



**STONE COUNTY
SCHOOL DISTRICT**

New Hire

Overview of Voluntary Benefits 2024 - 2025 Plan Year (9/1 - 8/31)

Stone County School District offers a comprehensive and valuable benefits program to all eligible employees. Our benefits package is designed to provide security and assistance during a time of need. On the next page (or back) is an overview of the benefits available. Please review the various options and select the best coverage for you and your family.

Step 1: Review Benefit Options

- Go to [StoneSchoolsBenefits.com](https://stoneschoolsbenefits.com) and click on the Benefits Guide to review a detailed overview of all benefits offered
- Printed guides are also available in the Benefits Department

Step 2: Enroll in Benefits or Waive Coverage

- You will receive a New Hire email with login instructions once you are able to access the enrollment portal
- Company Identifier: SCSD21
- For assistance call 866-433-7661, opt. 5 or email mybenefits@campusbenefits.com

Step 3: Enroll in State Health Insurance

- Enrollment can be completed online
- For assistance contact Katie Ratcliff at kratcliff@stoneschools.org

Important Notes:

- **Benefits enrollment must occur within 30 days of your start date. A delay in enrollment could result in a double deductions or missed opportunity to enroll.**
- Your benefits are effective on the first of the month following date of hire.
- The next opportunity to enroll will be during the fall open enrollment period to be effective Sept 1st.
- **Reminder:** There are two separate enrollments you must complete:
 - Campus Benefits enrollment
 - State Health Insurance Plan enrollment
- Only qualified life event (QLE) changes are allowed during the plan year. QLEs must be submitted within 31 days of the date of the event (Medical - 60 days)

Contact Information

- **Campus Benefits Service Hub**
 - Phone: 866-433-7661, opt. 5
 - Email: mybenefits@campusbenefits.com
- **State Health Insurance**
 - Phone: 800-709-7881 (BCBS of Mississippi)
 - Email: KnowYourBenefits@dfa.ms.gov



Campus Benefits Portal: [StoneSchoolsBenefits.com](https://stoneschoolsbenefits.com)

- 24/7 access to view your individual benefit elections
- Your link to policy documents, benefits information, and claim forms
- Includes a link to all of your State Health Insurance Plan information
- This is an easy way to contact the Campus Benefits' Service Hub

Below is a high level overview of the voluntary benefits offered.

Please refer to your Employee Benefits Guide for more detailed information or visit [StoneSchoolsBenefits.com](https://www.stoneschoolsbenefits.com)



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Disability Insurance (Mutual of Omaha)

- Both Short-Term and Long-Term Disability options available with multiple elimination periods
- Annual enrollments with no health questions (pre-existing condition limitation will apply to new enrollees)

Voluntary Life and AD&D (Mutual of Omaha)

- Guaranteed Issue amounts available for new hires, spouses, and children
- Annual buy-up options available if enrolling in the minimum as a new hire

Permanent Life Insurance (Trustmark)

- Individual life insurance that can be taken into retirement at the same cost
- Guaranteed Issue amounts available for new hires, spouses, and children

Dental (Guardian)

- No waiting periods or late entrant penalties
- Utilize in network providers

Vision (MetLife)

- No Waiting Periods or Late Entrant Penalties
- Co-pays for Exams and Lenses; Frames & Contact Lens allowance

Critical Illness (MetLife)

- Guaranteed Issue for new hires, spouse, and children
- Issue age policy - Rates lock in

Cancer (Guardian)

- Payments made directly to you and do not offset with medical insurance
- Keep coverage at same cost if you retire or leave employer

Accident (MetLife)

- Two plan options available, covering both on and off the job coverage
- Payments made directly to you and do not offset with medical insurance

Hospital Indemnity (MetLife)

- Annual enrollment with no health questions
- No waiting periods or late entrant penalties

Flexible Spending Accounts (Consolidated Admin Services)

- Medical and Dependent Care Account options are available
- Carryover option on the Medical FSA (up to \$610)

MedCareComplete (Telemedicine through 100MD)

- Over 10 components of coverage, including telemedicine, identity protection, and medical bill negotiator
- \$0 copay for telemedicine coverage

Legal (MetLife)

- Two plan options available
- \$0 copay if you visit an in-network attorney