



Voluntary Benefits at a Glance

For questions on benefit options or to enroll please contact our Call Center at 215-600-1636.
To view and enroll in Dental and Vision coverage please visit [Substitute Teacher Services](#)
For Medical claims questions please contact 800-282-0732.

[Click here for complete details on all plans offered by STS](#)

Health Insurance Minimum Essential Coverage (MEC)

- This insurance plan provides minimum essential coverage (78 preventive/wellness tests and screenings) for a low-cost premium.

Accident Coverage

- Pays cash benefits for on or off-the-job accidents. Pays in addition to any other coverage that you carry.

Dental Insurance

- Coverage that includes in and out of network coverage for both preventive and restorative dental services with nationwide provider access.

Telemedicine

- Provides 24/7 access to physicians by phone or video conference for many common, minor illnesses and injuries.

Disability Income Protection

- Pays a percentage of your paycheck, **tax-free**, if unable to work due to illness, pregnancy, or off-the-job injury and under care of a doctor.

Vision Insurance

- Benefits providing coverage for vision exams and eyewear for both in and out of Network providers.

Enrolling in Your Benefits

Who's eligible?

- STS employees who are scheduled to work an average of 20 or more hours per week.
- Hours for benefit eligibility are calculated based on time worked during the school year

When does coverage start?

- Your benefits become effective on the 91st day of employment if you have enrolled within your 90-day eligibility period

When can I enroll?

- **As a New-Hire:** You must submit your elections **within 90 days of your hire date**
- **Qualifying Life Event (QLE):** If you have a life change (e.g., marriage or divorce, birth/adoption of a child, loss of other coverage), you can update elections **within 31 days** of the event.
- **During Open Enrollment:** If you miss your new-hire window and don't have a QLE, you will have another opportunity to elect benefits in **May** during the annual enrollment period.

Insurance premiums are collected via a monthly bank draft from your personal bank account of choice.

Please have your bank account and routing number ready before you enroll.