

2025 Leaving Employment: Important Benefits Information

Blue Valley Schools offers continuation of benefit options selected by covered employees upon an approved Leave of Absence (LOA), retirement, or upon separation of employment from the District. Health, dental, vision and FSA are available through COBRA or State Continuation, if eligible. Group term life insurance and other voluntary coverages may be available through portability or conversion options if benefits were selected when you were an active employee.

Benefits End Date

Benefits	Classified Employees	Certified Employees	Certified Administrative Employees		
Medical, HSA, Dental, Vision, Identity Theft, Standard Life Insurance & Disability.	Benefits continue to the end of the month in which you leave the District. Ex: If you leave the District on June 4, benefits will end June 30.	Benefits continue through 8/31, if you complete your contractual workdays.	Benefits continue through the end of the last pay cycle if you complete your contractual workdays. Ex. For a 12-month administrator, benefits continue through 6/30; for an 11-month administrator, benefits continue through 7/31.		
FSA*	FSA*: Benefits end when employment ends. *Services for qualifying expenses must be incurred prior to the date of termination. If terminating in 2025, claims may be submitted through 12/31/2025.				

To request an email copy of your benefits statement, please contact the Blue Valley Benefits Help Center at 844-239-0434. The call center can be reached Monday – Friday, 8:30 a.m. – 5:00 p.m.

Medicare Eligibility

When you become Medicare eligible (typically the beginning of the month in which you reach age 65) during the Retiree Continuation period, you are no longer eligible to continue coverage through the District. If your covered spouse becomes eligible for Medicare before you, then your spouse's coverage will end. You will want to enroll in Medicare Part A, B, D, and likely a Medicare Supplement policy.

For more information, visit <u>www.medicare.gov</u> or call 800-633-4227.

Options to Continue Benefits

Once your benefits coverage ends, you may elect to continue Blue Valley's group health insurance benefits under COBRA provisions. COBRA typically extends coverage for up to an 18-month period after your coverage with the District ends. Continuation of coverage may also be available under an approved unpaid Leave of Absence (LOA).

If you elect KPERS retirement when you leave the District, you may be allowed to elect COBRA continuation OR Retiree Continuation. Retiree Continuation allows eligible KPERS retirees to continue certain plan coverage until you become eligible for Medicare. If you are eligible, two separate packets will be mailed to your home address by Tri-Star Systems. You must choose either COBRA continuation OR Retiree Continuation. You cannot change your election once you have decided.

The District's COBRA administrator will mail notices to your home address within 15 days AFTER your employee coverage ends. Depending on your last day worked, you may experience a lapse in coverage. You must pay the required premiums and expenses on a timely basis for coverage to remain in effect or be reinstated back to your eligibility date. Your enrollment form will need to be postmarked no later than the enrollment deadline listed in your COBRA/Retiree/LOA packet. Make sure you read all the information sent to you.

If you receive a COBRA / Retiree / LOA packet, please fill it out and return it to:

Tri-Star Systems
16401 Swingley Ridge Road, Suite 250
Chesterfield, MO 63017
Or fax to: 314-985-0276

IMPORTANT: Please make your check payable to <u>Tri-Star Systems</u> or set-up an electronic ACH payment. For questions, contact Tri-Star Systems Customer Service



2025 Monthly Premium Rates*: LOA Continuation								
Carrier/Plan	Single	You + Spouse	You + Child(ren)	Family				
BlueSelect Plus Network - BlueKC								
HDHP PPO with SPIRA CARE	\$873.00	\$1,439.38	\$1,292.40	\$1,953.84				
EPO with SPIRA CARE	\$872.76	\$1,601.38	\$1,432.74	\$2,191.20				
EPO	\$1,036.94	\$1,961.96	\$1,961.96 \$1,755.42					
PPO	\$872.98	\$1,454.40	\$1,305.90	\$1,974.24				
Preferred Care Blue Network - BlueKC								
HDHP PPO	\$872.78	\$1,579.58	\$1,417.82	\$2,145.64				
PPO (grandfathered & closed)	\$913.42	\$1,728.24	\$1,546.26	\$2,364.80				
Other Benefit Vendors								
Delta Dental KS Base Plan	\$35.62	\$69.36	\$81.46	\$132.36				
Delta Dental KS Buy-Up Plan	\$45.82	\$91.54	\$107.56	\$174.82				
Surency Vision	\$10.30	\$18.14	\$17.02	\$30.38				
FSA	Elected deduction pe	er month						
2025 Retiree Monthly Premium Rates*: Retiree Continuation (MUST Qualify) & COBRA Continuation								
Carrier/Plan	Single	You + Spouse	You + Child(ren)	Family				
BlueSelect Plus Network - BlueKC								
HDHP PPO with SPIRA CARE	\$890.46	\$1,468.17	\$1,318.25	\$1,992.92				
EPO with SPIRA CARE	\$890.22	\$1,633.41	\$1,461.39	\$2,235.02				
EPO	\$1,057.68	\$2,001.20	\$1,790.53	\$2,738.50				
PPO	\$890.44	\$1,483.49	\$1,332.02	\$2,013.72				
Preferred Care Blue Network - BlueKC								
HDHP PPO	\$890.24	\$1,611.17	\$1,446.18	\$2,188.55				
PPO (grandfathered & closed)	\$931.69	\$1,762.80	\$1,577.19	\$2,412.10				
Other Benefit Vendors								
Delta Dental KS Base Plan	\$36.33	\$70.75	\$83.09	\$135.01				
Delta Dental KS Buy-up Plan	\$46.74	\$93.37	\$109.71	\$178.32				
Surency Vision	\$10.51	\$18.50	\$17.36	\$30.99				
FSA	Elected deduction per month							

^{*}Plans, benefits, options, and premiums rates/expenses are not guaranteed and are subject to change or termination at any time.

Voluntary Life Insurance

Portability and/or conversion options through The Standard may be available if you enrolled in life insurance as an active employee and your application is approved by The Standard. You have 60 days from termination of employment to apply for conversion and/or portability. District information will be verified when The Standard receives your application. Eligibility is determined by The Standard.

- Follow these instructions to apply for portability or conversion options: Visit www.bvschoolsbenefits.com.
- 2. Click on Resources, then click on Leaving Employment.

3. Scroll down to the *BV Term Life Insurance* – *The Standard* section and select "Click Here for Portability and Conversion Options."

Affordable Care Act Benefits

The Affordable Care Act (ACA) provides the opportunity for you to choose health insurance benefits through the federal government's insurance program. Plan options and premium rates vary based upon the plan selected. It is a good idea to compare the District's benefit programs, including COBRA and State Continuation coverage, with benefits available through the ACA, as well as individual insurance policies. You cannot be enrolled in both the District's plan and ACA benefits.

Affordable Care Act Benefits

(continued)

Outside of the open enrollment periods, you are generally eligible to apply for coverage through the ACA within 60 days of experiencing a qualifying event (such as losing your coverage through the District).

NOTE: The BVSD Benefits Department is unable to answer questions related to ACA benefits. For ACA information go to www.healthcare.gov.

Change of Address

If you are moving you will need to update your address with Katie Mitchum in Human Resources (kamitchum@bluevalleykl2.org) in order to get applicable COBRA/LOA/Retiree Notice(s) of Benefits Continuation, as well as your 1095s and W2 on a timely basis. You will need to update Tri-Star Systems and KPERS separately. If you are enrolled in a 403(b) and/or 457(b) plan, you will need to notify Transamerica directly.

Important Contacts

Coverage	Contact	Phone	Website	
Medical	Blue Cross Blue Shield KC	816-395-2244	www.bluekc.com	
Behavioral Health	Mindful by Blue KC	833-302-6463	www.mybluekc.com	
A Healthier You	Blue KC – A Healthier You	816-395-2121	www.mybluekc.com	
Dental	Delta Dental of Kansas	800-234-3375	www.deltadentalks.com	
Vision	Surency	866-818-8805	www.surency.com	
Health Savings Account	United Missouri Bank (UMB)	816-474-4472	www.hsa.umb.com	
Flexible Spending Account	Tri-Star Systems	800-727-0182	www.tri-starsystems.com	
Voluntary Group Life, Accident, Critical Illness & Hospital Indemnity	The Standard	800-634-1743	www.standard.com	
Short-Term Disability	The Standard	800-634-1743	www.standard.com	
Legal	ARAG	800-247-4184	www.araglegal.com	
Identity Theft Plan	Allstate Identity Protection	800-789-2720	www.myAIP.com	
403(b) / 457(b) Retirement	Transamerica	Customer Support: 800-755-5801 Transfer Support: 800-275-8714	www.transamerica.com	
COBRA / Retiree / LOA benefits continuation	Tri-Star Systems	800-727-0182	www.tri-starsystems.com Email: cobra@tri- starsystems.com	
Medicare	U.S. Centers for Medicare & Medicaid Services	800-772-1213	www.medicare.gov	
KPERS	KPERS	888-275-5737	www.KPERS.org	
Blue Valley Benefits Help Center	Blue Valley School District	844-239-0434	www.bvschoolsbenefits.com	