



CMCSS Newsletter

May 22, 2017

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Health Care Dependent Audit

We are all aware of how important it is to have adequate health care coverage. We also know how expensive paying for healthcare can be. What you may not know is that Clarksville-Montgomery County School System (CMCSS) is self-insured, which means health care claims are funded by CMCSS, not an outside insurance company.

As part of CMCSS's ongoing efforts to monitor cost and affordability of our benefit plans, we want to ensure that only eligible dependents are enrolled in these programs since covering people who are not eligible dependents increases our cost for health coverage which is reflected in the premiums deducted from our paychecks. Therefore, we are conducting a dependent eligibility verification through Consova Corporation, a Benefit Cost Containment firm. Consova is known for their professionalism, confidentiality and sensitivity to employees' concerns. Consova's experience shows that 5%-8% of dependents are typically ineligible for the plan, which when removed, results in a 3%-5% reduction of annual plan expense. This process will help reduce the escalation of rate increases that our healthcare costs have experienced, which is good for everyone, including you as a member.

Story continued on next page.



Health Care Dependent Audit continued

If you are currently enrolled in 2-party or family medical through CMCSS / Blue Cross Blue Shield of TN, you should have received a communication packet from Consova. Please take time to provide the requested documentation as this is necessary in order to maintain the stability of our plan.

As a reminder, eligible dependents include:

- 1) Your legally married spouse (legally separated or divorced spouses are not eligible for coverage)
- 2) Children who are under age 26 and are:
 - A) Your natural child, legally adopted child, or child in the process of being adopted;
 - B) Stepchild;
 - C) A child whom you have legal guardianship of; or
 - D) A child who is the subject of a Qualified Medical Child Support Order (QMCSO) issued to you.

Also, please note that if you are enrolled in single medical, no action is required by you and you will not receive any correspondence from Consova.

Why am I being asked to provide this documentation?

As part of CMCSS's ongoing efforts to monitor cost and affordability of our benefit plans, we want to ensure that only eligible dependents are enrolled in these programs since covering people who are not eligible dependents increases our cost for health coverage which is reflected in the premiums deducted from our paychecks. Therefore, we are conducting a dependent eligibility verification through Consova Corporation, a Benefit Cost Containment firm. Consova is known for their professionalism, confidentiality and sensitivity to employees' concerns. Consova's experience shows that 5%-8% of dependents are typically ineligible for the plan, which when removed, results in a 3%-5% reduction of annual plan expense. This process will help reduce the escalation of rate increases that our healthcare costs have experienced, which is good for everyone, including you as a member.

What if my covered dependent's name is not listed on the letter I received?

Please contact the Benefits Office with your dependent's name so that we can verify their coverage. (Amy Wigington / Donna McIntosh / Faye Tryon) No documentation is required from you at this time for this dependent. We are investigating why a dependent may not have been included in your letter and you will be contacted if any further information is needed.

What if my covered dependent is aging off this summer?

Please provide the information requested by CONSOVA to ensure that coverage continues until the last day of eligibility (which is the last day of the month in which they turn age 26).

What if I am unable to find my Marriage Certificate?

You can print a Marriage Certificate by going to the website of the county/state in which you were married and entering basic information.

What if I was married in a country other than the United States?

Contact CONSOVA and they can assist you with the proper documentation for the country in which you were married.

What if I do not have a copy of my 2016 tax return?

You are able to obtain a free transcript of your taxes directly through the IRS. The phone number is 800-908-9946 or you can request on line at <http://www.irs.gov/Individuals/get-transcript>.

Story continued on next page.

Health Care Dependent Audit continued

Why are we using a third party to conduct this audit?

The Medical insurance plan has approximately 2,468 employees enrolled and over 6,000 dependents covered on the plan. Due to this volume it was determined by the Insurance Trust Board that entering into a service agreement with Consova would be the most efficient and effective way to ensure the accuracy and integrity of the audit. Consova is a pioneer in the industry, with their core business being dependent eligibility verification. Consova charges a set fee for each dependent enrolled in the medical plan. No fee is based upon, the number of dependents who are removed from the plan.

How will ineligible dependents be removed from the Insurance Plan?

If an employee does not respond or does not provide required documentation, they will have an appeal option with Consova. If after that appeal it is determined that the employee's dependents are not eligible for coverage, notification will be made to the CMCSS Benefits Office for review before medical coverage is terminated for dependents.

New Medical Rates

The members of the Clarksville Montgomery County Employees Insurance Trust (CMCEIT) met on Feb. 13, 2017 to review the financial standing of the Insurance Trust. Although it was a difficult decision for the Trust members, who are also employees, it has been determined that a premium increase of 6% for the medical plan is needed for the 2017-2018 school year, to ensure the financial stability of the plan.

As a reminder, there has not been a premium increase since 2011. In addition to 5 years without an increase in premium, we have had two premium holidays, one in December 2013 and the other in December 2015.

The members of the Trust would like to thank Dr. Worthington and the Board of Education members for their continued support of quality and affordable benefits for the employees of CMCSS. We feel fortunate that the BOE continues to contribute toward our total premium as indicated in the table below. Although, employees are experiencing a 6% increase in their medical premium, the BOE's contribution bears a significant portion of the total premium.

Bi-weekly Employees Hired before July 1, 2016 Medical Premiums beginning with the August 31st payroll (premium deducted 20 times a year)

Type of Coverage	New Premium Employees working 7.5 to 8 hours per day (85% employer contribution)		New Premium Employees working 7 hours per day (80% employer contribution)		New Premium Employees working 6.5 hours or less per day (75% employer contribution)	
	Employee	Employer	Employee	Employer	Employee	Employer
Single	\$55.38	\$313.79	\$73.83	\$295.34	\$92.29	\$276.88
2-Party	\$108.57	\$615.24	\$144.76	\$579.05	\$180.95	\$542.86
Family	\$130.00	\$736.67	\$173.33	\$693.34	\$216.67	\$650.00

New Medical Rates continued

Bi-weekly Employees Hired after July 1, 2016 Medical Premiums beginning with the August 31st payroll
(premium deducted 20 times a year)

Type of Coverage	New Premium Employees working 7 to 8 hours per day (80% employer contribution)		New Premium Employees working 6.5 hours or less per day (75% employer contribution)	
	Employee	Employer	Employee	Employer
Single	\$73.38	\$295.34	\$92.29	\$276.88
2-Party	\$144.76	\$579.05	\$180.95	\$542.86
Family	\$173.33	\$693.34	\$216.67	\$650.00

Certified/Administrators Hired before July 1, 2016 Certified Medical Monthly Premium beginning with the September 5th payroll, Administrator Medical Monthly Premium beginning with the August 31st payroll
(premium deducted 10 times a year)

Type of Coverage	Employee Premium	BOE Contribution 85%
Single	\$110.75	\$627.59
2-Party	\$217.14	\$1230.48
Family	\$260.00	\$1473.34

Certified/Administrators Hired after July 1, 2016 Certified Medical Monthly Premium beginning with the September 5th payroll, Administrator Medical Monthly Premium beginning with the August 31st payroll
(premium deducted 10 times a year)

Type of Coverage	Employee Premium	BOE Contribution 80%
Single	\$147.67	\$590.67
2-Party	\$289.52	\$1158.10
Family	\$346.67	\$1386.67

Made Any Changes? Have Any Changes Coming Up Over the Summer?

If you're moving, changing your name, or doing anything that affects your personal information, be sure to let Human Resources know.

If you're adding a spouse or new baby, or making any changes to your insurance, contact the Benefits Office. Remember that changes to your insurance coverage due to a status change must be made within 30 days of the event.

If you need to update your beneficiary forms, please contact the Benefits Office.

Benefits Office is open Monday through Friday 7:30am to 4:30pm

Donna McIntosh – donna.mcintosh@cmcss.net

Amy Wigington – amy.wigington@cmcss.net

Faye Tryon – faye.tryon@cmcss.net

Thank you to all that participated in the Be Alive Points Program for the 2016-2017 school year! The following people earned more than 150 points throughout the year, earning them a *Be Alive* t-shirt and \$50-\$500 in prizes. Participants of the program earned points for attending wellness events, keeping an exercise log, completing various challenges, and more!

In addition, the top five schools and departments within CMCSS will receive \$250 to use on wellness related items or activities. Winners are as follows (in order): Central Office, Ringgold, Cumberland Heights Elementary School, Rossvie Middle, and Northeast Middle.

Please look out for information regarding next year's Be Alive Points Program in August. Expect lots of great changes and more wellness opportunities in the following year! In the meantime, be sure to join Alive & Well Pop-Ups on Facebook to receive news of exercise-related events during the summer months! Each event will have a one or two day notice.

	NAME	POINTS	WORK LOCATION
1	Blackmon, Judy	1006	Ringgold Elementary School
2	Clegg, Megan	867	Northwest High School
3	Tuberville, Debra	817	Northeast Middle School
4	Hamrick, Rachel	716	Rossvie Middle School
5	Edlin, Dianne	645	New Providence Middle School
6	Suggs, Zackorie	640	West Creek High School
7	Robinson, Melinda	589	Northeast Elementary School
8	Butler, Andrew	583	Central Office
9	Dowdy, Kimberly	571	Central Office
10	Wallace, Deborah	560	Ringgold Elementary School
11	Coleman, Nicole	548	Carmel Elementary School
12	DelGaudio, Amanda	543	Rossvie High School
13	Kerr, Serena	540	Clarksville High School
14	Wheaton, Rachel	539	Northeast Middle School
15	Broadbent, Tiffany	524	Technology Center
16	Gautier-Rosario, Monica	513	Norman Smith Elementary School
17	Merchant, Kelsey	478	Minglewood Elementary School
18	Cummings, Shannon	453	Clarksville High School
19	Straka, Emelia	451	West Creek High School
20	Mills, Patricia	444	Montgomery Central High School
21	Leis, Lindsie	435	Minglewood Elementary School
22	Klenk, Sara	428	Ringgold Elementary School
23	Stamps, Patricia	415	Central Office
24	Allison, Carrie	409	Cumberland Heights Elementary School
25	Cooper, Lindsay	389	Northeast High School
26	Bowers, Emily	388	Central Office
27	Greiff, Nicol	383	Richview Middle School
28	Taylor, Kathryn	383	Technology Center
29	Wilson, Patti	382	Sango Elementary School
30	Taylor, Aaron	377	Technology Center
31	Smith, Alison	376	Central Office
32	Sherman, Tonya	368	Clarksville High School
33	Phillips, Rebecca	364	West Creek Elementary School
34	Silvers, Jenny	321	Woodlawn Elementary School
35	Murphy, Robert	317	Sango Elementary School
36	Stanfield, Deborah	312	Northeast Middle School
37	Fletcher, LaKiya	311	Rossvie Middle School
38	Bisgaard, Julie	308	Learning Center

NAME	POINTS	WORK LOCATION	NAME	POINTS	WORK LOCATION
39 Stevens, Shirley	303	Sango Elementary School	91 Polster, LeeAnn	164	Liberty Elementary School
40 Winer, Kathryn	302	West Creek High School	92 Branson, Jennifer	163	Sango Elementary School
41 McKenzie, Julie	295	Kenwood High School	93 Moss, Christina	161	Glenellen Elementary School
42 Murphy, Beatrix	294	Rossview Elementary	94 Cooley, Sherry	155	Liberty Elementary School
43 Dudley, Denise	293	County	95 Martin, Lisa	153	Carmel Elementary School
44 Morlock, Jeffrey	289	County	96 Laws, Andrea	151	Woodlawn Elementary School
45 Davis, Kristina	288	Ringgold Elementary School			
46 Smith, Helen	288	Minglewood Elementary School			
47 Baggett, Angela	286	Kenwood Elementary School			
48 Sturdivant, Dawn	286	Cumberland Heights Elementary School			
49 Luther, Mary	282	Rossview Middle School			
50 Grider, Ellyn	281	Pisgah Elementary School			
51 Mefford, Rachael	268	Central Office			
52 Hanna, Natalie	264	Rossview Elementary School			
53 Bassett, Louis	263	Norman Smith Elementary School			
54 Martin, Belinda	263	West Creek Middle School			
55 Vasquez, Maria	263	County			
56 Lewis, Terrence	257	Ringgold			
57 Hughs, Melissa	248	Northeast Middle School			
58 Thaxton, Sheila	246	Transportation			
59 Fox, Jennifer	242	Carmel Elementary School			
60 Albertia, Gena	239	Cumberland Heights Elementary School			
61 Grubb, Lori	239	Montgomery Central High School			
62 Johnson, Angela	237	Kenwood High School			
63 Mendoza, Heather	228	Middle College @ APSU			
64 Skevington, Jon	221	Ringgold			
65 Bishop, Evelyn	220	Central Office			
66 Deere, Connie	218	Transportation			
67 Jeffers, Jennefer	218	Carmel Elementary School			
68 Morris, Laura	215	Cumberland Heights Elementary School			
69 Nylin, Bob	215	Ringgold Elementary School			
70 Tarver, Amanda	214	Norman Smith Elementary School			
71 Carneyhan, Holly	212	North East High School			
72 Howard, Abigail	212	County			
73 Streeter, Andrew	212	West Creek Middle School			
74 Harrison, Coralee	211	New Providence Middle School			
75 Schulz, Ingrid	210	Central Office			
76 Thompson, Margaret	207	Montgomery Central Middle School			
77 Scott, Shari	201	Glenellen Elementary School			
78 Rogers, Wanda	200	Cumberland Heights Elementary School			
79 Harris, Michaela	199	Liberty Elementary School			
80 Paladino, Vannessa	199	Ringgold Elementary School			
81 Sohn, Shara	195	Central Office			
82 Nolan, Melissa	192	Clarksville High School			
83 Nichols, Melay	190	Sango Elementary School			
84 Green, Sydney	186	Central Office			
85 Koester, Kristen	186	New Providence Middle School			
86 Rife, Erin	175	Kenwood High School			
87 Trotter, Kim	174	Montgomery Central Elementary School			
88 Beech, Adreinne	168	Cumberland Heights Elementary School			
89 Moore, Tiffany	167	Richview Middle School			
90 Potter, Vicky	166	Carmel Elementary School			

Recommendations for District Improvements

To submit recommendations for district improvements, please go to Questions & Comments at the bottom of the district website or visit this link: <http://www.cmcss.net/helpfullinks/feedback.aspx>.

District Documents

All district documents can be searched for at <http://www.cmcss.net/forms.aspx>. To request updates to documents, please email April Sparks at april.sparks@cmcss.net.

Remember, the online version of any document is the official version.

Below are policy updates:

Policy Number	Policy Name	Revision	Revision Date
HUM-A078	Leave for Vendor Endorsement	A	4/24/2017
HUM-A015	Teaching Assignment	E	4/24/2017
PUR-A001	Purchasing	J	5/01/2017
HUM-A046	Employee Compensation Plan	M	5/01/2017
HUM-A075	Substitute Probationary Substitute Status and Review Period	A	5/01/2017
HUM-A001	Employment Classifications	D	5/13/2017

Positive Feedback

Have you seen something positive around the district? Please tell us! You can report any comments or positive experiences at www.cmcss.net/helpfullinks/feedback.aspx.

Department Complimented: Operations and Technology

Submitted by: Leigh Averitt

Two amazing things recently: One, I am continually amazed at the lightning-fast time with which IT work orders are responded to. I daresay the private sector would envy our professional and skilled IT support-staff! I put a work order in today and it was resolved within the hour by Ryan Morgan, and this seems to be the norm. Two, I received rapid and thoughtful support on a building maintenance issue from Mr. Kevin Scott in operations. He and his staff work very hard to keep our huge fleet of buildings in great working condition and it is very appreciated.

Department Complimented: Operations (Maintenance)

Submitted by: Dottie Carnagey

I would like to send out a note of appreciation to Donald Ray. He was mowing the lawn in the pouring rain at Liberty Elementary school. What a selfless act! He would not give me his name, but said his 'hat' was indicative to who he was. What a guy!