



**HAMILTON  
COUNTY  
SCHOOLS**

# EMPLOYEE *Benefits*

## MEDICAL INSURANCE

There are five different medical plans to choose from:



- BlueCross BlueShield PPO Network S Plan (Narrow Network)
- BlueCross BlueShield PPO Network P Plan
- Cigna Local Plus Plan (Narrow Network)
- Cigna Open Access Plus Plan
- Cigna High-Deductible Health Plan

26 Paychecks	BCBS PPO S Network	BCBS PPO P Network	Cigna Local Plus	Cigna Open Access Plus	Cigna High-Deductible
Employee Only	\$66	\$76	\$66	\$76	\$23
Employee & Spouse	\$253	\$278	\$253	\$278	\$120
Employee & Child(ren)	\$160	\$179	\$160	\$179	\$69
Family	\$307	\$340	\$307	\$340	\$138

22 Paychecks	BCBS PPO S Network	BCBS PPO P Network	Cigna Local Plus	Cigna Open Access Plus	Cigna High-Deductible
Employee Only	\$78	\$90	\$78	\$90	\$27
Employee & Spouse	\$299	\$329	\$299	\$329	\$142
Employee & Child(ren)	\$189	\$212	\$189	\$212	\$82
Family	\$363	\$402	\$363	\$402	\$163

## CLINICS & PHARMACIES



Hamilton County Schools offers free clinics to **all** employees. There are three clinic locations (Hixson, Hickory Valley, and Riverfront) which provide telehealth, TextCare, primary care services, treatment of minor illnesses and behavioral health services.



Onsite pharmacies are conveniently located inside the Hickory Valley and Hixson clinics. Employees, retirees, and dependents covered under one of the above medical plans will receive free generic drugs and discounts on Preferred and Non-Preferred medications (compared to retail pharmacies). Employees not covered by one of our medical plans can receive select generic drugs for \$5 copay (30-day supply or less) and \$10 copay (over 30-day supply). Over-the-counter medications and supplies can also be purchased at a discounted rate.

## DENTAL INSURANCE



We offer two dental plans:

- Base Plan - provides up to \$1,000 per calendar year for each covered participant
- Buy Up Plan - provides up to \$1,500 per calendar year for each covered participant

	Base Plan 26 Paychecks	Base Plan 22 Paychecks	Buy Up Plan 26 Paychecks	Buy Up Plan 22 Paychecks
Employee Only	\$3.88	\$4.59	\$5.54	\$6.55
Employee & Spouse	\$7.67	\$9.06	\$10.94	\$12.93
Employee & Child(ren)	\$10.26	\$12.13	\$14.64	\$17.30
Family	\$15.16	\$17.91	\$21.63	\$25.56

## VISION INSURANCE



We offer a vision care benefit through EyeMed. Members pay \$10 copay for an annual eye exam and a \$15 copay for lenses. Frames are covered at 100% up to \$120 allowance with a 20% discount for balances over \$120, and \$170 at Premier Plus Providers. See [HCDE's Benefits website](#) for further information.

	26 Paychecks	22 Paychecks
Employee Only	\$2.53	\$2.99
Employee & Spouse	\$4.81	\$5.68
Employee & Child(ren)	\$5.06	\$5.98
Family	\$7.44	\$8.79

## FLEXIBLE SPENDING ACCOUNT (FSA)



You may participate in a Health Care or a Dependent Care flexible spending account (FSA) by electing an annual amount that is automatically transferred from your paycheck into your FSA account before taxes. You may use tax-free dollars to pay for eligible medical or dependent care expenses. The maximum annual amount you may elect is \$5,000 for dependent care and \$3,050 (subject to change) for medical care. Flexible Spending Account elections are calendar-year based, not school year-based elections.

## LIFE INSURANCE



\$40,000 of Basic Life/Accidental Death & Dismemberment Insurance is available to full-time employees of Hamilton County Schools at no cost to the employee.

Employees may purchase up to \$300,000 of supplemental Voluntary Term Life and Accidental Death and Dismemberment coverage with no medical questions upon hire, paid via payroll deductions. During open enrollment, employees may increase coverage by \$10,000 with no medical questions. Supplemental Life coverage may be purchased for a spouse in the amount of \$5,000 – \$50,000 (not to exceed 100% of employee's purchased amount). Supplemental Life coverage may be purchased for a child(ren) in the amount of \$5,000 or \$10,000.

## DISABILITY



HCDE offers a short-term disability plan to all full time employees. The plan will supplement the employee's income during their disability. The plan pays 60% of the employee's compensation up to \$500 per week. For additional coverage, you can purchase the buy up short term disability plan which will pay 66.67% of the employee's compensation up to \$2,000 per week.

Long Term disability benefits are available to full-time employees of HCDE. This policy is provided at no cost to the employee and is equal to 66.67% of your basic monthly earnings up to \$4,000 per month. If you become disabled, by either accident or illness, you may be a candidate for income replacement and extension of your group life insurance.

## VOLUNTARY BENEFITS



You may purchase additional products such as supplemental life insurance, accident insurance, critical illness and hospital plans during your new hire enrollment or during open enrollment.

## CHILDCARE



HCS employees have several school-based daycares available for their use in twelve Hamilton County Schools. Daycare hours follow the school schedule. Daycares are operated by the Chambliss Center for Children and are available at an affordable rate. Visit [www.chamblisscenter.org/offsite-programs](http://www.chamblisscenter.org/offsite-programs) to learn more.

## RETIREMENT SAVINGS



New employees are eligible for the Hybrid Defined Benefits plan and Defined Compensation plan through the State of Tennessee. Information on TCRS is available at [www.hcde.org/tcrs](http://www.hcde.org/tcrs). Employees may save additional amounts toward retirement through 401k and 403b plans on date of hire. For additional information on each of these plans, visit our website at [www.hcde.org/403bvendors](http://www.hcde.org/403bvendors) or [www.hcde.org/401k](http://www.hcde.org/401k).