

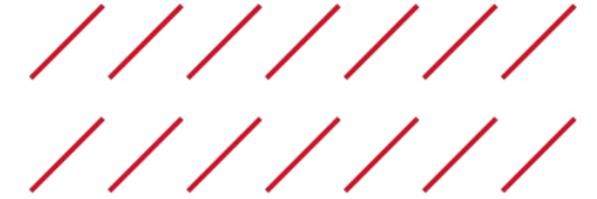


PARKWAYSCHOOLS
HIGHER EXPECTATIONS. BRIGHTER FUTURES.

Spring Benefits Meeting

Planning to Retire?

Presentation and Q&A | Benefits Department



Benefits Team

Deb Nolan

Benefits Coordinator

(314) 415-8049

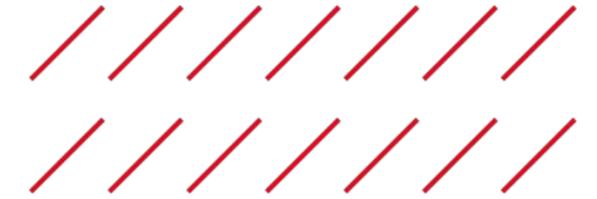
dnolan@parkwayschools.net

Coby Peters

Benefits Specialist

(314) 415-8059

cpeters@parkwayschools.net



Your **First Step**

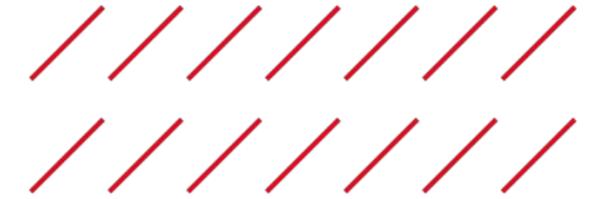
Confirm Your Eligibility PSRS/PEERS

Contact PSRS/PEERS in Jefferson City, MO to confirm your eligibility:

 1 (800) 392-6848

 www.psrs-peers.org

A representative from PSRS/PEERS is available to answer any additional questions after our presentation.



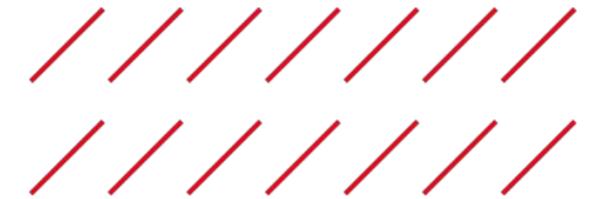
Your Official Notice

Operations Staff

- Provide your written notice to your **Principal or supervisor** and **Lisa Powers in HR**
 - **Email: lpowers@parkwayschools.net**
- Clearly state that you wish to **retire** from your position
- Clearly state your last day of work

Teachers/Administrators

- Provide your written notice to **Suzanne Osredker in HR**
 - **Email: sosredker@parkwayschools.net**
- Clearly state that you wish to **retire** at the end of the 2024-2025 school year.
- Year-end retirements will be submitted for **Board approval** no earlier than the January Board meeting.
 - If requesting a mid-year release, the Chief Human Resources Officer or designee will review and make a recommendation to the board.



Your Official Notice

Additional Information

- **Human Resources** will provide you with the date your employee benefits end.
- For questions regarding **sick leave, vacation, or comp time, payout** contact **Patti O'Brien in Payroll** : 314-415-8162 or pobrien@parkwayschools.net
- Refer to the employee handbook for additional guidance.



When Do Employee Benefits End?



End of School Year Retirement

Administrators – 6/30/2025

Certified Staff – 7/31/2025

Operations Staff – Full Year Employees (12-month):

The end of the month (EOM) in which you last work.

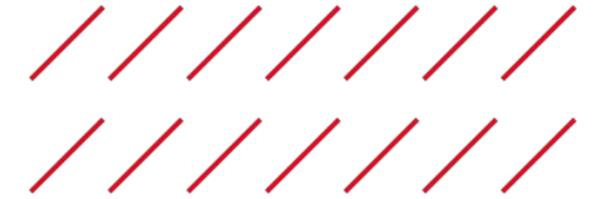
Operations Staff – Part Year Employees (less than 12 months):

8/31/2025 or EOM in which you last work

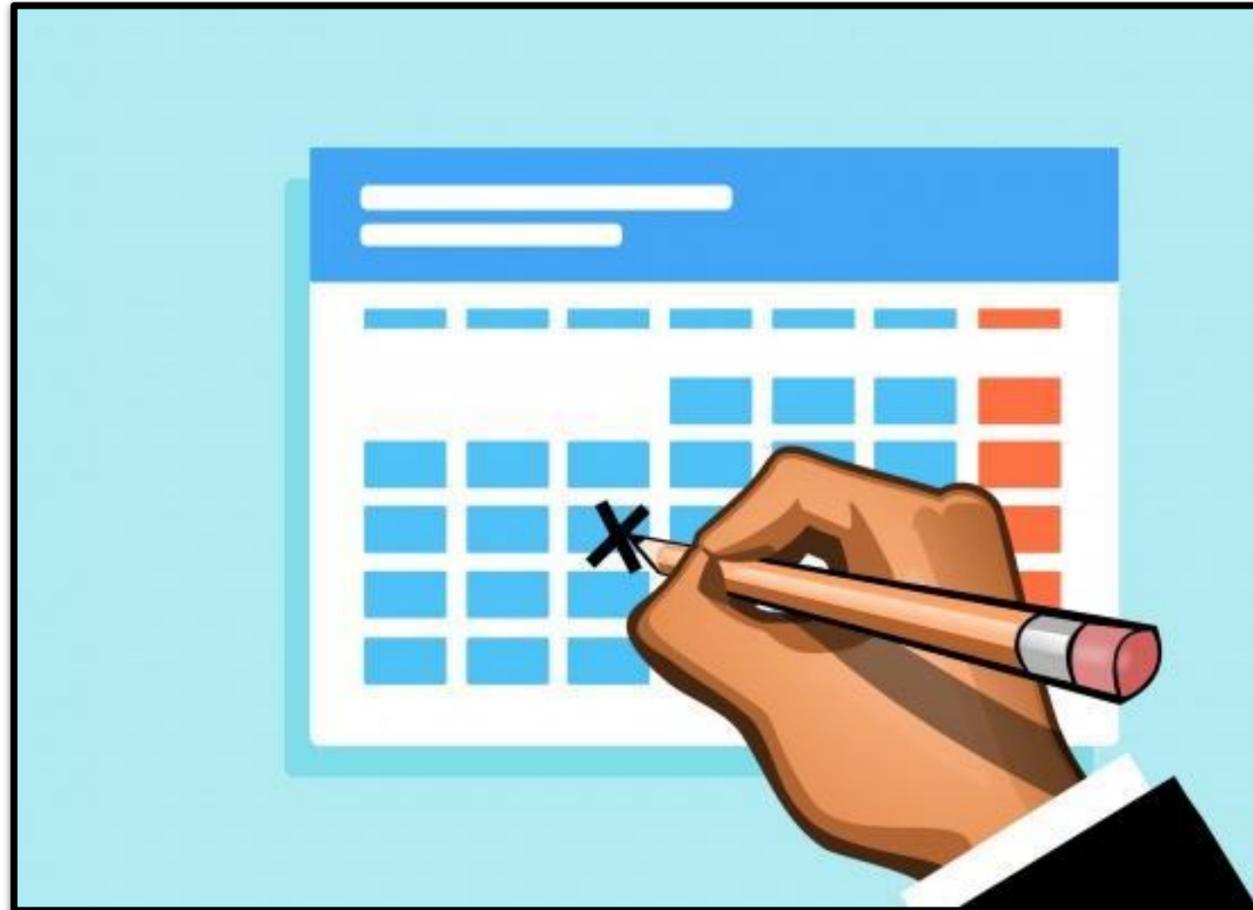
Mid-Year Retirement

(BEFORE the end of your work calendar)

- Benefits will generally end at the end of the month in which you last work unless otherwise indicated by HR.
- Part Year Employees: Any overpayment of premiums will be refunded automatically.



When do **HSA, FSA, & LTD** End?



Health Savings Accounts (HSA):

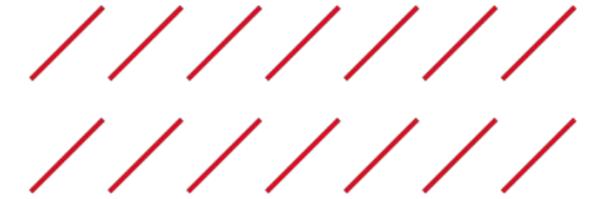
- You keep this account after leaving the district.
- District/employee contributions end after your last paycheck.

Flexible Spending Accounts (FSA):

- FSA accounts end the day your employee benefits end.
- You can continue to submit claims that are dated prior to the date your employee benefits ended through December 31, 2025.

Long-Term Disability (LTD):

- LTD insurance ends on the last day you work.
- If you have any questions about LTD or are filing a claim, contact Kathy Bowen in HR.



When does **Life Insurance End?**

Life insurance ends the day your employee benefits end.

You have the option to convert or port your group policy within 90 days. Contact the Benefits Department if you need a completed form.

You must complete the conversion and/or portability form:

[Link to Life Insurance Conversion and/or Portability Form](#)

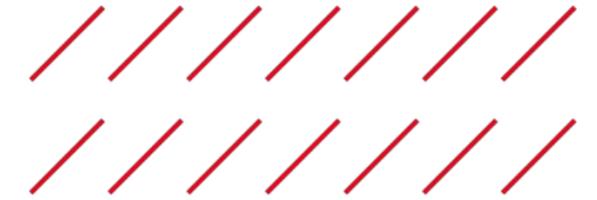
Contact The Hartford Group if you have any additional questions:



1 (877) 320-0484



www.thehartford.com



Retiree Benefits **Plan Options**

MEDICAL

United Healthcare



Base Plan



Premium Plan



*High Deductible
HSA Plan*

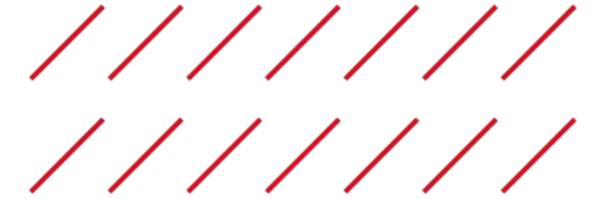
Medicare Advantage

Anthem 
Anthem PPO MAPD

Contact Anthem:
 1 (833) 848-8729

 **aetna**
Aetna PPO MAPD

Contact Aetna:
 1 (800) 307-4830



Retiree Benefits **Plan Options**

DENTAL



Delta Dental PPO

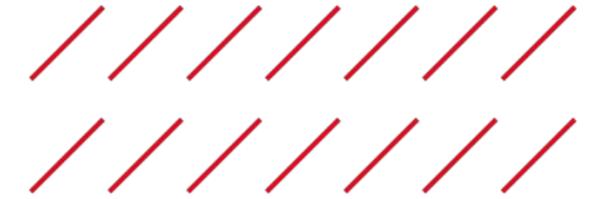
[BENEFITS GUIDES](#)

VISION



EyeMed Vision

[RATE SHEETS](#)



What about Medicare?

We are not experts on Medicare or the MAPD plans. We recommend utilizing Medicare.gov or an insurance broker for more information.

**For personalized Medicare guidance, you may reach out to
Marsh McLennan Agency (our insurance broker):**

Kevin Guss, GBA

Vice President & Practice Leader – Private Client Benefit Services
(314) 594 2717 | Kevin.guss@MarshMMA.com | MarshMMA.com

To enroll in one of Parkway's MAPD plans, you must complete the carrier's enrollment form: [MAPD Enrollment Forms](#)



Meet Your St. Louis Area Providers



David Dunn, MD
Claymont Health Center



Rachael Mergenmeier, DO
McKelvey Park Health Center



Nicholas Powers, DO
Keaton Health Center



Jackie Bode, NP
McKelvey Park Health



Rosemary Wensley, MD
Dougherty Ferry Health Center



Michael Barajas, PA
Dougherty Ferry & Keaton Health Centers

Treatments and services include:

- Allergies / Asthma
- Cold / Flu / Congestion
- Diabetes Management
- Headaches
- High Blood Pressure
- High Cholesterol
- Lab Work/Tests
- Mental Health
- Occupational Health (referral required)
- Personal Health Assessments (PHA)
- Physicals
- Sports Physicals
- Thyroid Disorders
- Tobacco Cessation
- Weight Management
- Well Woman Exams



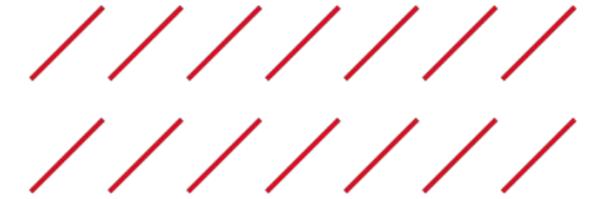
Erin Keller, LCSW
Dougherty Ferry Health Center



Continue Using CareATC
 Retirees and their dependents can continue to visit CareATC.
****Only United Healthcare members***

Schedule a Visit
 (314) 314-7434
 careatc.com/patients
 CareATC App

Wellness Incentive
 Retirees on UHC are eligible for the \$50 Wellness Incentive
 Submit this form after your visit:
[2025 Retiree Clinic Incentive Form](#)



Retiree **Wellness Programs**

Financial Wellness

New 4/1!



Best Money Moves®
money. career. life.

Mental Wellbeing

UHC Wellness Program

The Best Money Moves Money Coaches

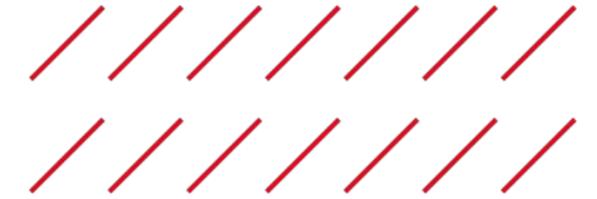
Free. Confidential. Ready when you are.

Log in to your Best Money Moves Account:

<https://csdrt.bestmoneymoves.com>

Best Money Moves Coaches are a team of NFCC-certified professional financial coaches (Navicor Solutions) available via phone hotline, who help people address tough financial issues.

Simply dial the number located in the top left corner of your Best Money Moves account and be connected to a coach. Money Coaches will not try to sell you anything and whatever you discuss with a coach is kept entirely confidential



2025 Changes: Enrollment Process

What's Changing?

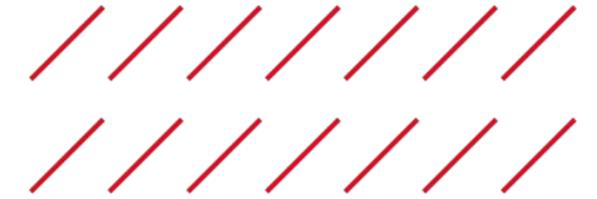
Retirement packets and paper forms will no longer be mailed. All benefits information and enrollment instructions will now be sent via email.

How to Enroll:

You will receive an email with information about your retiree benefits and instructions for enrolling.

Enrollment will be completed online through Alight Worklife, where you can review your coverage options and submit your elections.

This change allows for a more efficient and secure enrollment experience.



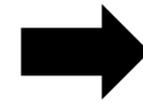
Retiree Benefits Enrollment Process



Complete as soon as possible

Welcome Email

Benefits sends 1 month before employee benefits end or 3-5 days of your notice to HR



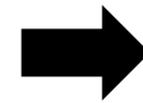
SUBMIT THE GOOGLE FORM
[Request to Enroll](#)



Complete within 30 days

Enrollment Email

Benefits sends 1-3 days before employee benefits end



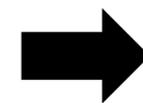
ENROLL IN ALIGHT WORKLIFE
[Retiree Benefits Portal](#)



Complete 5 days before your enrollment period ends

ACH Authorization Form

Included in Enrollment Email



RETURN ACH FORM
[ACH Authorization Form](#)



Premium **Payment**

Premium Payments:

- Payment is due via ACH Direct Debit.
- Payment due in the same month that coverage is provided.
Ex: Payment in June is for June's coverage.

Enroll In or Change Authorization:

- Complete this form: [ACH Authorization](#)
- You must notify the benefits department at least 5 business days prior to your next payment.

Missed Payments:

- ACH Returns (failed direct debit attempt) are considered nonpayment and a return fee will apply.
- If account is delinquent for more than 60 days, benefits will be terminated as of the last date your account was considered paid current.



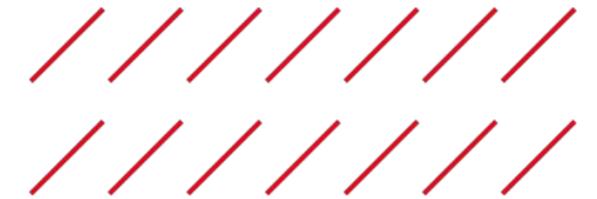
Premium **Payment**

1st Month of Coverage *(during enrollment period)*

- Payment is not due since you can make changes to your coverage.
- Premiums will be automatically accrued and collected next month.
- If you wish to pay your 1st month month early via check, we must receive this 5 business days before your next payment (1st or 15th).

2nd Month of Coverage *(month after enrollment period)*

- Your monthly ACH payments begin on the selected date (1st or 15th).
- Premiums due for both the 1st and 2nd month of coverage will be debited. You may see two transactions in your bank account.



Retiree Benefits **Late Enrollment**

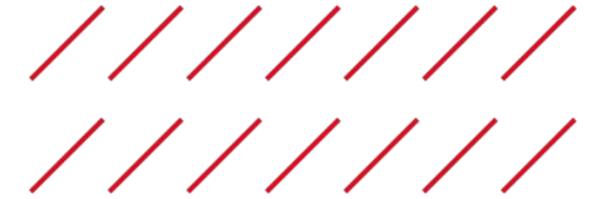
You have the option to return to the district's group coverage within one year from the date your district benefits end.

To reinstate your coverage, contact us at
benefits@parkwayschools.net.

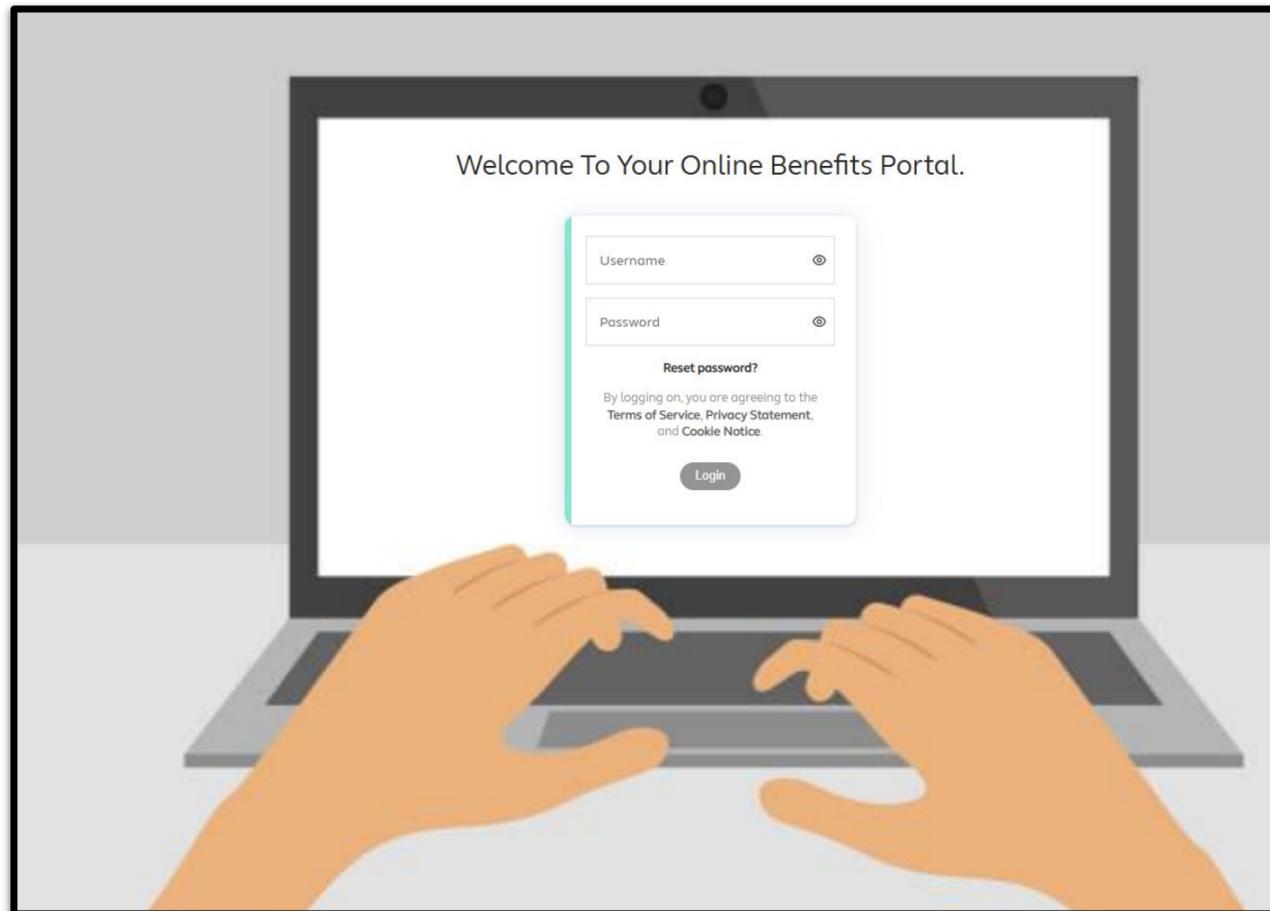
You must complete the enrollment process more than 5 business days prior to the date you want your coverage to start (1st of each month).



alightworklife



How do I Change My Coverage?



Qualified Life Event (QLE)

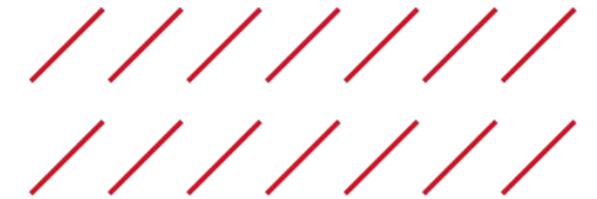
- You can add a spouse or dependent outside of open enrollment if you experience a QLE (marriage, divorce, spouse lost coverage, etc.).
- You will make changes and upload documentation in Alight Worklife.

Alight Worklife

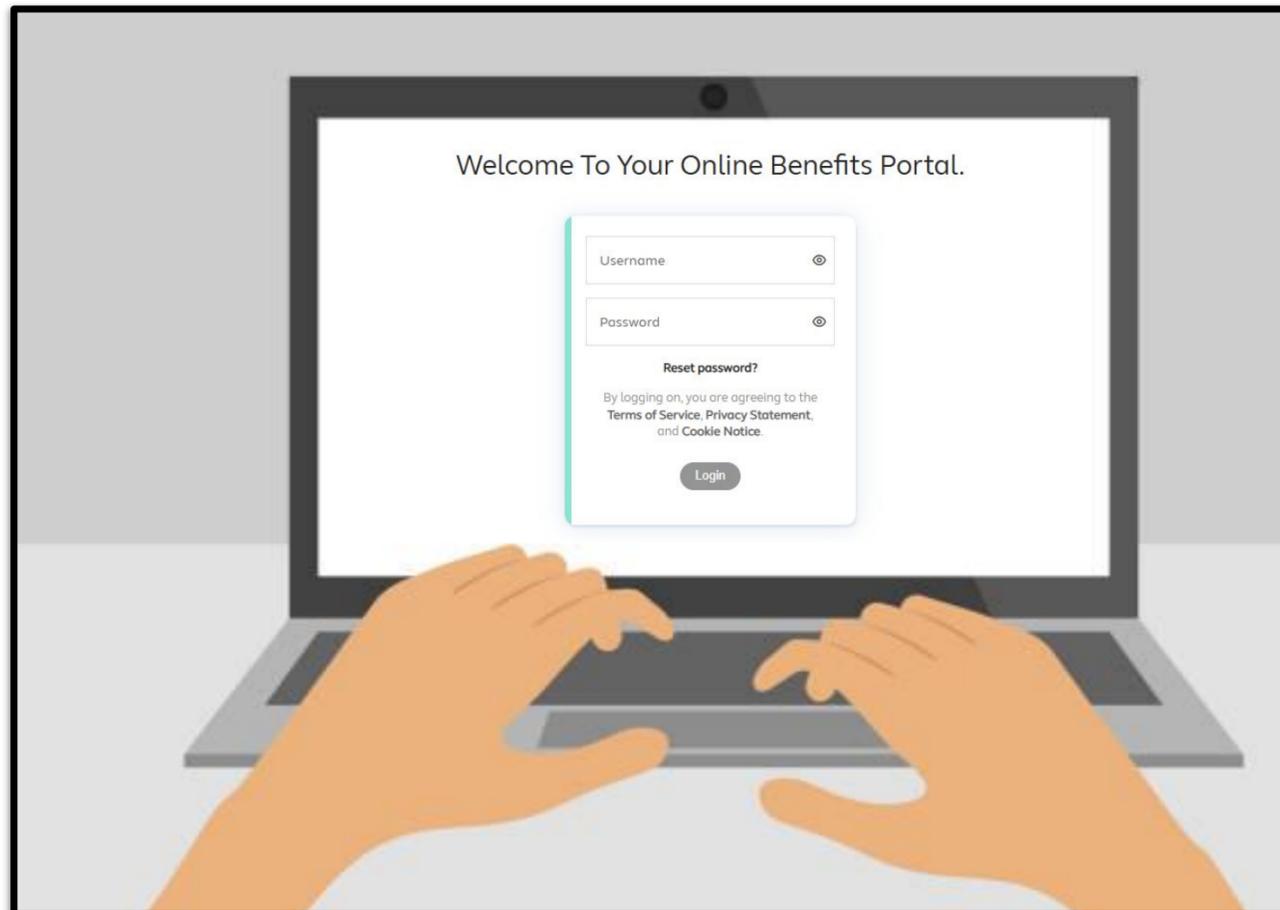
- [Alight Worklife Step-by-Step Guides](#)
- If you need any further assistance, please contact us!



alightworklife



How do I Cancel My Coverage?



Canceling Coverage

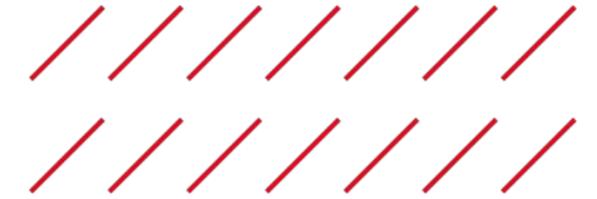
- You can cancel coverage at any time in Alight Worklife.
- Coverage ends on the last day of the month in which you cancel.
- We must receive notice more than 5 business days before the end of the month in which you want your coverage to end.

Reinstating Coverage

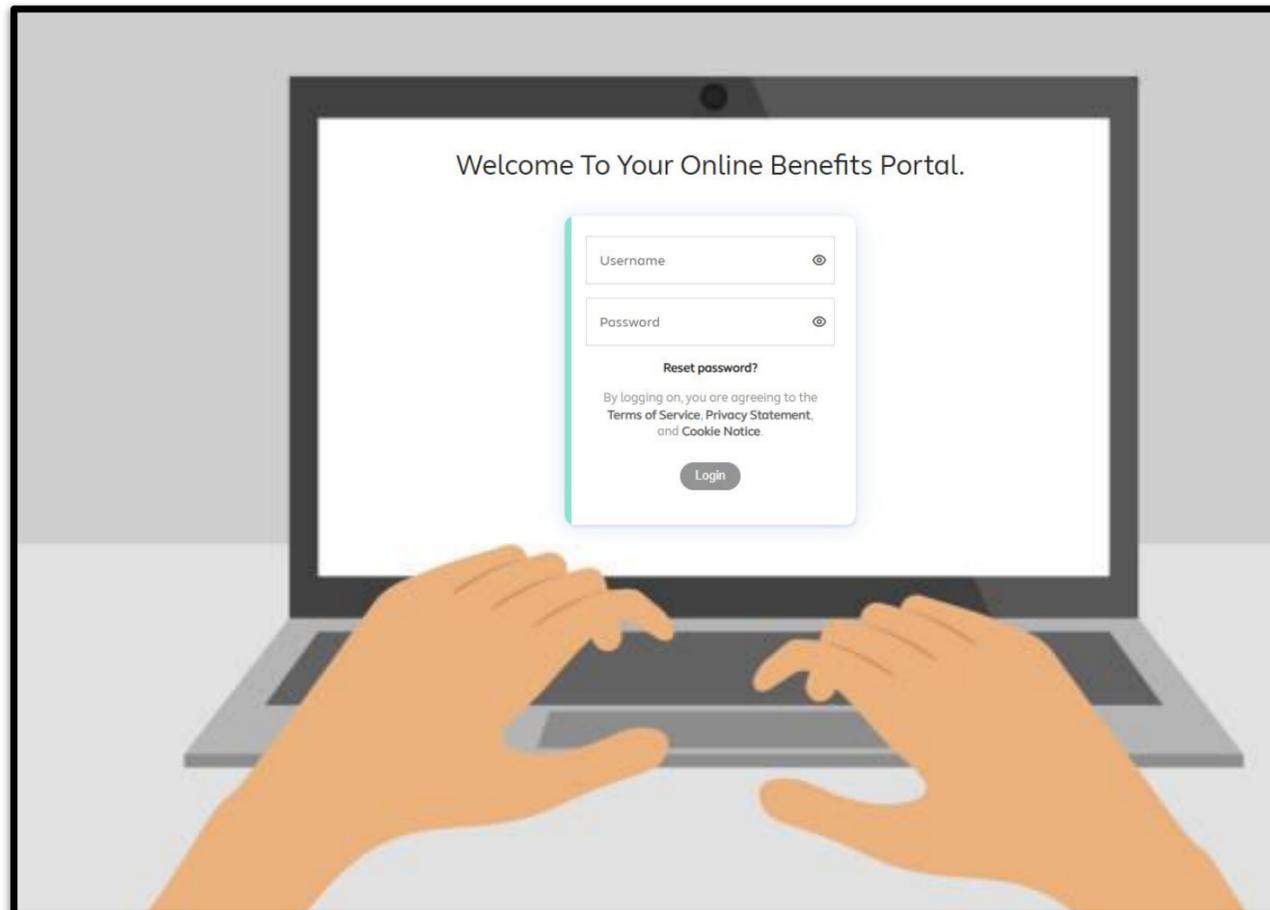
- You can not return to a coverage type (Medical, Dental, or Vision) after it is canceled.
- Exception within 1 year of your retirement date



alightworklife



Retiree Benefits **Open Enrollment**



When?

- November 2025 (Plan year 2026) – We will send instructions and reminders via email.

Limitations:

- You can not return to any coverage that has been previously waived.

Fall Benefits Meeting

- October – We will send out invitation via email.
- This meeting covers all benefits changes for the next plan year and any updates on how to complete open enrollment.



All Benefits Information and Updates:
parkwayschools.net/benefits

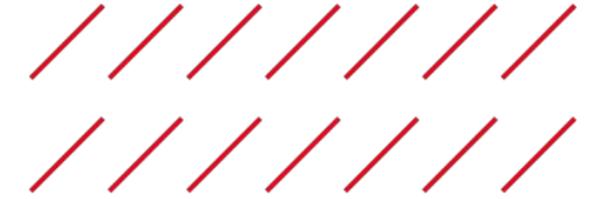
Stay **Connected!**

When will PARKWAY reach out?

- **Open Enrollment (November)**
- **Benefits Changes**
 - Plan offered/Rate Increases
- **Legal Notices**
- **Policy and Process Updates**
 - Canceling/Changing Benefits

When should YOU reach out?

- **Banking Information Change**
 - At least 5 business days before next scheduled payment
- **Qualified Life Event**
 - Changes allowed within 30 days of the life event
- **Demographic Change**
 - Name (legally documented)
 - Mailing Address
 - Phone
 - Email Address



Questions? **Contact Us**

Deb Nolan

Benefits Coordinator

(314) 415-8049

dnolan@parkwayschools.net

Coby Peters

Benefits Specialist

(314) 415-8059

cpeters@parkwayschools.net

Leah Gonzalez

Wellness Coordinator

(314) 415-8034

lgonzalez@parkwayschools.net

Patti O'Brien

Payroll Accountant

(314) 415-8162

pobrien@parkwayschools.net