

Merrillville Community School Corporation



Know Your Plan Options



Important to Know for 2017

- There are NO PLAN CHANGES to benefits offered
- New Dental Provider as of 1/1/17: Guardian
- Employee Contribution rates remain the same as 2016
- All Employees MUST enroll during Open Enrollment to keep benefits, change benefits, or waive coverage
- Online Enrollment System: RDS

Access Employee Access via the school website at www.mvsc.k12.in.us.

Click on Employee Access

District Home Select a School Translate this page Sign In Email

MERRILLVILLE
MERRILLVILLE COMMUNITY SCHOOL CORPORATION
We Strive for Excellence

Welcome Guest!

Today's Date
Thursday, October 20, 2016

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Quick Links

- ▶ The Merrillville Advantage Video
- ▶ Parent Access to Student Information
- ▶ School Activities Calendar
- ▶ School Academic Calendar 2016-2017
- ▶ Pay for School Lunch On-line
- ▶ Application for Free and Reduced Lunch
- ▶ Information on Weather Related School Closings and Delays
- ▶ Information About No Child Left Behind
- ▶ Title I Parental Involvement
- ▶ Section 504 Information
- ▶ **Employee Access**

Home of the PIRATES

Welcome

Hoosier Family of Readers – Free Online Books

Hoosier students will have access to thousands of free online books in 2016. From now through December 31, 2016, students, families, and educators will have access to more than 5,000 free, online books through the myON Digital Library. Books will be available in both English and Spanish. Additional information about the Hoosier Family of Readers initiative and details on how students can access these free books can be [found here](#).

Click on [Access the RDS Employee Access Page Here.](#)

District Home | Select a School | Translate this page | Sign In | Email

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Search...

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Staff Resources Home | Calendars | Staff News | Technology

Section Contents

- Staff Resources Home
- Teacher Agreement
- Teacher Contract
- Food Services Agreement
- Support Personnel Agreement
- Social Workers Agreement
- Custodial-Maintenance Agreement
- Security Agreement
- Setting up Employee Access

Welcome to the Staff Resource Website

Home | Staff Resources Home | Welcome to the Staff Resource Website
[Instructions on how to setup your account for Employee Access.](#)

In order to use the Employee Access software, you must have an email account. For the majority of MCSC staff, you already have a school email account. However, there are some staff who do not have school email. If you have a personal email account already, you can use that for employee access. If you do not have a personal email account, there are several options on getting an email account outside of MCSC email. Some popular email services are Hotmail, AT&T, Gmail and Yahoo. [Here is information on how you can get a free yahoo account.](#)

[Access the RDS Employee Access Page Here.](#)

Last Modified on April 14, 2014

MERRILLVILLE
We Strive for Excellence

Administrative Services Center | 6701 Delaware Street, Merrillville, IN 46410
Phone: 219.650.5300 | Fax: 219.650.5320
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Enter your Username and Password.

RDS Employee Access > login

Username

Password

*Case-sensitive
[Forgot your password?](#)

If you do not have a user name and password, you can use your activation code to create a new account here.

If you have more than one activation code, you may enter them after you create your account.

Be sure to type your Activation Code EXACTLY as it appears

Click on REVIEW FORM(S).

[add an employee](#) [account settings](#) [links](#)

[help](#) [logout](#)

RDS Employee Access > home

Miscellaneous,
Freshman Englis

Employee No. 10375
Central Office: 10
Substitute

[REVIEW FORM\(S\)](#)

Welcome to RDS Employee Access You are logged in as **Mark D Gregory**.

Click the name of an employee to the left to view that employee's information.

[add an employee](#) ...if you have additional activation codes. Each activation code gives you access to an additional employee.

[account settings](#) ...to view or change your personal information or change your password.

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Click on the Benefits Package beneath Insurance Enrollment Forms.

add an employee account settings links help logout

RDS Employee Access > online forms

Miscellaneous, Freshman Englis
Employee No. 10375
Central Office ID
Tulalupa
REVIEW FORM(S)

pay information	W-4	benefits	leave	compensation statement	forms
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10375 Miscellaneous, Freshman Englis

Available Forms
The following forms are available for review

2011 W2
This is your W2 for the 2011 tax year. If you did not receive a W2 from MCSC in 2011, the form will be blank. Click here for Filing instructions.

2012 W2
This is your W2 for the 2012 tax year. If you did not receive a W2 from MCSC in 2012, this form will be blank. Click here for Filing instructions.

2013 W2
This is your W2 for the 2013 tax year. If you did not receive a W2 from MCSC in 2013, this form will be blank. Click here for Filing instructions.

2013 W2 Additional County
ONLY for employees that had a county change in the 2013 tax year. If you did not have a county change in 2013, this form will be blank. Click here for Filing instructions.

2014 W2
This is your W2 for the 2014 tax year. If you did not receive a W2 from MCSC in 2014, this form will be blank. Click here for Filing instructions.

2015 W2
This is your W2 for the 2015 tax year. If you did not receive a W2 from MVSC in 2015, this form will be blank. Click here for Filing instructions.

2016 W4
If you have any changes for your 2016 W4, please fill out the form for submission.

2016 WH-4
If you have any changes for your 2016 WH-4, please fill out the form for submission.

Insurance Enrollment Forms

Teacher Benefits Package	Please click here to enroll or modify your benefit enrollment. Contact Jamie to enroll/change supplemental life insurance.
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Completed Forms

Completed Insurance Enrollment Forms

You do not have any completed forms to view.

Complete each section. If you choose not to elect insurance coverage, click Waive for each section to be waived: Medical, Dental, or Vision. Vision and Dental may be taken separately but if you choose Medical you must also have Vision and Dental.

RDS Employee Access > Employee Insurance Enrollment



Merrillville Community School Corporation
6701 Delaware Street
Merrillville, IN 46410
219-650-5300

Teacher Benefits Package Coverage Effective Date: 01/01/2017

Demographic Information

Date of Hire: 05/21/2016 Date of Rehire:
Full Time: Part Time: Pay Class: 2 - Teachers Job: 800 - Substitute
Cert: Non-Cert: Admin:

Employee Name & Address

Last: Miscellaneous First: Freshman English Middle: Social Security Number: 999999972 Gender: Male Female
Street: 6701 Delaware Street Date of Birth: 05/21/2016 Status: Single
City: Merrillville State: IN Zip: 46410 Home Phone: Work Phone:
Email:

Medical

[Merrillville HDHP Schedule of Benefits.pdf](#) Click here to view the HDHP Plan Details. If you elect Medical coverage you must elect Vision and Dental also.
[Merrillville PPO Schedule of Benefits.pdf](#) Click here to view the PPO Low Option Plan Details. If you elect Medical coverage you must elect Vision and Dental also.

	PPO	HDHP
<input checked="" type="radio"/> Waive	20 Times	20 Times
Single	<input type="radio"/> \$98.05	<input type="radio"/> \$78.15
Family	<input type="radio"/> \$286.01	<input type="radio"/> \$203.10

Vision

[VSP Benefits Summary.pdf](#) Click here to view the Vision Plan Details.

	PPO
<input checked="" type="radio"/> Waive	20 Times
Single	<input type="radio"/> \$0.91
Family	<input type="radio"/> \$3.16

Scroll down to complete entire form.

Family	<input type="radio"/> \$8.82
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Life

[Life Insurance Enrollment Form.pdf](#) ***For New Employees hired on or after 10/27/16- Click here to print and complete the Life Insurance Enrollment form. Submit to Jamie Banashak at Central Office.

[Life Insurance Evidence of Insurability Form.pdf](#) Click here if you elected supplemental life insurance coverage greater than the max allowed. Submit to Jamie Banashak at Central Office.

[Life Insurance Change of Beneficiary Form.pdf](#) Click here to print and complete the form to change your life insurance beneficiaries. Submit to Jamie Banashak at Central Office.

<input type="radio"/> Waive	Life
	20 Times

Single	<input type="radio"/> \$0.00
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Eligible Dependents

Coverages				SSN	Name			Date of Birth	Gender	Relation to Employee	Address if different than employee's
Medical	Vision	Dental	Life		Last	First	M.I.				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
<input type="button" value="Add"/>											

Other Insurance

Do you or any dependents have other Medical Insurance. If yes, please enter it below.

	Name of Insured Person	Name of Employer	Policy Number	Name of Insurance Company
1				
2				
3				
4				

Section 125 Premium Contribution Authorization

Under Section 125 of the IRS regulations you can choose to have your insurance premiums paid through your payroll deductions on a pre-tax basis. By doing so, you reduce the amount of gross income that is taxed by the amount of your insurance premium. Eligible benefits include medical, dental and vision plans offered by MCSC.

I elect pre-tax deductions

I elect post-tax deductions

After completion, click Submit



Wellness Program

- Merrillville offers annual Wellness Screenings which are scheduled this year 11/1 – 11/4 onsite or now through 11/30 at Labcorp. A \$300 single / \$600 family annual wellness surcharge will be incurred for not participating.
- In addition, there is an annual \$900 tobacco surcharge.

Questions To Consider For 2017 Benefits

- Do I have a Doctor?
- Do I take any medications?
- Have I heard of Teladoc?
- Do I have money today to cover healthcare?
- How will I pay for healthcare when I retire?
- Could I use a little more money?

Based on your answer to these questions, you can save between
\$1,637 - \$4,059 if you review all your health plan options

Single Coverage Annual Maximum

In-Network	PPO	HDHP
Maximum Medical OOP	\$1,500 + Rx Copays	\$3,000
Annual Employee Premium	\$2,081	\$1,644
District HSA Contribution	\$0	(\$1,200)
Total Annual Maximum	\$3,581+ Rx Copays ⁽¹⁾	\$3,444

⁽¹⁾ Rx OOP capped at \$2,500

Family Coverage Annual Maximum

In-Network	PPO	HDHP
Maximum Medical OOP	\$3,000 + Rx Copays	\$3,000 x 2 = \$6,000
Annual Employee Premium	\$6,766	\$5,107
District HSA Contribution	\$0	(\$2,400)
Total Annual Maximum	\$9,766 + Rx Copays ⁽¹⁾	\$8,707

⁽¹⁾ Rx OOP capped at \$5,000

Single Coverage Benefit Plan Comparison

In-Network	PPO	HDHP
Deductible	\$500	\$3,000
Office Visit	\$20 Copay ⁽¹⁾	100% after Deduct. ⁽¹⁾
Coinsurance	90% after Deduct.	100% after Deduct.
Coinsurance Max	\$1,000	\$0
Rx Copay	\$5 / \$20 / \$45 Copay	100% after Deduct.
HSA	\$0	\$1,200
Maximum OOP	\$1,500 +Rx Copays ⁽²⁾	\$3,000 – \$1,200 HSA = \$1,800

⁽¹⁾ Preventative Care covered 100%, Copay and Deductible Waived

⁽²⁾ Rx OOP capped at \$2,500

Family Coverage Benefit Plan Comparison

In-Network	PPO	HDHP
Deductible	\$500 x 2 = 1,000	\$3,000 x 2 = \$6,000
Office Visit	\$20 Copay ⁽¹⁾	100% after Deduct. ⁽¹⁾
Coinsurance	90% after Deduct.	100% after Deduct.
Coinsurance Max	\$1,000 per Member x 2 = 2,000	\$0
Rx Copay	\$5 / \$20 / \$45 Copay	100% after Deduct.
HSA	\$0	\$2,400
Maximum OOP	\$3,000 + Rx Copays ⁽²⁾	\$6,000 – \$2,400 HSA = \$3,600

⁽¹⁾ Preventative Care covered 100%, Copay and Deductible Waived

⁽²⁾ Rx OOP capped at \$5,000


Did You Know...

- Your High Deductible Health Plan, or HDHP, comes with a Health Savings Account, or HSA
- Your District contributes their \$1,200 per year for single subscribers and \$2,400 per year for family subscribers to your HSA on a quarterly basis (at the beginning of each quarter)
- You can contribute an additional \$2,200 per year for single subscribers and an additional \$4,350 for family subscribers
- Your HSA stays with you for life and is tax free when used for your healthcare. You can even use it as part of your retirement plan as you can access all of it, penalty free, after age 65



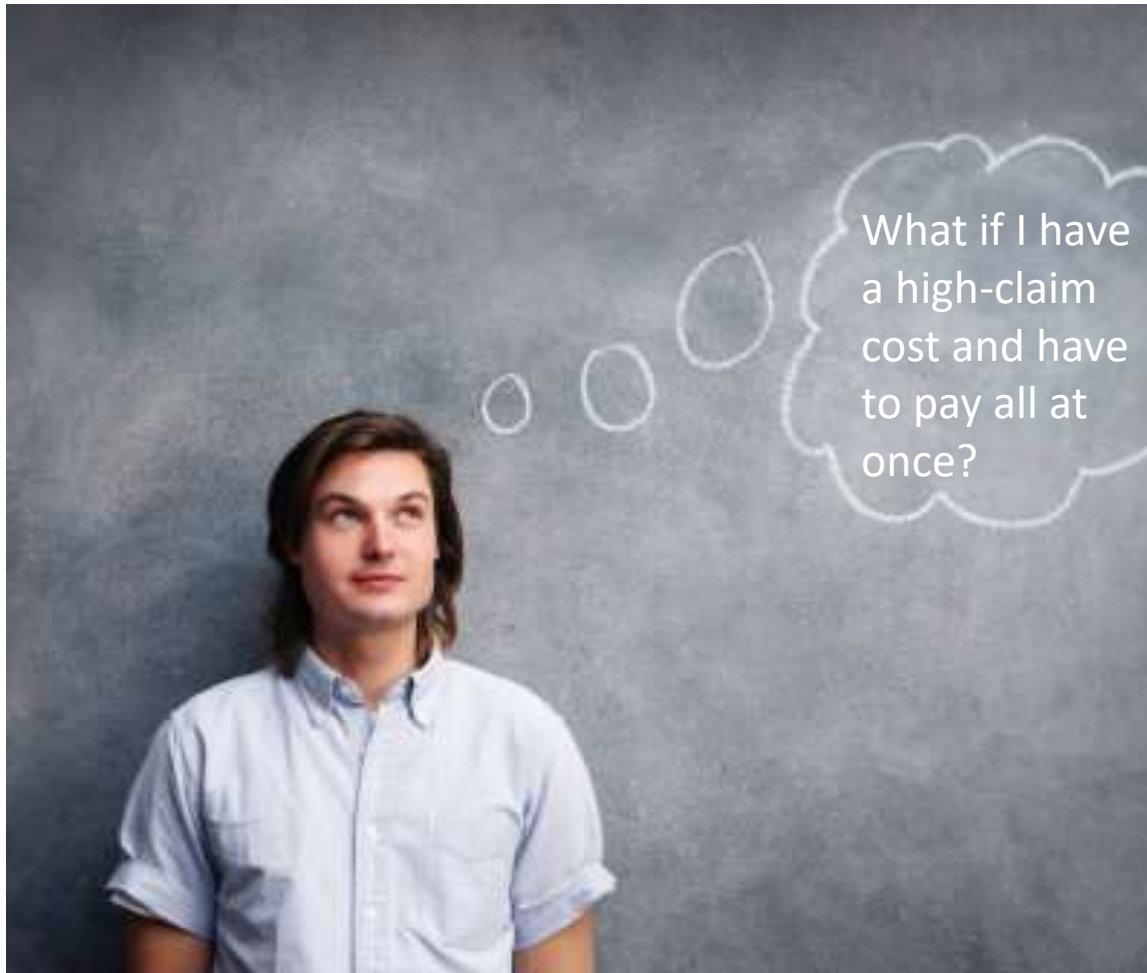
But...

Not in this case, it's in fact the opposite. Although the deductible is higher than the PPO, your monthly premium is significantly less. You are also receiving HSA money that has no expiration date. At the end of the day, you spend less money on the HDHP.

A woman with dark curly hair, wearing a white top with red stripes, is looking upwards and to the right. Above her head is a white thought bubble on a dark background. The text inside the bubble reads: "Don't I pay more for a HDHP?".


Don't I pay more for a HDHP?

But...



This is why you have your HSA. Worst case, medical providers always have payment plans to lighten the load. Remember, you're still paying significantly less on your premiums AND you are receiving your HSA employer contribution at the beginning of each quarter.

But...



What if I
don't use
my HSA?

Your HSA stays with you for life. The contributions you or your employer make roll over year after year. People even use it as a retirement plan since you can access your money tax-free and penalty free after age 65.

Which Plan Is Right For Me? Example 1

Single Coverage: Healthy

Preventive Office Visit	\$150
12 Generic Contraceptives (Preventive)	\$360

In-Network	PPO	HDHP
Premium	(\$2,081)	(\$1,644)
Deductible	\$0	\$0
Medical Copays	\$0	\$0
Medical Coinsurance	\$0	\$0
Rx Copays	\$0	\$0
HSA Contribution	N/A	\$1,200
TOTAL	(2,081)	(444)

Which Plan Is Right For Me? Example 2

Single Coverage: Type II Diabetes

Medical Supplies	\$1,300
2 Office Visits	\$240
2 Generic/2 Brand Name Prescriptions/Month	\$7,944
Preventive Visit	\$150

In-Network	PPO	HDHP
Premium	(\$2,081)	(\$1,644)
Deductible	(\$500)	(\$3,000)
Medical Copays	(\$40)	\$0
Medical Coinsurance	(\$80)	\$0
Rx Copays	(\$1,200)	\$0
HSA Contribution	N/A	\$1,200
TOTAL	(\$3,901)	(\$3,444)

Which Plan Is Right For Me? Example 3

Family Coverage: Expecting 1st Child

Hospital Charges (Mother)	\$9,000
Routine Obstetric Care (Mother)	\$2,100
ER Visit (Baby)	\$950
1 Generic Prescriptions/Month (Father)	\$360
1 Preventive Visit Each	\$450

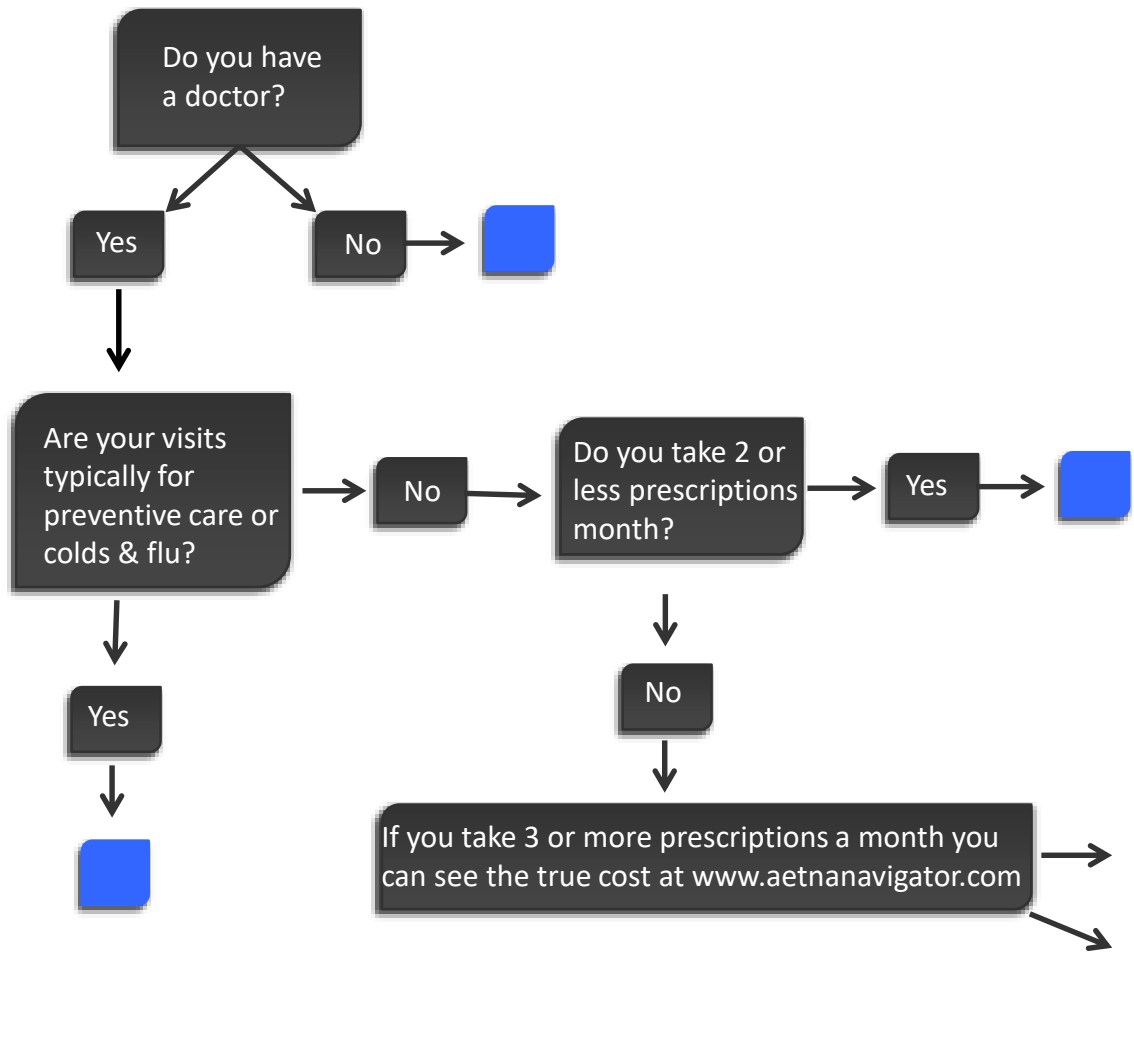
In-Network	PPO	HDHP
Premium	(\$6,766)	(\$5,107)
Deductible	(\$1,000)	(\$4,310)
Medical Copays	\$0	\$0
Medical Coinsurance	(\$1,045)	\$0
Rx Copays	(\$60)	\$0
HSA Contribution	N/A	\$2,400
TOTAL	(\$8,871)	(\$7,017)

Which Plan Is Right For Me? Example 4

Family Coverage: Accident Prone

12 Office Visits (4 Son, 8 Father)	\$1,440
12 Brand Prescriptions (Father)	\$3,600
4 Generic Prescriptions (Son)	\$360
MRI (Father)	\$1,500
X-ray (Son)	\$460

In-Network	PPO	HDHP
Premium	(\$6,766)	(\$5,107)
Deductible	(\$960)	(\$4,300)
Medical Copays	(\$240)	\$0
Medical Coinsurance	(\$100)	\$0
Rx Copays	(\$560)	\$0
HSA Contribution	N/A	\$2,400
TOTAL	(\$8,626)	(\$7,007)



Consider Switching to the HDHP

Stay Where You Are

Annual Benefit Enrollment Timeline

- Open Enrollment will be held from November 1, 2016 to November 30, 2016 for benefits effective January 1, 2017 to December 31, 2017.
- If you wish to apply for new benefits or retain existing benefits, you will need to complete enrollment through RDS during the Annual Benefit Enrollment period. If you do not complete enrollment, you will not have benefits during the plan year or be able to apply for benefits until the next Annual Benefit Enrollment period or within 31 days of an IRS qualifying life-change event.

Enrollment action is required by ALL benefit eligible employees. You must accept or waive coverage. All current health insurance benefits will end on December 31, 2016 if no action taken.

Annual Benefit Enrollment Assistance

- If you need access to a computer or would like assistance, you may stop by the Administrative Services Center to meet with an Employee Benefits Coordinator or Group Alternatives representative.

Dates	Times
Friday, November 4th	8:00 am – 4:00 pm
Monday, November 21st	8:00 am – 4:00 pm

If you have any questions about plan benefits or enrollment, please contact your Employee Benefits Coordinator.

Jamie Banashak
(219) 650-5300 x 6018 jbanashak@mvsc.k12.in.us