New Employee Orientation Payroll, Retirement & Benefits



Payroll

Payroll and Benefits Services

915 Fourth Street NE

Auburn, WA 98002

(253) 931-4925

(253) 931-8006 fax payroll e-mail: <u>payroll@auburn.wednet.edu</u> benefits e-mail: <u>benefits@auburn.wednet.edu</u> Hours 7:30 a.m. to 4:00 p.m.



Welcome to the Auburn School District. Our mission is to provide accurate, timely compensation and benefits to all employees. It is our goal to provide information to educate staff so they may make informed decisions concerning their pay, retirement and insurance benefits.



ENGAGE • EDUCATE • EMPOWER

Payroll

Direct Deposit is a requirement for all employees. Direct deposit changes are due to Payroll by the 10th of the month to be effective on the month-end Payroll.

Payday is the last *business* day of the month. The dates are as follows:



- September 30th
- October 31st
- November 30th
- December 29th
- January 31st
- February 28th

- March 31st
- April 28th
- May 31st
- June 30th
- July 31st
- August 31st



Payroll

Contract and Extra Hours Pay:

Contracted regular time is paid over 12 months for ALL District employees except those hired after September 15th.

Payment for any extra hours is paid the following month. Example: Extra hours worked in October are turned in to Payroll the first week of November, and then paid at the end of November.

Name Changes:

Name Changes can only be made after you have supplied Payroll with a copy of your updated Social Security Card.



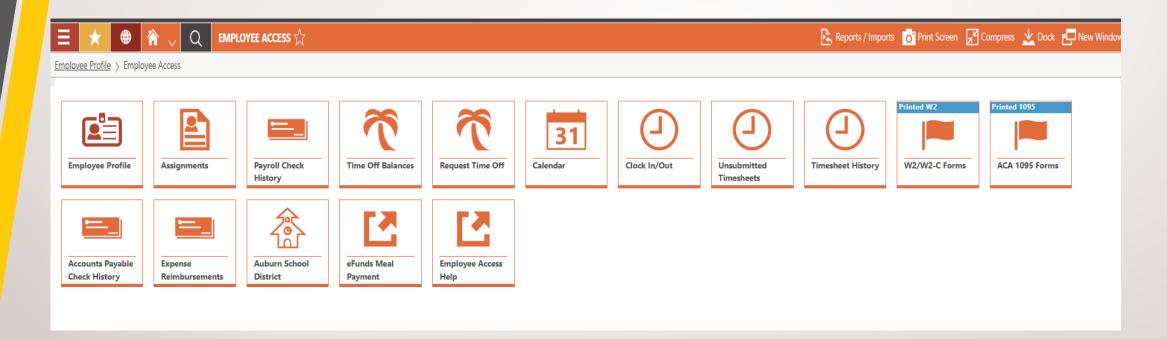
Phone/Address:

Changes to your address, phone number, W4 (tax withholding) and Direct Deposit need to be requested electronically. These changes are requested through Employee Access.





Payroll





Payroll

ASD Payroll website-Vidoes and Information

Learn How to Quickly View Your Check Using Employee Access In Skyward Qmlativ

Qmlative Employee Access – Direct Deposit Instructions

Reporting Absences thru Employee Access

Time Tracking Instructions



Department of Retirement Systems (DRS)

• Enrollment in a Retirement plan is Mandatory! You retire with the State of Washington DRS, not with the school district.

- www.drs.wa.gov
- 1-800-547-6657

• You have 9D calendar days to select your retirement plan, or you will be defaulted to Plan 2 (once you are defaulted, you will be locked into this plan for the entirety of the time you work for WA State School Districts).

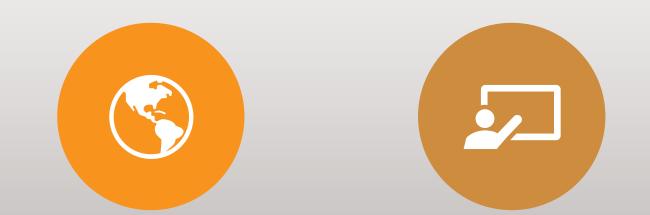
• Two Retirement plans to choose from:

Plan 2-Defined Benefit Plan (Pension)

Plan 3 Part Defined Benefit (Pension), Part Defined Contribution (similar ot 401(k))



Department of Retirement Systems (DRS) PLAN CHOICE



WWW.DRS.WA.GOV/CHOICE

DRS WEBINAR ON PLAN CHOICE



Washington Health Care Authority-School Employees Benefits Board (SEBB)

Our benefits are with the State of Washington Health Care Authority.
You are eligible for SEBB benefits if you are anticipated to work 630 hours per school year.

- 3.5+hrs/day for a 180-day school year contract is eligible
- We offer Medical, Dental, Vision, Life Insurance, Accidental Death & Dismemberment Insurance, and Long-Term Disability Insurance
- Medical can be waived
- Dental and Vision are mandatory benefits, and they are paid by ASD



School Employees Benefits Board (SEBB)

• You will have 31-days, from your date of eligibility (usually your hire date), to complete your SEBB enrollment.

- We offer 14 different medical plans with three different insurance providers.
- We offer 3 different dental plans.
- We offer 3 different vision plans.
- We offer company paid basic Life Insurance, AD&D Insurance, LTD Insurance and a Wellness Benefit.
- Please claim your online SEBB MyAccount to begin your enrollment.
- <u>https://myaccount.hca.wa.gov/</u>



SEBB Funding Rate

- SEBB requires that each school district pay a monthly contribution for each SEBB eligible employee. This contribution is called a funding rate.
- Currently the funding rate is \$1026 per month that ASD pays for each SEBB eligible employee to The Health Care Authority-SEBB program monthly.
- ASD pays this amount even if the employee waives medical.
- The Health Care Authority also pays \$650-\$950 per SEBB eligible employee.
- The funding rate pays for:
- A portion of medical
- Dental and Vision
- Basic Life and AD&D Plans
- Basic Employer Paid Long-Term Disability



SEBB Default Information

- If you do not make your benefit election choices within your 31-day window, you will <u>DEFAULT</u>.
- Default benefits are:
 - Employee only medical: Uniform Medical Plan (UMP) Achieve 1 for \$37 per month.
 - You will be assigned as a tobacco user for a charge of \$25 per month
 - Uniform Dental Plan
 - MetLife Vision
 - Basic Life and AD&D Insurance
 - Employer Paid LTD
 - Total monthly default amount is $\frac{\$62}{100}$ per month
- You will also default into the Employee Paid Long-Term Disability insurance at the 60%
 - Plan rate-this is an additional monthly payroll deduction based upon your age and your base salary.
- You can only make changes to your account once a year during annual open enrollment, unless you qualify for a special open enrollment due to a qualifying event. It is very important to complete your newly eligible enrollment timely and accurately.



SEBB Billing

• SEBB premiums are paid monthly.

- Payroll batches monthly staff payroll 5-7 days before the pay day. If your benefits are not selected prior to this date, then the premium will need to be double billed to the next month.
- Please ensure you complete enrolling in your benefits in a timely manner. You are charged by the state for the full month of benefits even if you wait to make your elections. The fees back date, even if there was no usability of benefit. *<u>Please complete as soon as you can</u>!!!



Logging into SEBB MyAccount

You will be sent a benefits email when you become eligible for SEBB. The email will have information on how to access your SEBB online account, information regarding SEBB benefits and retirement pension information.

<u>https://myaccount.hca.</u> <u>wa.gov/</u> https://www.hca.wa.go v/assets/pebb/sebbmy-account-userguide.pdf



SEBB-Waiving Medical Coverage

- The SEBB Program will allow employees to waive Medical insurance in three (3) specific circumstances:
 - You have coverage through Another Employer Group Plan
 - You have coverage through Medicare
 - You have coverage through TRICARE
- Can I waive Medical coverage if I would prefer to purchase Medical insurance in the WA State Exchange (WAHealthPlanFinder.org)?
 - No, coverage in the State Exchange is not considered an eligible waiver.
- You are also not allowed to waive SEBB Medical for "no insurance".



Dual Enrollment PEBB and SEBB

- The Health Care Authority does NOT allow dual enrollment between PEBB/SEBB and SEBB/SEBB.
- Dual enrollment is when a school employee is eligible to enroll in the SEBB Program and is also eligible as the spouse, state-registered domestic partner, or dependent of another eligible school employee. Dual enrollment is not allowed for medical, dental, or vision coverage. The single-enrollment policy helps maintain the affordability of the SEBB Program's health plans.



School Employees Benefits Board (SEBB)

SEBB enrollment is completed online. Resources and information regarding insurance plans are available online.

SEBB Information

SEBB 2022 Enrollment Guide

• <u>https://www.hca.wa.gov/employee-retiree-</u> benefits/school-employees

• <u>https://www.hca.wa.gov/assets/pebb/20-0049-</u> <u>school-employee-enrollment-guide-2022.pdf</u>

SEBB Virtual Benefits Fair

• <u>https://www.hca.wa.gov/employee-retiree-</u> <u>benefits/virtual-benefits-fair-sebb</u>



SEBB Medical Plans

- <u>Medical benefits</u>
 <u>Washington State Health</u>
 <u>Care Authority</u>
- <u>SEBB Monthly Premiums</u>, <u>Deductibles</u>, and <u>Out-of-</u> <u>Pocket Limits 2022</u> (wa.gov)

Medical benefits





SEBB Dental Plans

- <u>Dental Benefits</u>
 <u>Washington State Health</u>
 <u>Care Authority</u>
- We have 3 Vision plans: DeltaCare, Uniform Dental and Willamette.
- Please ensure you ask your dentist if they take a managed care plan or PPO plan as this is the number one change staff request. We cannot make changes for choosing incorrectly!

Dental Benefits





SEBB Vision Plans

- <u>Vision Benefits</u>
 <u>Washington State</u>
 <u>Health Care Authority</u>
- We have 3 vision plans: Davis Vision, EyeMed and MetLife
- Please contact your
 Vision provider to ask
 them which they take

Vision Benefits





MetLife Life Insurance and AD&D

• WSHCA SEBB | MetLife

- Employer benefit is paying for a \$35,000 life plan and a \$5,000 accidental death and dismemberment plan.
- You can opt into employee paid supplemental plans that are direct billed to you from MetLife. You can cover yourself, your spouse and your dependent children.
- You can make changes to the supplemental plan at any time; however, you are subject to an evidence of insurability if you do not sign up during your initial 31-day enrollment period.
- Please keep your beneficiaries current for MetLife



The Standard-Long Term Disability Insurance

- LTD insurance protects a portion of your salary if you are unable to work due to serious injury or illness. When you enroll in LTD coverage, it pays you a percentage of your monthly earnings if you become disabled and cannot work more than 90 days. (60% Plan, 50% Plan, Decline) Default to the 60% plan so you must make a choice.
- There is an automatic Employer Paid option that is mandatory (district pays for this and it would pay you \$100-\$400 monthly) and an optional supplemental option Employee Paid LTD coverage that will be a payroll deduction.
- WA Health Care Authority SEBB | The Standard
- <u>https://www.standard.com/mybenefits/sebb/premium-</u> <u>ltd.html</u>

Navia FSA and DCAP

- Medical Flexible Spending Arrangement (FSA) allows you to set aside pretax money from your salary to
 pay for out- of-pocket health care expenses. The funds are deducted from your pay before FICA and
 Federal income taxes are calculated and can result in savings up to 40%.
- The Limited Purpose FSA allows you to set aside pretax money from your salary to pay for out-ofpocket dental and vision expenses. The funds are deducted from your pay before FICA and Federal income taxes are calculated and can result in savings up to 40%. This benefit is intended for subscribers enrolled in UMP High Deductible.
- Dependent Care Assistance Program (DCAP) allows you to redirect a portion of your salary on a pre-tax basis to pay for your qualified day care costs for your dependents (e.g. preschool, babysitting, before/after school care, in-home care for a disabled dependent). The funds are deducted from your pay before FICA and federal income taxes are calculated and can result in savings up to 40%.
- Home Navia (naviabenefits.com)



HealthEquity-Health Savings Account

- You must select UMP High Deductible Plan to enroll in a health savings account.
- An HSA is a tax-exempt account used to pay for IRS qualified out-of-pocket medical expenses (such as deductibles, copays, and coinsurance) including some expenses and services that your health plans may not cover. Anyone can deposit funds into an HSA on your behalf. You can deduct any amount you contribute from your taxable income, giving you a tax savings.
- You can spend HSA funds on qualified expenses for your spouse or other tax dependents, even if they aren't covered on your medical, dental, and vision plans. Plus, the funds in your HSA roll over from year to year. That means your HSA balance can grow over the years, earn interest, and build savings that you can use to pay for health care as needed, or pay for Medicare Part B premiums.
- Health savings account | Learn | HealthEquity



SmartHealth

- SmartHealth is Washington State's voluntary wellness program that supports you on your journey
 toward living well. It uses a secure and easy-to-use website that offers fun activities to help you reach
 your wellness goals, such as sleeping better, eating healthier, and reducing stress. Whether you are
 trying something new or adding to what you already do, SmartHealth has something for everyone. As
 you progress on your wellness journey, you can qualify for a SmartHealth wellness incentive.
- SmartHealth offers a \$125 wellness incentive. To get your \$125, you must be enrolled in SEBB medical coverage as a subscriber in 2022 and 2023 and complete 2000 points on the SmartHealth site before the November deadline.
- <u>https://www.hca.wa.gov/employee-retiree-benefits/sebb-smarthealth</u>



Note about Washington State's Long Term Care Insurance

- https://wacaresfund.wa.gov/
- Beginning July 2023, we will be adding the LTC tax to your payroll deduction.
- Washington workers will pay up to \$0.58 per \$100 of earnings. Every employee contributes employers do not. (Your gross pay times .0058)
- Starting in July 2026, each person who is eligible to receive the benefit can access care costing up to \$36,500 (adjusted annually for inflation) over their lifetime. Please review the state's website for further details.
- This is not affiliated with the school district, but it gets confused with the Long-Term Disability
 offering.
- If you have an exemption, please send a copy to <u>benefits auburn.wednet.edu</u>



Contact Info

- payroll@auburn.wednet.edu
- benefitsDauburn.wednet.edu
- 253-931-4925

