



**PARKWAY**SCHOOLS  
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](mailto:dnolan@parkwayschools.net)

**Coby Peters**

*Benefits Specialist*

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[cpeters@parkwayschools.net](mailto: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](http://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](mailto: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*

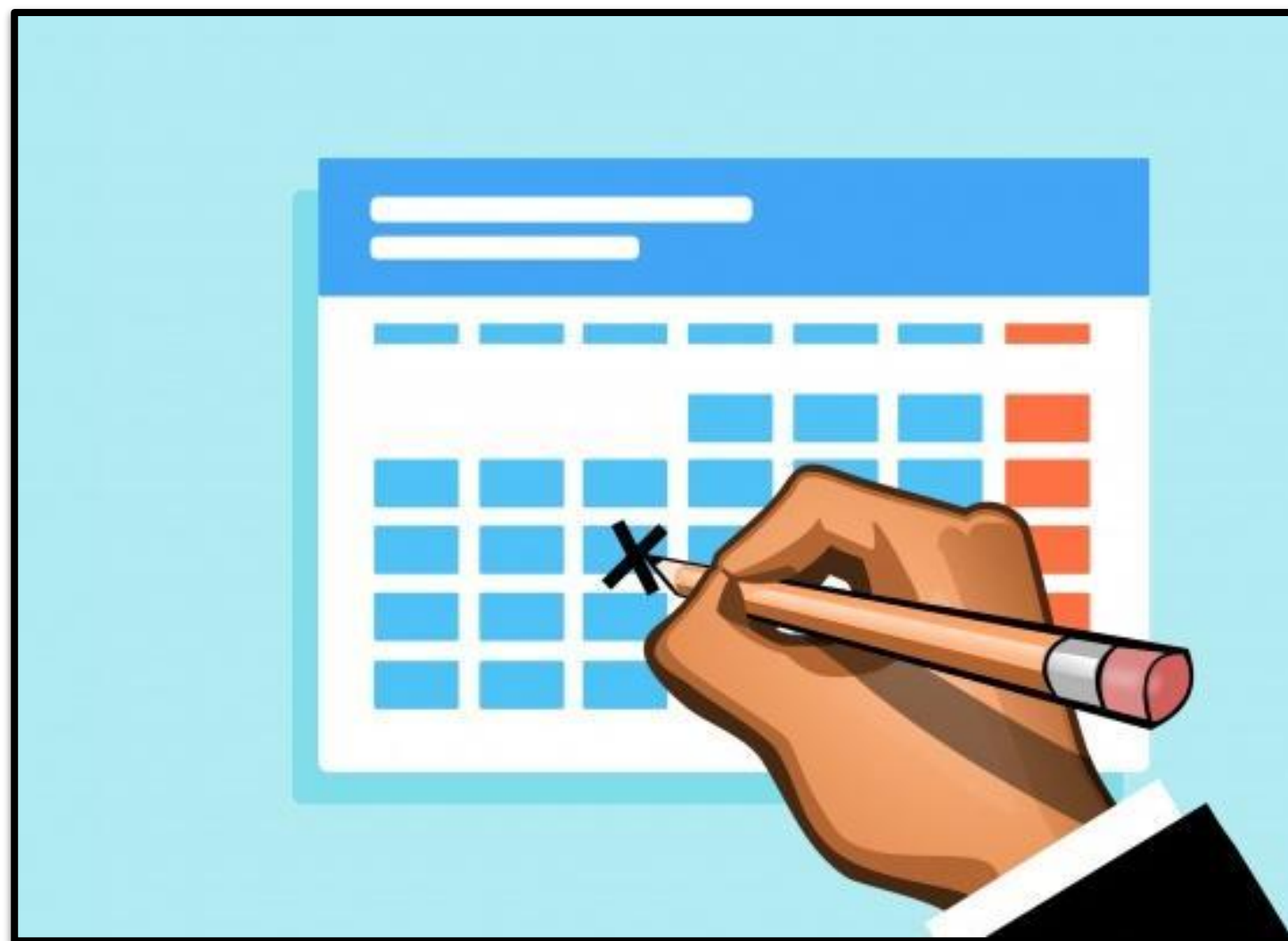
## **Mid-Year Retirement**

***(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](http://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](mailto:Kevin.guss@MarshMMA.com) | [MarshMMA.com](http://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      | • Lab Work/Tests                             | • Physicals         |
| • Cold / Flu / Congestion | • Mental Health                              | • Sports Physicals  |
| • Diabetes Management     | • Occupational Health<br>(referral required) | • Thyroid Disorders |
| • Headaches               | • Personal Health<br>Assessments (PHA)       | • Tobacco Cessation |
| • High Blood Pressure     |  | • Weight Management |
| • High Cholesterol        |  | • 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](https://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**

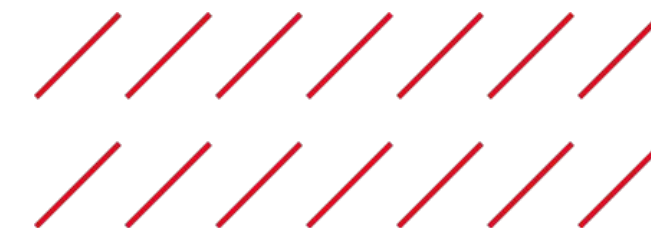
**Free. Confidential. Ready when you are.**

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?**

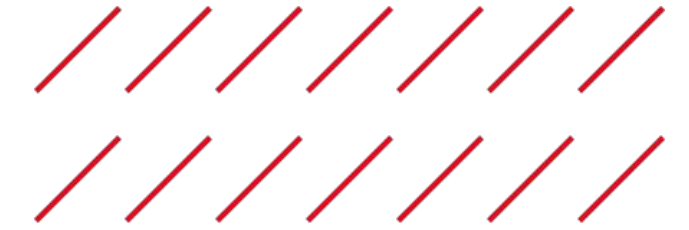
Retirement packets and paper forms will no longer be mailed. All benefits information and enrollment instructions will now be sent via email.

## **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.**



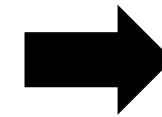
# Retiree Benefits Enrollment Process



*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**

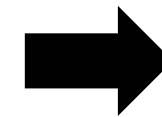
[Request to Enroll](#)



*Complete within 30 days*

## Enrollment Email

Benefits sends 1-3 days before employee benefits end



**ENROLL IN ALIGHT WORKLIFE**

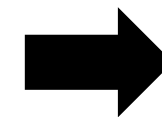
[Retiree Benefits Portal](#)



*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**

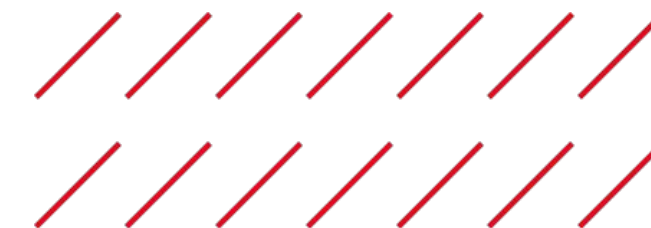
You have the option to return to the district's group coverage within one year from the date your district benefits end.

To reinstate your coverage, contact us at  
[benefits@parkwayschools.net](mailto:benefits@parkwayschools.net).

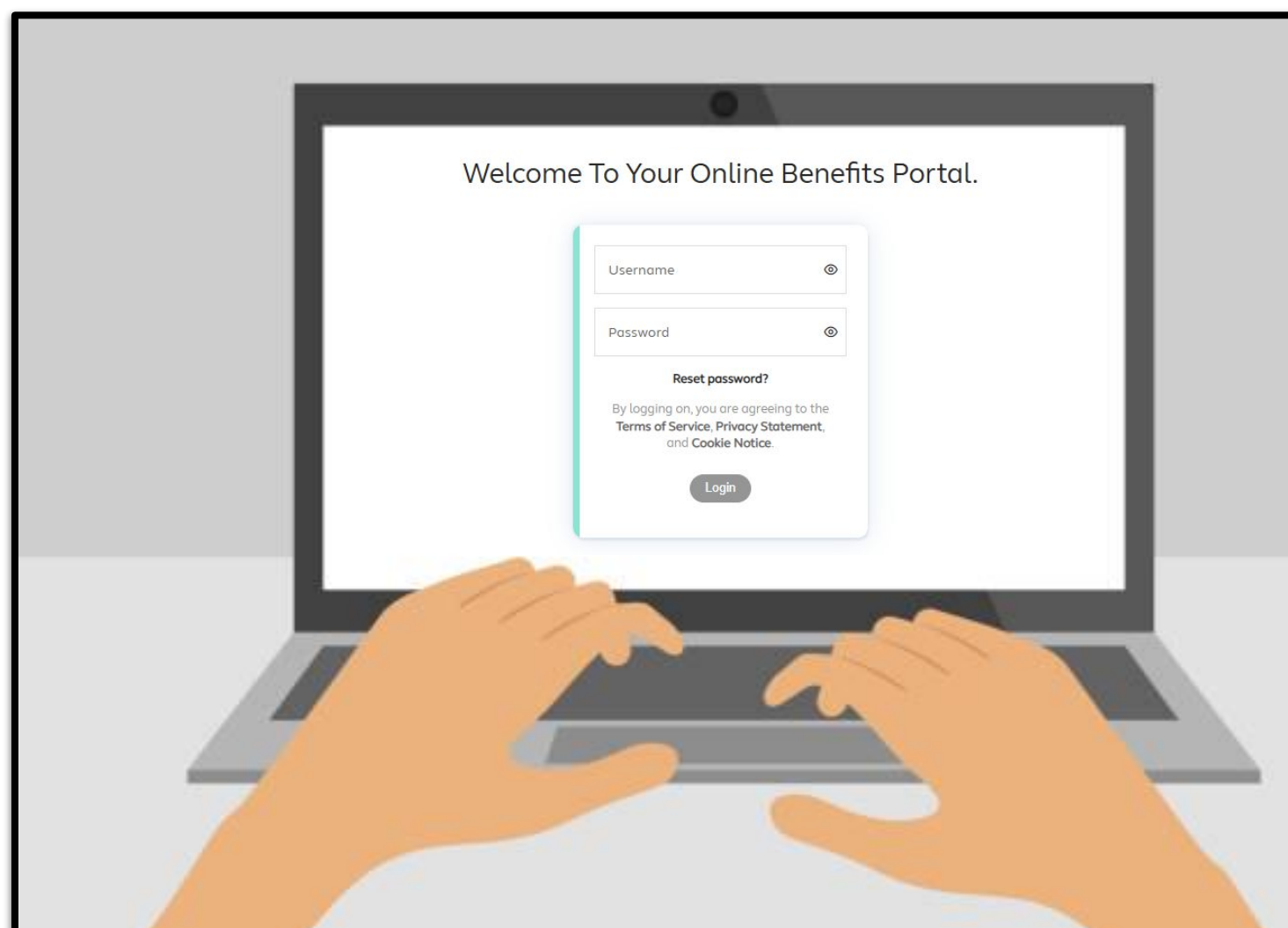
You must complete the enrollment process more than 5 business days prior to the date you want your coverage to start (1st of each month).



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**

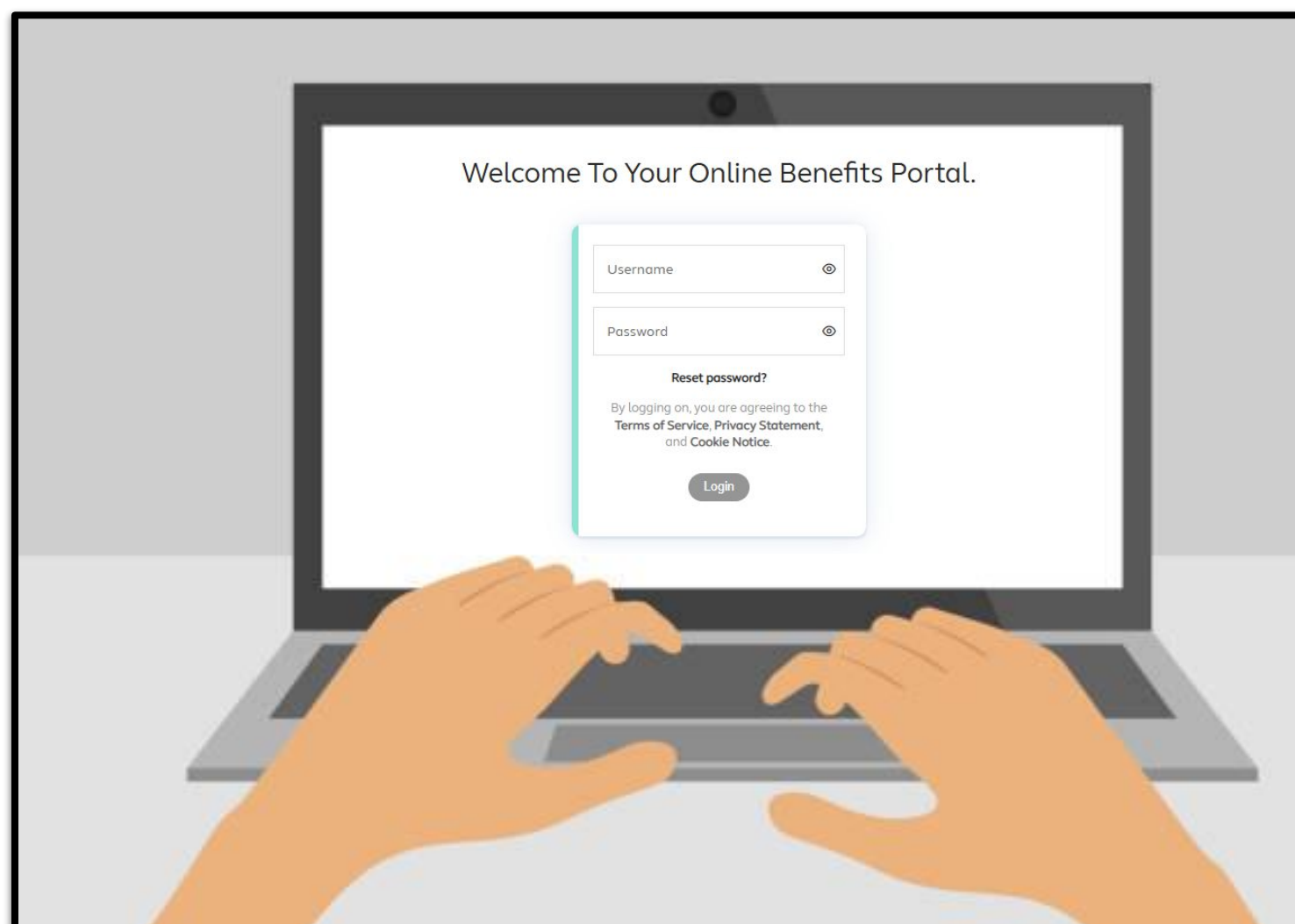
- [Alight Worklife Step-by-Step Guides](#)
- If you need any further assistance, please contact us!



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.

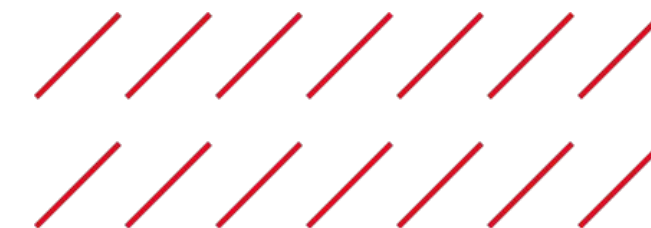
## Reinstating Coverage

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

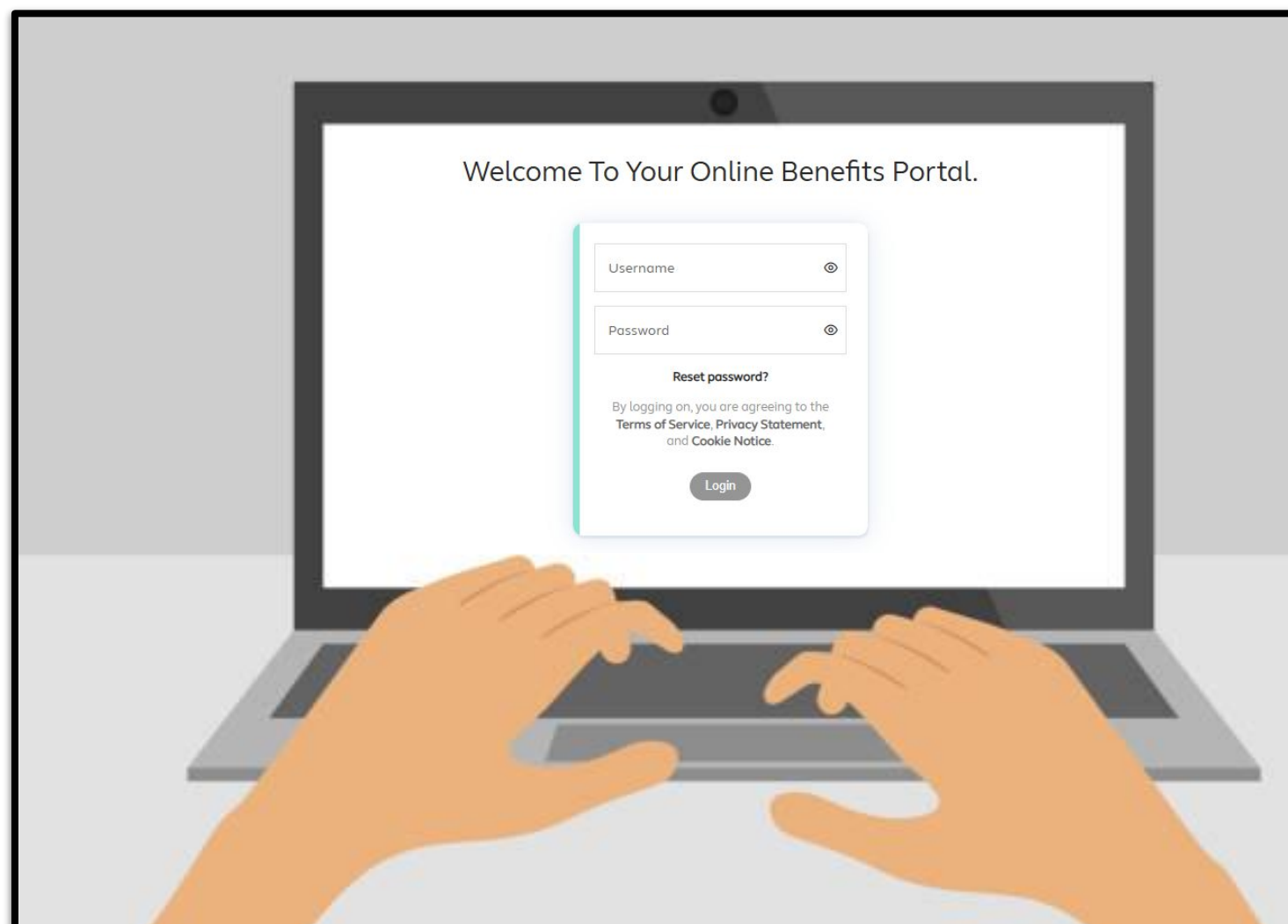




alightworklife



# 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](https://parkwayschools.net/benefits)

# Stay Connected!

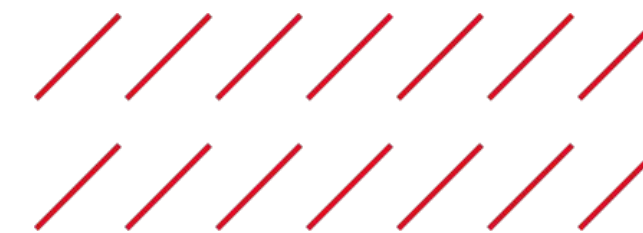
## *When will PARKWAY reach out?*

- **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](mailto:dnolan@parkwayschools.net)

**Coby Peters**

***Benefits Specialist***

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[cpeters@parkwayschools.net](mailto:cpeters@parkwayschools.net)

**Leah Gonzalez**

***Wellness Coordinator***

(314) 415-8034

[lgonzalez@parkwayschools.net](mailto:lgonzalez@parkwayschools.net)

**Patti O'Brien**

***Payroll Accountant***

(314) 415-8162

[pobrien@parkwayschools.net](mailto:pobrien@parkwayschools.net)