



Office of Human Resources
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TO: All Employees
FROM: Frances A. Eames, Director of Human Resources
RE: **Employee Benefits**

Please be reminded that you need to contact Human Resources for all issues and questions related to employee benefits. The list below consists of some of the more common issues, but does not cover all, and pertains to employees who are eligible for benefits through Newport Public Schools.

Changes to Family Unit: Birth, adoption, death, marital status, etc. – HR needs to be notified to add or remove individuals from policies. This will not be done automatically.

HR needs to be contacted if you wish to change the beneficiaries listed on your Life Insurance policy. The Employees Retirement System of RI needs to be contacted to change beneficiaries with regard to pensions.

When there are any changes that may affect your policies, including personal information (name, address, phone, etc.), HR should be contacted.

Student Coverage: Delta Dental provides coverage to the age of 25 only if the student's status is full time.

Blue Cross / Blue Shield RI (BCBSRI) provides coverage to the age of 25, even if the student's status is part time. There is no minimum credit requirement.

BCBSRI and Delta Dental will send you a written request for verification of student status. Please be sure to provide them, as well as HR, with the necessary documentation so that the student's benefits are not terminated.

COBRA: In the event that you and/or family members become ineligible for benefits, contact HR if you wish to make arrangements to continue benefits under COBRA. Students who take a leave of absence, may also be eligible for COBRA. COBRA payments need to be submitted to HR by the 25th of each month for the following month to avoid termination of benefits. Please be aware that you will not receive a bill.

Leaves of Absence: Before requesting a leave of absence, it is important that you call Human Resources so that you know how the leave will affect your salary, benefit coverage, and cost shares. When taking a leave, teachers should be aware that they need to work 135 days during a school year to advance to the next Step the following school year. If you have taken a leave of absence, during which time your benefit coverage lapses, HR needs to be contacted if you wish to reinstate benefits upon your return from leave.

Buy-back Program: Employees may elect to terminate benefits and participate in the buy-back program at any time. However, once benefits are terminated, reinstatement of benefits can only occur during the enrollment period, which is the month of July. This does not apply to situations that are considered "qualifying events."