



Welcome to Gallagher Marketplace, where you'll shop for your benefits online. You will have the opportunity to choose a health plan and a variety of other valuable benefit options for yourself and any family members.

As a new hire, you have **30 calendar days from your start date (the start date being the first day on the job) to enroll in benefits.** However for payroll purposes, it would be best to complete your benefit elections through the Marketplace before the 15th of the month, if you started work before the 15th of the month.

To log in to your Marketplace account, please do the following:

- Go to <https://login.gallaghermarketplace.com>
- Username: APS + First Initial + Last Initial + DOB (MMDDYYYY)
- Password: Last Four of SSN + 4-Digit Year DOB
- Upon log in, you will be prompted to change your password

Example log in for Jane Smith with a birth date of January 12, 1973 and a SSN of 123-45-6789

Username: APSjs01121973

Password: 67891973

If you have any technical questions, contact Technical Support at 855-376-7991 or gallaghermarketplace-help@liazon.com Monday through Friday, 8am – 8pm Eastern.

A few tips for using Gallagher Marketplace:

1. You may want your spouse present while using Gallagher Marketplace – remember, your benefit choices impact your whole family.
2. You'll need to have Social Security Numbers (SSNs) handy for yourself and any dependents that you want to cover, as the system will require them.
3. You can print a Store Catalog – detailing all of the benefits Gallagher Marketplace offers – at any time from the "Introduction" page.

For the best experience when you visit Gallagher Marketplace: Use the latest Mozilla FireFox web browser. Gallagher Marketplace is also tested on FireFox 19+, Internet Explorer 9.0+, Opera 11+, Chrome 25+, and Safari 5.1+ browsers. Use a screen resolution of 1024x768 or greater. Enable cookies and JavaScript for full functionality.

If you have any APS benefits questions please contact the APS benefits team at 303-344-8060.

You can view a summary of APS benefits here: <https://hr.aurorak12.org/benefits/>

FAQS

Who is covered under the Aurora Public Schools benefits plans?

All licensed employees working 3.75 hours or more a day and all classified employees working 6 – 8 hours a day are eligible. Classified employees working 4 or more hours, but fewer than 6, are eligible to receive coverage at a prorated rate. Spouse and dependent coverage is also available at an additional cost to employees.

Once employed, when does coverage begin?

If you start on or before the 15th of the month, your benefits start the 1st of the following month. If you start after the 15th, your benefits will start on the 1st day of the second month. If you elect not to enroll in coverage within 30 days of your employment, you must wait until the open enrollment period, which is the month of May, for coverage commencing July 1. If you choose to waive coverage through APS, you will still need to log into the [Marketplace](#) and complete the beneficiary information for the employer-paid life insurance.

The benefits you choose as a new hire will be effective through the end of the plan year on 6/30/2019 as long as you remain an active, benefits-eligible employee of APS.

What am I able to do during my new hire benefits enrollment?

- Enroll in one of the five medical plans offered through [Kaiser Permanente](#)
- Enroll in one of the two dental plans offered through [Delta Dental](#)
- Enroll in a vision plan through [EyeMed](#)
- Elect a [Medical](#) and/or [Dependent](#) Flexible Spending Account (FSA) or a [Health Savings Account](#) (HSA)
- Enroll in one of APS' other [supplemental benefits plans](#) (life, accident, or critical illness)

What is the cost for medical and dental insurance?

APS contributes \$502.08 for medical insurance and \$21.50 for dental insurance, per month, toward the cost of the premium for licensed employees and for full-time (six [6] hours per day or more) for classified employees. Medical insurance premiums for classified/support employees working fewer than six [6] hours, but at least 4, is pro-rated. Any remaining costs are the employee's responsibility. Click [here](#) to view the different options and rates.

What other benefits does APS provide?

Life Insurance

All active full time and part time employees working at least 0.5 FTE (Full Time Teacher Equivalency) are covered under the district life insurance policy. This is a district paid benefit that has a coverage amount of twice the employee's annual salary. The cost of coverage in excess of \$50,000 must be included in income using the IRS Premium Table and is subject to Medicare taxes. On your statement of earnings this is reflected as "GTL" (Group Term Life).

Long-term/Short-term Disability

For the first 60 months of employment, APS employees are covered under the district long-term disability policy. Employees must work at least 0.5 FTE to receive this benefit. The policy pays up to 60% of your monthly salary but no more than \$1500 per month. The waiting period is 180 days.

After 60 months of employment, employees are covered by a short-term and long-term disability plan through PERA.

Employee Assistance Program

ComPsych Employee Assistance Program is a free service offered to all APS employees. They offer confidential counseling, legal support, financial counseling, work life solutions, and healthcare navigation resources. For more information [click here](#) or call 888-628-4809.