your enrollment.
- Online Enrollment** will enable you to complete the enrollment yourself. To enroll, go to jonescountyschoolsys.bswift.com. Your Username is the first letter of your first name, your last name, and last 4 digits of your Social Security number (ex. jdoe4567). Passwords will be reset prior to the start of open enrollment and will be the last 4 digits of your Social Security number (ex. 4567)

Employee, Spouse, and Child Voluntary Life & AD&D – Standard Life

Voluntary life insurance will continue to be offered through Standard Life. For this open enrollment, Standard will allow current employees and dependents who have voluntary life to increase their coverage by two increments without health questions up to the guaranteed issue amount, amounts elected above this would require the completion and approval of an EOI. If you are required to answer health questions your additional coverage must be approved by Standard Life. Maximum Coverage for employees is \$300,000.

Flexible Spending Accounts – Medcom (\$3.70 fee per month)

You must re-enroll in this program each year; previous year’s election will not roll over.

Employees can set aside pre-tax dollars into a Healthcare Flexible Spending account to be used for eligible healthcare, dental, or vision expenses. The maximum contribution amount for 2025 is \$2,400. Employees will receive a debit card from Medcom as a way of accessing funds. A Dependent Care Flexible Spending account can also be selected with a \$5,000 maximum.

Long Term Disability – Standard Life

Long-term disability will continue to be offered through Standard Life. Employees have two opportunities to elect disability coverage: within 30 days of being newly hired, or during the annual open enrollment. Pre-Existing condition limitations apply in both cases. No health questions will be asked. You will receive up to 66.67% of your salary up to a maximum benefit of \$8,000 per month, with a choice of several elimination periods. Pricing will vary upon election.

Employee Assistance Program

Jones County Schools has partnered with ESPYR to provide employees and their family members with a comprehensive Employee Assistance Program (EAP) at **No Cost** to you. The EAP is available 24/7/365 and covers work-life situations and counseling support.

Additional Offerings

Aflac offers Critical Illness*, Accident, and Whole Life* policies.

Legal Services offered through ARAG for \$21.80 per month to cover the entire family.

Pet Insurance offered through MetLife. Price will vary based on species, age, breed, and zip code.

This benefit will be direct billed. It will not be deducted from your paycheck.

Please visit the Jones County Schools benefits resource center at www.nfpsebenefits.net/jcs or by scanning the QR code below for additional details on these coverages.

Benefit/Enrollment Questions

NFP
1-800-994-7429
www.nfpsebenefits.net/jcs

Dental Benefits

Delta Dental
1-800-521-2651
www.deltadental.com

Vision Benefits

EyeMed
1-866-939-3633
www.eyemed.com

Life and A&D Benefits

Standard Life
1-800-368-1135
www.standard.com

Long Term Disability

Standard Life
1-800-368-1135
www.standard.com

Flexible Spending Accounts

Medcom
1-800-523-7542
www.medcombenefits.com

Employee Assistance Program

ESPYR
1-800-869-0276
www.espyr.com

AFLAC

1-800-433-3036
www.aflacgroupinsurance.com

Legal Services

ARAG
1-800-247-4184
www.araglegal.com/plans?access_code=19282jcs

Pet Insurance

MetLife
1-800-438-6388
www.metlife.com/getpetquote

Special Note to Remember:
State Health and the NFP Benefit Enrollments are separate enrollments. To access the State Health enrollment site, go to www.myshbpga.adp.com.

Cost Per Month



*Critical Illness and Whole Life Rates are calculated online when you enroll

Coverage Tier	Dental Low	Dental High	Vision	Accident
Employee	\$19.50	\$38.60	\$5.38	\$11.72
Employee + 1	\$35.81	N/A	N/A	N/A
Employee + Spouse	N/A	\$73.84	\$10.20	\$19.62
Employee + Child(ren)	N/A	\$79.97	\$10.72	\$26.75
Employee + Family	\$54.85	\$115.30	\$15.78	\$34.65