

2024 Retiree Benefits Overview

School Year 2023-2024



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.

District Retiree Insurance Plan Enrollment



- You will receive two emails from **Olathe Public Schools** to your personal email address on file:
 - Instructions from the Benefits Team on how to access Oracle for the first time and continued access as a retiree.
 - A welcome invitation from Technology to access the Oracle Fusion platform.
- Information regarding our medical, dental and vision plans are located on the Olathe Human Resources Benefits tab: www.Olatheschools.Org/page/10646.
- Log into your Oracle Self-Service under Me -> Benefits [using this oracle login page link](#)
- Retiree benefits start on the first of the month and your coverage will be backdated. You have 30 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.

Certified Staff

Retirement Date	Final Paycheck	Wages Include	Benefits End	HRA	VERP
June 1 st	June 15th (NO KPERS Deducted)	June 30th, July 15th, July 30th	July 31st	August 1st	August 15th
July 1 st	July 15th (NO KPERS Deducted)	July 30th	July 31st	August 1st	August 15th
August 1 st	July 30th (KPERS deducted)	No additional payment	July 31st	August 1st	August 15th

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 check on or before	SPREAD Payment Range	Benefits End
June 1	June 15	September to August	August 31
July 1	July 15	August to July	July 31
July 1	July 15	July to June	June 30



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.

**Important note:
Retirees MAY
NOT come
back on the
District's
retiree
insurance at a
later date.**

Retiree Rates

January 1, 2024 through December 31, 2024

	BlueSelect Plus		Preferred-Care Blue		Spira Care	
	\$3,200 HDHP	\$1,500 PPO	\$3,200 HDHP	\$1,500 PPO	\$3,200 HDHP	\$2,000 PPO
Employee only	\$731	\$761	\$788	\$821	\$715	\$749
Employee + spouse	\$1,537	\$1,599	\$1,658	\$1,726	\$1,504	\$1,573
Employee + child(ren)	\$1,357	\$1,413	\$1,465	\$1,524	\$1,330	\$1,389
Family	\$2,046	\$2,132	\$2,208	\$2,300	\$2,006	\$2,098

	Basic Dental	Dental + Orthodontia	Vision
Employee only	\$41.16	N/A	\$11.87
Employee + spouse	\$75.46	N/A	\$19.80
Employee + child(ren)	\$75.46	\$151.90	\$19.80
Family	\$100.94	\$194.04	\$33.65

COBRA

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

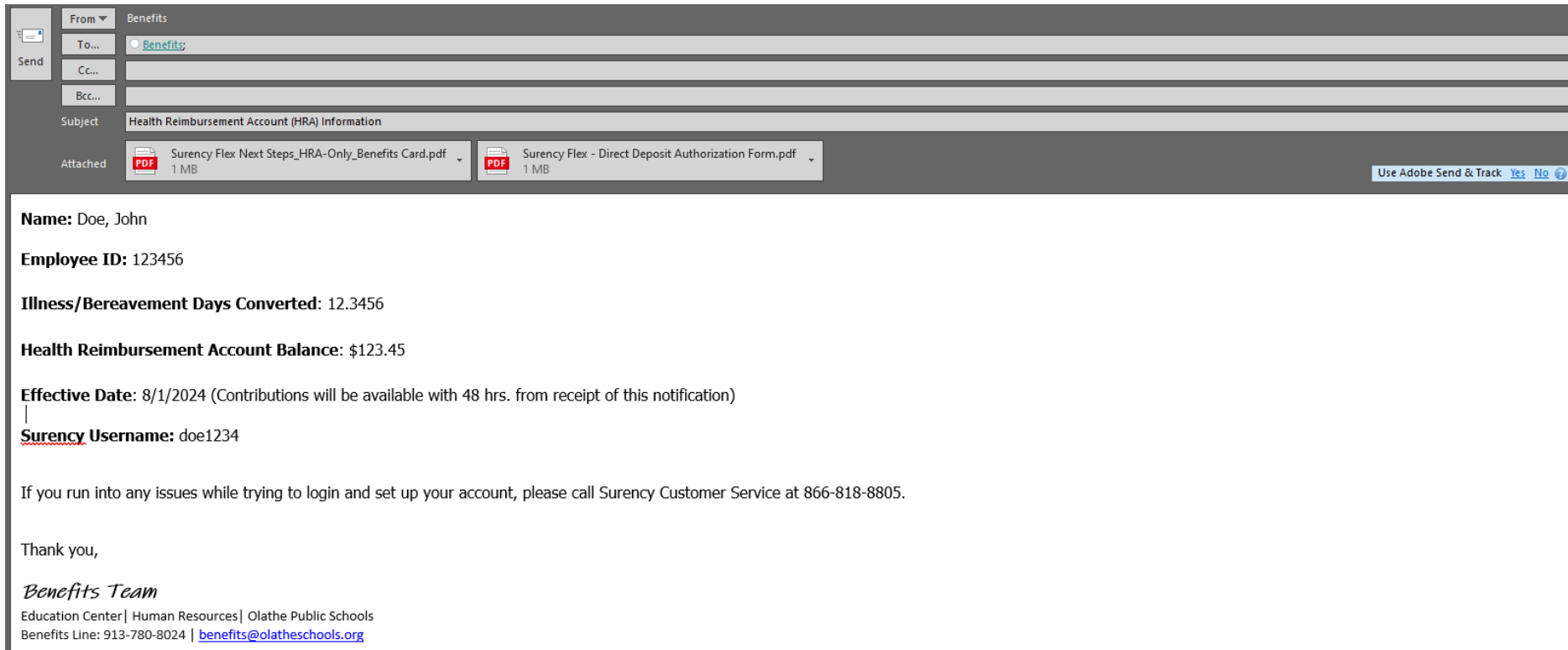
- All retirees will receive a COBRA packet from Surency as required by law.
 - Surency will mail the COBRA packet to your home address after your retirement date.
- **Retirees who qualify for the District Retiree Insurance program may DISREGARD the COBRA packet.**
- Employees over the age of 65 who are currently on district benefits upon retirement are eligible to continue medical, dental and/or vision insurance coverage for 18 months with COBRA coverage.

Health Reimbursement Account (HRA)

- If you qualify at the time of retirement, Olathe will take any remaining sick days and convert them into a monetary amount. Personal days will be doubled into sick days.
- 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.
- Surency is our vendor for the HRA.
- You will receive an email from the Benefits Team with your finalized HRA total after your benefits date.
- Once your account is established, you will receive debit cards from Surency 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.
- Surency 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 Enrollment Email

- On or around your benefits end date, you will receive an HRA email from the Benefits Department.
- This email will have the information you need for your HRA including the effective date and your Surency username.
- There will be 2 flyers attached from Surency with login information and direct deposit instructions.



The screenshot shows an email client interface. The header includes a 'Send' button, a 'From' dropdown set to 'Benefits', a 'To' field with 'Benefits', and empty 'Cc' and 'Bcc' fields. The subject is 'Health Reimbursement Account (HRA) Information'. Two PDF attachments are listed: 'Surency Flex Next Steps_HRA-Only_Benefits Card.pdf' (1 MB) and 'Surency Flex - Direct Deposit Authorization Form.pdf' (1 MB). A 'Use Adobe Send & Track' button is visible in the top right of the header area.

Name: Doe, John
Employee ID: 123456
Illness/Bereavement Days Converted: 12.3456
Health Reimbursement Account Balance: \$123.45
Effective Date: 8/1/2024 (Contributions will be available with 48 hrs. from receipt of this notification)
Surency Username: doe1234

If you run into any issues while trying to login and set up your account, please call Surency Customer Service at 866-818-8805.

Thank you,

Benefits Team
Education Center | Human Resources | Olathe Public Schools
Benefits Line: 913-780-8024 | benefits@olatheschools.org



HRA Reimbursement for Non-debit Card Claims

1. Direct Deposit: Retirees need to set up bank account information with Surency 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, Surency will mail all reimbursement checks to the address of record.

- Log into your account on Surency’s website www.surency.com to change your address, email and/or phone number.

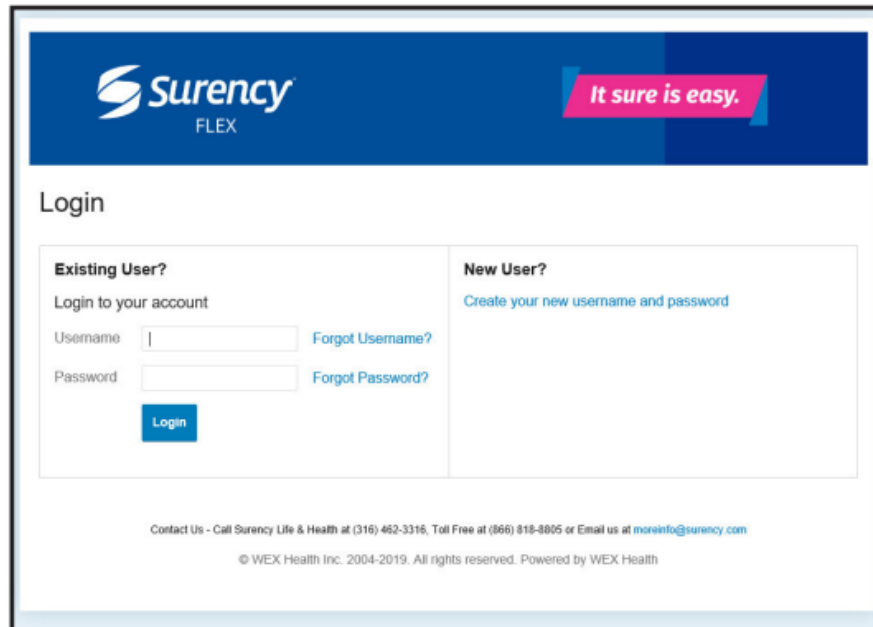


Surency Account Set Up

Managing Your Benefits:

You have 24/7 access to your account through the Surency Flex mobile app or on your Member Account at www.Surency.com. You can also contact Surency Customer Service at 866-818-8805.

1. Visit Surency.com. Select to view as a Member, then select Flex under Login.
2. Select Create your new username and password under New User on the right side of the screen.

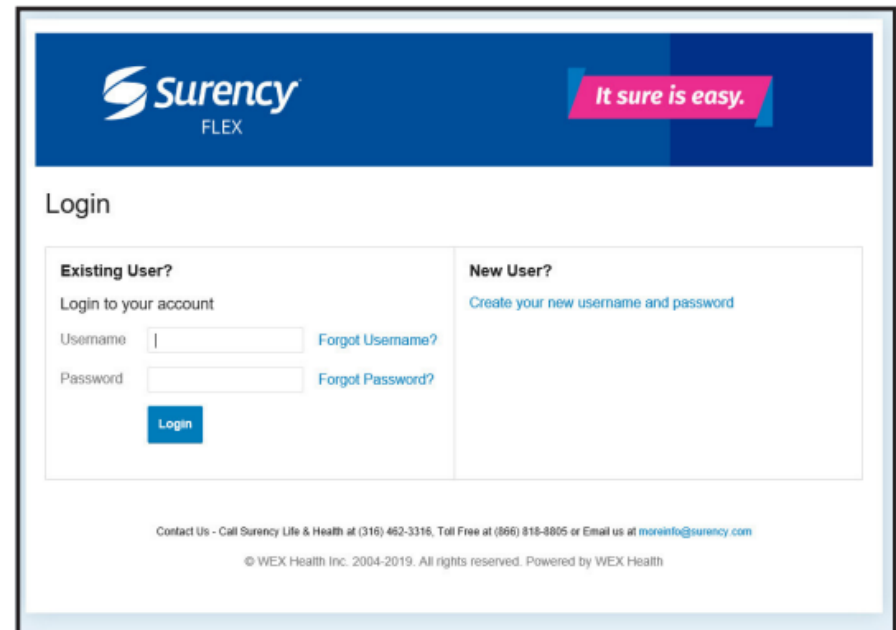


The screenshot shows the Surency FLEX login page. At the top, there is a blue header with the Surency FLEX logo on the left and a pink banner with the text "It sure is easy." on the right. Below the header, the word "Login" is displayed. The main content area is divided into two columns. The left column is titled "Existing User?" and contains the text "Login to your account". It features two input fields: "Username" and "Password", each with a "Forgot" link next to it. A blue "Login" button is positioned below the password field. The right column is titled "New User?" and contains the text "Create your new username and password". At the bottom of the page, there is a footer with contact information: "Contact Us - Call Surency Life & Health at (316) 462-3316, Toll Free at (866) 818-8805 or Email us at moreinfo@surency.com" and a copyright notice: "© WEX Health Inc. 2004-2019. All rights reserved. Powered by WEX Health".

Surency Account Set Up

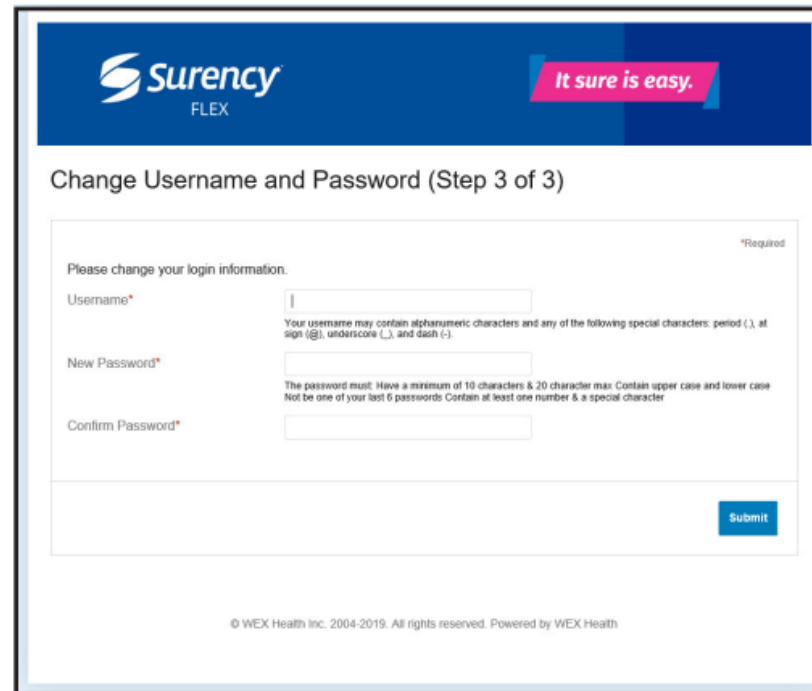
3. To start, please verify your identity.

4. You will need to set your security questions and answers to complete your user set up.

Surency Account Set Up

5. Set your login information.



The screenshot shows the 'Change Username and Password (Step 3 of 3)' page. At the top, there is a blue header with the Surency FLEX logo and the tagline 'It sure is easy.' Below the header, the page title is 'Change Username and Password (Step 3 of 3)'. The main content area contains the instruction 'Please change your login information.' followed by three input fields: 'Username*', 'New Password*', and 'Confirm Password*'. The 'Username*' field has a tooltip that reads: 'Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (_), and dash (-)'. The 'New Password*' field has a tooltip that reads: 'The password must: Have a minimum of 10 characters & 20 character max. Contain upper case and lower case. Not be one of your last 6 passwords. Contain at least one number & a special character'. A blue 'Submit' button is located at the bottom right of the form. At the bottom of the page, there is a copyright notice: '© WEX Health Inc. 2004-2019. All rights reserved. Powered by WEX Health'.

6. You are ready to begin managing your account online or via the Surency Flex mobile app!

Surency Direct Deposit Set Up Instructions



2 Ways to Set up Direct Deposit

1. Online at www.surency.com OR via the Surency FLEX App

- Easy, quick option for faster enrollment and repayment!
- Log in to your Member Account at Surency.com or use the Surency Flex mobile app to input your bank account information.
- Your account will be automatically verified through a secure process.

2. Paper Direct Deposit Form

- Form will need to be completed then either mailed, faxed, or mailed to Surency.
- There are additional steps that must be taken with the paper form.
- Once Surency Flex has received your completed form, you will be required to manually verify your bank account through your Surency Flex Member Account online or the Surency Flex mobile app with additional instructions.
 - This must be completed within 14 days.



HRA Claims Filing Instructions

You can file a claim online at www.surency.com or on the Surency Flex App.

OR

Print a claim form online from under the Tools & Support tab.

The HRA email you receive from the Benefits Team will include a Surency flyer with instructions on how to file a claim.

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. Personal days will be doubled into sick days.
 - 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 Surency 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?**
 - Open enrollment will be at the end of October / beginning of November for the 2025 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 Oracle to elect coverage as a retiree <https://oracle.olatheschools.com>.
- **How will I log into Oracle as a retiree?**
 - You will receive an email with instructions from the Benefits Team on how to access Oracle for the first time and continued access as a retiree.
 - A welcome invitation will be sent to your personal email from Technology to access the Oracle Fusion platform.
- **What is my username for Oracle?**
 - Your username will be your personal email.
- **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 Surency account online if you would like to take advantage of direct deposit.
- You can sign up sign up directly online at www.surency.com or on the Surency Flex App.

- **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.

- **Where can I go online to view my HRA?**

- Visit the website www.surency.com or call Surency customer service for assistance at 866-818-8805.

Retiree Benefits Enrollment FAQs

- **Will I be able to keep my FSA when I retire?**
 - Your FSA account will terminate when you retire and your benefits end.
 - The IRS' use-or lose rule governs flexible spending accounts (FSAs). Because of this, any unused money left in your FSA is forfeited after you leave employment.
 - Your FSA will pay for eligible expenses up to the amount you committed to contributing for the entire year, even if you haven't contributed that much yet.
 - To get the most out of your FSA, you should try to spend your FSA funds prior to the date that your benefits end.
 - You must file claims for the reimbursement of eligible expenses incurred during the coverage period prior to termination ***within 60 days***.

Retiree Benefits Enrollment FAQs

- **Will I be able to keep my HSA when I retire?**
 - Yes, you still have access to your HSA.
 - Your HSA is a savings account that you own.
 - Your HSA remains available to you even after you retire.
 - This means that you can continue to use your HSA for qualified expenses even after your retire.

Contacts

Medical Plan

Blue Cross Blue Shield of Kansas City

Group #11640000
Customer Service: 816.395.2270
Website: www.bluekc.com

Dental

Delta Dental of KC

Group #03500
Customer Service: 800.234.3375
Website: www.deltadental.com

Vision

VSP

Group #12240761
Customer Service: 800.877.7195
Website: www.vsp.com

HRA

Surency

Customer Service: 866.818.8805
Website: www.surency.com

BENEFITS TEAM:

Olathe Public Schools:
Benefits Line: 913.780.8024
benefits@olatheschools.org

Gerri Birks, Benefits Specialist
Sammi Williams, Benefits Specialist,
Renee Hernandez, Benefits Specialist

Retirement Representative:

Nancy Jirik
njirikec@olatheschools.org

