

# Introduction

Stamford Public Schools' Benefits Administration Office is pleased to provide you with this reference guide to the comprehensive benefits offered to certified teachers and administrators and school staff - who are members of the Stamford Administrative Unit (SAU), the Stamford Education Association (SEA), the Educational Assistants of Stamford Association (EASA) or the Stamford Board of Education Employees Association – Security Workers and Community Liaison Employees (SCL). Here you will find details about your benefits, when they begin and end, and how to use them during the different stages and events of your life.

If you have any questions that are not answered here, you can call the Benefits Administration Office at 203-977-4196 or 203-977-4773 between 8 a.m. and 4 p.m. Eastern Time, Monday through Friday.

This book is intended to provide a summary of major provisions of certain benefit plans in which you may be eligible to participate as an active employee. Benefits are described as clearly as possible with minimal use of technical words and phrases. However, the individual collective bargaining agreements between the Stamford Board of Education and the Stamford Administrative Unit, the Stamford Education Association, the Educational Assistants of Stamford Association and the Stamford Board of Education Employees Association remain the final authority and, in the event of a conflict with this book or conflict with any oral statement, the terms of these collective bargaining agreements shall govern in all cases. In the event of a conflict between this book and the terms of a master policy contract for a fully-insured benefit, the master policy contract shall govern in all cases.

Within this benefits book, you will find a separate section for each of the following:

- About Your Benefits
- What Happens to Your Benefits When You Have a Qualified Life Event
- Medical
- Prescription Drugs
- Dental
- Flexible Spending Accounts
- Voluntary Life Insurance
- Voluntary Accident Insurance
- Long Term Disability – Benefit for Administrators Only
- Maternal Disability and Childcare Leave
- Administrative Information
- COBRA
- Important Contacts
- HIPAA Privacy Notice