

# 2023 OLATHE PUBLIC SCHOOLS RETIREE BENEFITS OVERVIEW

*School Year 2022-2023*



# Certified Staff

Retirement Date	Final Paycheck	Wages Include	Benefits End	HRA Effective Date
June 1	June 15 (no KPERS deducted)	June 30, July 15 and July 30	July 31	August 1
July 1	July 15 (no KPERS deducted)	July 30	July 31	August 1
August 1	July 29 (KPERS deducted)	No additional payment	July 31	August 1

# Certified/Classified District Administrator

Retirement date	Final paycheck	Benefits end	HRA	VERP
Various	June 29	June 30	July 1 or retirement date	August 15

# Classified Staff

- All compensation will be paid no later than one pay period after the selected retirement date with applicable benefit deductions based on benefit end date.
- **Must have completed current work agreement.**

Retirement Date	Final Paycheck on or before	Spread Range	Benefits end	HRA Effective Date
June 1	June 15	September to August	August 31	September 1
July 1	July 15	August to July	July 31	August 1
August 1	July 29	July to June	June 30	July 1

# District Retiree Insurance Plan

Retirees are eligible to elect coverage under the District's Retiree Insurance Plan if all the following qualifications are met:

1. You are retiring with the District and with KPERS at the same time
2. You were enrolled in medical, dental and/or vision insurance at the time of retirement
3. You worked for the District for five years or more
4. You are under age 65

Information regarding our medical, dental and vision plans are located on the Olathe Human Resources Benefits tab: [www.olatheschools.org/Page/10646](http://www.olatheschools.org/Page/10646).

You will receive an email from the Benefits Team when you are able to log into [www.employeenavigator.com](http://www.employeenavigator.com) to enroll in retiree benefits. Retiree benefits start on the first of the month and your coverage will be backdated. **You have 31 days to enroll.**

Any dependents who were on your plan at the time of retirement may remain on the plan if you choose to cover them.

**No additional dependents may be added to Olathe's retiree insurance.**

# Retiree premiums

Retirees pay the full premium cost and pay for their insurance **a month in arrears**. For example, if your active employee benefits end on July 31, your retiree benefits would start on August 1. Your first premium deduction would be on September 1 for the August coverage.

Olathe pulls the premium from your bank account on the first of each month. If you haven't already, please complete the debit authorization form and return to the benefits team as soon as possible.

## Ending Retiree Insurance Coverage

Retirees may end their insurance coverage at any time by notifying the District's benefits department. Retirees may not come back on the District's retiree insurance at a later date. Remember that premium payments are in arrears, so the District will pull a final premium on the 1st of that next month. For example, if you are ending your insurance coverage on May 31, the District will still deduct an insurance premium on June 1 for the May coverage.

**Retirees may not come back on the District's retiree insurance at a later date.**

# Retiree Rates

## January 1, 2023 through December 31, 2023

	BlueSelect Plus		Preferred-Care Blue		Spira Care	
	\$3000 HDHP	\$1500 PPO	\$3000 HDHP	\$1500 PPO	\$2,800 HDHP	\$2,000 PPO
Employee only	\$706	\$735	\$761	\$793	\$691	\$724
Employee + spouse	\$1,485	\$1,545	\$1,602	\$1,667	\$1,453	\$1,520
Employee + child(ren)	\$1,311	\$1,365	\$1,415	\$1,472	\$1,285	\$1,342
Family	\$1,977	\$2,060	\$2,133	\$2,222	\$1,938	\$2,027

	Basic Dental	Dental + Orthodontia	Vision
Employee only	\$42	N/A	\$11.87
Employee + spouse	\$77	N/A	\$19.80
Employee + child(ren)	\$77	\$155	\$19.80
Family	\$103	\$198	\$33.65

# COBRA

All retirees will receive a COBRA packet from WEX as required by law. WEX will mail the COBRA packet to your home address after your retirement date.

**Retirees who qualify for the District Retiree Insurance program may disregard the COBRA packet.**

Employees over the age of 65 who are currently on district benefits upon retirement are eligible to continue medical, dental and/or vision insurance coverage for 18 months with COBRA coverage. WEX will mail the COBRA packet to your home address after your retirement date.

**If you enroll in Retiree Benefits,**  
**DO NOT ENROLL IN COBRA coverage!**

# Health Reimbursement Account (HRA)

WEX is our vendor for the HRA. If you qualify at the time of retirement, Olathe will take any remaining sick days and convert them into a monetary amount. This money will be placed in an HRA that can be used for eligible medical, dental and/or vision expenses for you and your eligible dependents. You will receive an email from the Benefits Team with your finalized HRA total. Once your account is established, you will receive debit cards from WEX in the mail.

If you are participating in the District's Retiree Insurance Plan, the District will withdraw the premium on the first of the month from your bank account. WEX will reimburse the premium five to seven days later if you sign up for direct deposit. Otherwise, you will receive your premium reimbursement as a paper check in the mail.

## HRA Reimbursement for Non-debit Card Claims

- 1. Direct Deposit:** Retirees need to set up bank account information with WEX to take advantage of direct deposit reimbursements. If you are on the District's retiree benefits, you will need to set up your bank account information to start the reimbursement direct deposit cycle.
- 2. Paper Checks:** If you would rather receive paper checks in the mail, WEX will mail all reimbursement checks to the address of record. Log into your account on WEX's website <https://www.wexinc.com> to change your address, email and/or phone number.

# How to Set Up Your Benefits Online Account

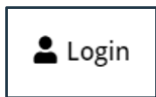


WEX offers the ability for participants to manage their benefit account(s) online.

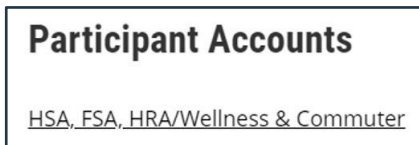
An email address on file with us is required to set up your account.

## To set up your account, complete the following steps:

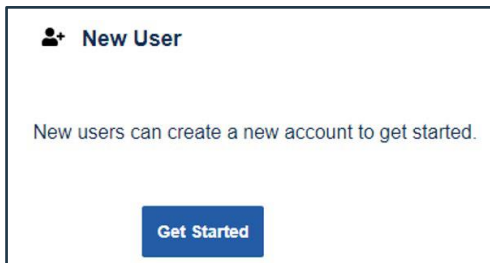
1. Navigate to our website, [www.wexinc.com](http://www.wexinc.com), and select "Login" at the top of the page.



2. Then select "WEX Benefits". Under "Participant Accounts" select "HSA, FSA, HRA/Wellness & Commuter."



3. Under "New User" select "Get Started."



4. Complete the required fields to verify your identity and select "Next."

**Important:** Your information must match what your employer provided to us.

5. Check your email, provide the one-time password you received, and then select "Next."

**Note:** We'll send the one-time password to the email address we have on file.

6. Complete the required fields for your personal information and select "Next."

7. Enter all applicable contact information, as this will help recover your account if you forget your username or password. Select "Next."

8. Set up your five security questions and select "Next."

**Note:** Your security answers aren't case-sensitive.

9. Change your username and set up your password, and then select "Submit."

**Important:** If you don't want to change your username, keep track of the system-generated username provided to you.

10. Add a mobile number and any authorized representatives, if desired, and finalize your account setup.



# How to Set Up Direct Deposit in Your Online Account



This article outlines how to set up a checking or savings account in your online account to receive reimbursements or distributions via direct deposit.

**Note:** You can get your money faster by adding your bank account. There's no minimum reimbursement requirement for direct deposit; however, a \$25 minimum is required for checks to be issued right away. Reimbursements that don't meet this minimum requirement will be issued after additional claims are submitted to bring the total to at least \$25 or at the end of the month. To remove your bank account, see How to remove direct deposit.

## Important

- You'll need the following information to complete the direct deposit setup process:
  - Routing number
  - Account number
  - Bank name
  - Bank address
- By completing the online steps for establishing direct deposit, you're certifying the information provided is accurate. Further, the completion and submission of this information authorizes us to issue payments directly to the specified account unless otherwise notified. You understand and agree that we reserve the right to reverse any Automated Clearing House (ACH) deposit resulting in an error, in accordance with banking regulations.

To set up direct deposit in your online account, complete the following steps:

1. Navigate to the Accounts tab.
2. Under Profile, click "Banking/Cards."
3. Select the Banking sub-tab and then click "Add Bank Account."





# Claim Form

This form is used when you seek reimbursement for any eligible out-of-pocket expenses that have occurred. Your receipt(s) accompanying this form should include the following information: (1) Date of service, (2) Description of service or item purchased, (3) Dollar amount (patient responsibility only) and (4) Name of provider.

\*Required Fields

\*Participant Name (First, MI, Last)

\*Social Security Number

\*Employer Name (Do not abbreviate)

Employee ID

## Claim Reimbursement Information

*Plan Type	*Service Dates (start and end dates - MM/DD/YYYY)	*Provider Name	Type of Service (i.e. Rx, Co-Pay, Dental)	*Out-of-Pocket Cost (i.e. Patient Responsibility)

\*Plan Types: HFSA-Health FSA; HRA-Health Reimbursement Arrangement

Total: \$

## Claim Information – Dependent Care FSA only (no receipt needed when submitting a provider's signature)

\*Service Dates  
(start and end dates - MM/DD/YYYY)

 - 

\*Provider Name

\*Provider's Signature

\*Daycare Cost

\$  .

# Retiree Benefits Enrollment FAQs

- **Where can I view the information from the meeting?** All information will be posted to the OPS district website under the HR Benefits tab located here <https://www.olatheschools.org/Page/10646>.
- **What happens to my sick and personal days after retirement?** At the time of retirement, if you qualify, Olathe will take any remaining sick and personal days and convert them into a monetary amount. This money will be placed in a health reimbursement account (HRA) that can be used for eligible medical, dental and/or vision expenses. You will receive an email from benefits with your finalized HRA total. Once your account is established, you will receive debit cards from WEX in the mail.
- **Can I switch medical plans at this time?** Yes, you can change medical plans at the time of retirement as this is a qualifying life event. You can drop current dependents, but you are not able to add any new dependents.
- **When is the next open enrollment period?** The next open enrollment will be at the end of October / beginning of November for the 2024 calendar year. Watch your email and mail for more information this fall.

# Retiree Benefits Enrollment FAQs

- **How will Olathe reach me?** We will contact retirees through the personal email address provided to us.
- **How do I enroll in retiree benefits?** You will log into Employee Navigator to elect coverage as a retiree [www.employeenavigator.com](http://www.employeenavigator.com).
- **What is my username for employee navigator?** Your username is most likely your Olathe Public Schools email address. This is used for your login credentials and is not associated with your deactivated school email account.
- **What if I can't remember my password to log in?** You can reset your own password on the login page of Employee Navigator by clicking on the “reset a forgotten password”.
- **What is the debit authorization form?** This form is used to initiate debit entries for health, dental and/or vision insurance premiums from your checking/savings account. Payment of premiums DOES NOT come directly from your HRA account.

# Retiree Benefits Enrollment FAQs

- **What is the direct deposit form?** This form is used to set up a checking or savings account in your WEX account if you would like to take advantage of direct deposit. This form has the WEX logo on it. You can also complete the direct deposit process online [www.wexinc.com](http://www.wexinc.com).
- **What is an HRA?** The HRA is your Health Reimbursement Account. This account is a type of US employer-funded health benefit plan that reimburses employees for eligible out-of-pocket medical expenses and, in limited cases, to pay for health insurance plan premiums. You will pay for services up front and then submit receipts and claim forms to get reimbursed. Here is the link to find eligible expense for the HRA <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses>.
- **Where can I go online to view my HRA?** Visit the website [www.wexinc.com](http://www.wexinc.com) or call WEX customer service for assistance at 866-451-3399. As a participant of the District's HRA, retirees have access to WEX's high priority Participant Services Team. Please follow the authentication process when calling WEX to ensure you are reaching the most tenured representatives:
  - Provide the last 4 digits of the primary accountholder's SSN
  - Enter the eight-digit date of birth (MM/DD/YYYY)

# Contacts

## Medical

**Blue Cross Blue Shield Of Kansas City**

**Delta Dental of Kansas**

Group #11640000

Customer Service: 816.395.2270

Website: [www.bluekc.com](http://www.bluekc.com)

## Dental

**Delta Dental of Kansas**

Group #03500

Customer Service: 800.234.3375

Website: [www.deltadental.com](http://www.deltadental.com)

## Vision

**VSP**

Group #12240761

Customer Service: 800.877.7195

Website: [www.vsp.com](http://www.vsp.com)

## Health Reimbursement (HRA)

**WEX**

Customer Service 866.451.3399

Website: [www.wexinc.com](http://www.wexinc.com)

## Benefits Team

**Olathe Public Schools**

Benefits Hotline 913-780-8024

Email: [benefits@olatheschools.org](mailto:benefits@olatheschools.org)

Geri Birks, Sr. Benefits Specialist

Sammi Williams, Benefits Specialist

Renee Hernandez, Benefits Specialist

Nancy Jirik, Retirement Representative

Email: [njirikec@olatheschools.org](mailto:njirikec@olatheschools.org)

Veronica Henson, Benefits Representative

Email: [vhenson@olatheschools.org](mailto:vhenson@olatheschools.org)

