

Human Resources

Bulletin

December 2019

Anne Arundel County Public Schools | Division of Human Resources



TAX WITHHOLDING

Tax changes may be made any time by submitting a form W-4 (federal) or MD 507 (state) Employee's Withholding Allowance Certificate to HR/Payroll. Remember, if you change your address, you need to submit new tax withholding forms if you moved to a different state or Maryland county. If you are claiming exemption from federal and/or state taxes you must submit new tax forms no later than February 14, 2020. **Note:** The IRS has made significant changes to the the W-4 for 2020.

W-2 & 1095-C INFORMATION

W-2

Employees may elect to receive their 2019 W-2 in electronic format only, or paper format.

If you elect to receive your W-2 electronically, you must sign up through Employee Self Service (ESS) at <https://ess.aacps.org> no later than January 12, 2020. Employees will have early access to their W-2 and avoid loss due to lost or misdirected mail.

If you prefer to receive a hard copy of your W-2, it will be mailed to you by January 31. Please make sure we have your correct address in ESS.

Make your W-2 delivery selection now through ESS by clicking on **Compensation > Electronic W2 Window > Click Box > Submit.**

For help accessing ESS, please contact the Help Desk at 410-222-5135. For specifics about your W-2, please contact Payroll at 410-222-5210.

1095-C

The 1095-C is required by the Affordable Care Act to reflect healthcare participation and covered dependents. You do not have to attach this form to your tax return but you should keep it with your tax information should you be requested to provide proof.

1095-C forms will be mailed to your home by March 2, 2020. Any questions regarding the 1095-C should be addressed to HR/Benefits at 410-222-5221.

Change of Information

If you need to make corrections to your personal information, please do so as soon as possible so your W-2 and 1095-C will be correct.

- For **address and phone changes**, make the changes directly in ESS or send an Address Change Form to HR/Benefits.
- For **name changes**, send a Legal Name Change form to Employee Records File Room, Human Resources (also include required documentation).

Both forms are available at: www.aacps.org > **Staff > Employee Forms**, and on the Intranet.

Note: AACPS is required to comply with reporting requirements of the Social Security Administration (SSA). Information on file with AACPS regarding name, address, date of birth, and gender must agree with your record at SSA.

BENEFITS DEDUCTIONS 2020

Board funding for the HMO and the Triple Option medical plans will decrease in 2020.

- New Flexible Spending Account (FSA) and voluntary life insurance deductions begin January 15, 2020.
- If you submitted paperwork to enroll in long-term care insurance, your application will go through Unum underwriting. You will be notified if your application is approved. Deductions will commence once approved.

Reminder: The frequency of deductions is aligned with your number of pays:

- 1) All employees who are paid over 12 months have benefit deductions from all 26 pays (including, for example, 10-month employees paid over the summer).
- 2) All employees who are paid over 10 months have benefit deductions from 22 pays.

Note: An exception to the above are retirement deductions, which continue at the same frequency of 20 or 26 deductions, per the Maryland State Retirement Agency.



OPEN ENROLLMENT WRAP UP

Since Open Enrollment for 2020 benefits has ended, the Benefits online enrollment site is no longer available for employees to select benefits or change elections. You may still review your benefits elections or print your enrollment summary (go to www.aacps.org > **Staff** > **Benefits** and click on **Benefits Enrollment**).

Healthcare ID Cards

- **All CareFirst medical members will receive a new card dated January 1, 2020**, before the end of December, due to prescription and emergency room co-pay changes. Once received, we recommend discarding any previous medical ID cards.
- Remember that your **CareFirst medical card also reflects your CVS Caremark prescription coverage (RX) and your vision coverage (SV)**.
- **If a new dependent is added** and coverage level changes (e.g., employee/spouse to family), new cards will be generated. For the BlueChoice, Triple Option, and dental plans, ID cards will be generated for the added dependent.
- **Dental cards** are issued separately from medical and vision cards. If you had dental coverage in 2019, continue to use your same dental card. If you changed your dental plan during open enrollment, you will receive a new card.

CareFirst Concierge Service

A dedicated CareFirst Customer Service Representative is on-site at the Central Office on Riva Road every Tuesday from 9:30 a.m. to 3:30 p.m. If you have claim or eligibility questions, please call HR/Benefits at 410-222-5221/5219 on Tuesdays and ask for the CareFirst representative.

Dependent Documentation

If you added a dependent during Open Enrollment, documentation was required (e.g., birth certificate for a child). If no documentation is received by HR/Benefits, the dependent will not be added for 2020 coverage. If you have not submitted the required documentation, contact HR/Benefits as soon as possible. If you added a currently covered dependent (e.g., covered by medical) to another type of coverage (e.g., dental or vision), documentation is not required.

CVS Caremark

Prescription co-pays for specialty drugs will increase in 2020 for Units I, II, III, and IV.

Tier	Medication Type	Retail (30 day supply)	Maintenance Choice/Mail-order benefits (90 day supply)
1	Generic	\$5	\$10
2	Preferred Brand	\$20	\$40
3	Non-Preferred Brand	\$35	\$70
4	Specialty		
	*Units I, II, III, IV	\$75	\$150
	Units V, VI	\$75	\$150

**The dollar amounts listed as co-pays for specialty drugs are subject to caps. The actual amount due from the employee shall be either the dollar amount listed or 50% of the actual cost at the counter, whichever is less.*

Please note these co-payments DO NOT apply to the BlueChoice Low Option Plan. Refer to the Benefits Handbook for prescription co-payment information for that plan

- **Waiver of Generic Co-Pay.** You may be eligible to receive a one-time free first fill for a generic alternative for a brand medicine you currently take.
- **Maintenance Choice.** You may choose to receive your 90-day supply of medications through CVS Caremark Mail Service or at a CVS pharmacy.

Prescription questions can be directed to 800-241-3371.

SUMMARIES OF BENEFITS AND COVERAGE (SBCs)

As required by Healthcare Reform, employees have access to Summaries of Benefits Coverage. They can be reviewed at www.aacps.org > **Staff** > **Healthcare** > **CareFirst BlueCross BlueShield**.

NEW IN 2020

Spousal Surcharge

There will be an increase to the spousal surcharge premium for 2020. The spousal surcharge will still occur each pay for employees covering a spouse in the BlueChoice HMO or Triple Option medical plans, according to the chart below:

UNIT	22 PAY	26 PAY
I, II, V, VI	\$43.64	\$36.92
III, IV	\$38.18	\$32.31

The spousal surcharge begins on the January 15, 2020, pay. If you went online during Open Enrollment and indicated that you are exempt from the surcharge (for example, if your spouse is self-employed), you will not incur the surcharge. If you have a spouse covered by the BlueChoice HMO or Triple Option medical plans and you did not go online during Open Enrollment to complete the certification, you will incur the surcharge in 2020.

If you did not go online to complete the certification, and your spouse is eligible for exemption, the surcharge will cease upon submission of a lifestyle change form certifying the exemption to HR/Benefits. There will be no refund of any surcharge deductions taken prior to receipt of the lifestyle change form.

If you experience a lifestyle change in 2020 which results in a change of eligibility for or an exemption from the surcharge, you must submit a lifestyle change form. For example, if your spouse becomes unemployed and does not have access to coverage from an employer, you would be exempt from the surcharge.

Emergency Room Co-Pays

Emergency room co-pays will increase from \$75 to \$85 in 2020 (waived if admitted).

LIFESTYLE CHANGES

You can make changes to your benefits within 31 days of a qualified lifestyle change.

Qualified lifestyle changes include, but are not limited to:

- Marriage
- Divorce or annulment (spouse must be removed immediately)
- Birth, adoption, placement for adoption
- Change in your or your spouse's employment status due to termination or commencement of employment, a strike or lockout, an unpaid leave of absence, or a change in worksite
- Your death or the death of your dependent
- Unpaid leave of absence for you or your spouse under the Family and Medical Leave Act
- Change in your spouse's healthcare coverage
- Change in your employment status that results in a gain or loss of eligibility (e.g., a switch between part-time and full-time status)
- Mid-year plan enrollment offering through your spouse's employer

Changes must be consistent with the lifestyle change, (e.g., birth: add child).

It is fraudulent to include dependents on the AACPS healthcare plan when they do not meet eligibility requirements. Claims paid for ineligible dependents will be recouped by the healthcare vendor from the provider, which could possibly cause you to be financially liable. In addition, any misrepresentation or omission of facts is a violation of the AACPS Code of Conduct and is sufficient cause for disciplinary action, including, but not limited to termination of employment.

Falsifying information regarding a spouse's eligibility for an exemption from the spousal surcharge may result in the application of the spousal surcharge, a reduction or loss of benefit or reversal of claim payments, and/or disciplinary action including termination of employment.



HEALTHCARE FUNDING — Based on FTE

Healthcare funding is provided to employees based on the applicable Negotiated Agreement or Terms of Employment which is prorated for FTE. Full funding is provided to employees working .75 FTE to 1.0 FTE and referred to as Tier 1.

There are three tiers of funding based on FTE as follows:

FTE	Funding	Tier	Note:
.75–1.0	Full (per Negotiated Agreement or Terms of Employment)	Tier 1	All Permanent employees
.5–.749 .46–.749*	84% of Full Funding	Tier 2	Permanent employees hired 12/2/2017 or later *All Grandfathered employees (e.g. hired on or before 12/1/2017)
.1–.459	50% of Full Funding	Tier 3	Grandfathered employees only

RESIGNATIONS

Benefits terminate at the end of the month in which employment ends for:

- All 12-month employees
- 10-month employees resigning during the school year

10-month employees who work through the end of the school year and submit advanced Notice of Resignation to HR will have benefits coverage through August 31, 2020.

Note: This does not apply to those employees who are retiring.

Advanced notice must be submitted by the negotiated date (date to be determined). The coverage of 10-month employees who do not provide advanced notice will terminate at the end of the month in which their employment ends. For example, the last work day for teachers for the 2019-2020 school year is June 17, 2020. Therefore, benefits will terminate on June 30, 2020.

RETIREMENT

Employees planning to retire by October 1, 2020, should submit a Form 9 — Application for an Estimate of Service Retirement Allowance as soon as possible (it can take 2–3 months to receive back from Maryland State Retirement). Employees should attend two AACPS Retirement Planning programs:

1. Retirement Information Session
2. Retirement Forms Workshop

Please enroll for these programs on Unified Talent LGS.

For more general retirement information, go to www.aacps.org/Page/1616.

Information Sessions	Forms Workshops
Thursday, January 16	Thursday, January 23
Tuesday, February 11	Tuesday, February 25
Thursday, March 5	Thursday, March 19
Tuesday, April 7	Monday, April 20
Tuesday, May 5	Tuesday, May 12

All sessions will be held at the Board of Education from 4:45–6:30pm

Reminder — If you need to take a leave of absence you may be eligible for pension service credit for certain types of leave. It is the member's responsibility to file an Application to be Placed on a Qualifying Leave of Absence (MSRPS Form 46). Contact your retirement facilitator in HR for more information at 410-222-5224. Employees with last names beginning with the letter A–K ask for Carla Thomas; L–Z ask for Mia Harper.

EMPLOYMENT VERIFICATION

Verification of Employment can be accessed by employees, lenders, and verifiers via The Work Number. This information can be found at www.aacps.org > Staff > Employment Verification or www.theworknumber.com. Step-by-step instructions are provided for the convenience of the employee, lender, and verifier.

SUPPLEMENTAL RETIREMENT PLAN — Are you participating?

It is never too soon — or too late — to start saving for your retirement. While traditional pensions and Social Security benefits provide a safety net in retirement, they often are not enough. This is especially true in light of what experts say you will need to maintain your standard of living after you stop working. The amount may surprise you. With healthcare costs rising and life spans increasing, you may need as much as 80%–100% of your pre-retirement income to maintain your current standard of living.

Three AACPS-approved investment providers — AIG (formerly VALIC), Lincoln Financial, and Voya — offer excellent investment options to help you reach your retirement savings goals. You can compare the different providers (including quarterly and investment results) by clicking on the “Evaluate” icon at the AACPS/Benefits website www.aacps.org > **Staff > Benefits > Supplemental Retirement Program**. You can enroll at any time during the year.



To enroll in, or to change, a deferral in a supplemental retirement plan, you must go online, through Retirement Manager. The system guides you through the enrollment process. Access this site at the AACPS/Benefits website www.aacps.org > **Staff > Benefits > Supplemental Retirement Program** or go directly to <https://www.myretirementmanager.com>. You may also contact HR/Benefits at 410-222-5221/5206 for further information. Please contact a plan provider representative to find out more about their plans and investment choices. They can also assist you with your enrollment!

Lincoln

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AIG (formerly VALIC)

Paul Burns 410-459-9031 paul.burns@valic.com

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Contributions to supplemental retirement plans may not exceed IRS annual limits. The IRS limits for both the 403(b) and the 457(b) plans will increase in 2020:

Under age 50 – \$19,500 • Over age 50 – \$26,000

Remember, ALL employees, even temporary employees like substitute teachers, are eligible to participate. Remember, you can enroll at ANY time. Better to get started earlier rather than later! More information can be obtained at the AACPS/Benefits website www.aacps.org > **Staff > Benefits > Supplemental Retirement Program**. For those planning to retire in 2020, consider a 457(b) to maximize leave payout.

USING YOUR AACPS VISION PLANS

Many employees have elected the AACPS stand-alone CareFirst vision plan, Select Vision (benefits for an eye exam every year). This coverage is indicated by the letters “VC SV” on the front of your medical card. If you are covered by the medical BlueChoice HMO or Triple Option plan, you also receive Davis Vision, which entitles you to an annual eye exam at Davis Vision providers for a \$10 co-pay and a discount on glasses, frames, and contact lenses. The Davis Vision phone number (800-783-5602) appears on the back of your medical card. You may call this number for a list of providers.

Sometimes it is challenging to know which coverage to use. In addition, many providers process your visit through Davis Vision even though you have a separate vision plan. Here are some hints as to how to maximize your coverage:

- Use the benefit of both plans. Visit a Davis Vision provider (e.g., Vision Works, Peepers, Sams Club), pay the provider for any balance, and submit your receipt with a Vision/ Eye Care Claim form (available on the Benefits website) to CareFirst for reimbursement.
- Use the Select Vision plan for the higher amount of coverage. Make sure you inform the provider and point out the “VC SV” on your card as proof of your enrollment in that coverage and ask them to process your visit through that plan. The provider should be able to confirm your eligibility by calling 1-800-628-8549.

FLEXIBLE SPENDING ACCOUNTS

Note that a dependent care FSA cannot be used for healthcare expenses of a spouse or child. Please make sure you enrolled in the correct Flexible Spending Account. If you enrolled in a dependent care account in error, please contact HR/Benefits as soon as possible.

Discovery Benefits is the FSA administrator. If you had a FSA in 2019, you will continue to use your Discovery Benefits card. If you enrolled in a FSA for the first time in 2020, you will receive a Visa debit card later this month. If both a dependent care and healthcare FSA are elected, one card will be issued, which will be used for both accounts. One card will be issued to the employee. After you receive your card, you can go to the Discovery Benefits participant portal at www.discoverybenefits.com, add a dependent, and request a card in your dependent's name, at no cost.

Getting Started

You'll be able to manage your benefits information through your online account after completing a few steps. First, set up your account by going to www.discoverybenefits.com, clicking on the "Login" button in the upper right-hand portion of the screen and selecting "HSA, FSA, HRA, and Commuter login". Next click on the "Create your new username and password" link and complete the required user identification fields. After completing these fields, you'll be able to create your account username, then, answer the security questions and click the "Submit" button. You'll be prompted to answer these security questions when completing certain functions in your online account.

Run-out Period

Fax claims incurred in 2019 to Discovery Benefits at 866-451-3245 by March 31, 2020.

Substantiate Claims

Debit card use for medical expenses will require documentation to substantiate the eligibility of the expense for a FSA. Failure to substantiate the expense may result in future tax impact.

Rollover

If you have between \$50 and \$500 in unused healthcare FSA funds from 2019, these will be rolled over to 2020 for healthcare spending account expenses. After the end of the run-out period (March 31, 2020) it will be included in your available balance for reimbursement during the remainder of 2020. A maximum of \$500 will continue to roll over into future years. You can access FSA healthcare funds elected for 2020 on or after January 1, 2020.

Reimbursement

Discovery processes claims reimbursements for participants on a daily basis. They recommend that participants set up direct deposit online through the participant portal, but they will also process paper checks.

Useful information and links related to Discovery Benefits can be found at www.aacps.org > **Staff** > **Benefits** > **Flexible Spending Accounts**. You may also link to the Discovery Benefits website at www.discoverybenefits.com to view general FSA information, e.g., eligible expenses.

Discovery Benefits contact information:

- Website www.discoverybenefits.com
- Customer service: 866-451-3399 (hours 7 a.m. – 10 p.m. M–F), customerservice@discoverybenefits.com
- Claims and substantiation may be submitted to Discovery Benefits via the portal at www.discoverybenefits.com mobile app, mail, or fax.
- Fax number: 866-451-3245
- Mailing address: Discovery Benefits – PO Box 2926, Fargo, ND 58108-2926

PROFESSIONAL DEVELOPMENT

Information related to spring 2020 professional development workshops and college courses are accessible on the AACPS homepage and Professional Growth and Development Professional Development Opportunities at www.aacps.org > **Staff** > **Professional Growth and Development**. Workshops can also be accessed through the Intranet at **Site Index** > **Professional Growth and Development** > **Professional Development Opportunities** beginning Monday, December 9, 2019.

Registration on Unified Talent LGS for spring workshops is available starting December 9, 2019. Workshops start as early as January 22, 2020. Please register on Unified Talent LGS as early as possible but not later than five days before the workshop start date.

FRAUD, WASTE, AND ABUSE REPORTING HOTLINE

Anne Arundel County Public Schools has a Fraud, Waste, and Abuse reporting hotline number. The number was established so that employees and citizens of Anne Arundel County can report instances where they believe potential fraud, waste, or abuse of AACPS property or resources is taking place. The toll free fraud hotline number is 1-888-484-1169. It can be reached 24 hours a day. All calls are confidential and can be made anonymously.

REASONABLE ACCOMMODATION FORMS

Reasonable Accommodation forms can now be found on the AACPS Intranet under **Forms > Human Resources > Reasonable Accommodations**. If you have questions regarding disability accommodations, please contact the Division of Human Resources at 410-222-5286.

INTEGRATED DISABILITY AND LEAVE MANAGEMENT (IDLM)

Notice of Absence

According to Board Policy and the Negotiated Agreements, **any sick leave in excess of three consecutive days** shall be attested to by a physician. Medical certification will provide pertinent information regarding the seriousness of the illness as well as its duration to help administration plan for short-term vs. long-term coverage. The medical certification must be made available as soon as possible to determine whether the leave usage should be authorized or denied. For this reason, the physician's statement should **not** be held by the employee until the time of return. The medical certification must relate only to the health condition for which the current need for leave exists. It should identify the healthcare provider and type of medical practice (including pertinent specialization, if any), what the patient is being treated for, the approximate date the health condition commenced, and its probable duration.

This note must be faxed directly to IDLM's secure, confidential fax at 443-458-0140.

Return to Work Requirements

When employees have been absent from their workplace due to their own personal illness for a period of two (2) weeks or if they are returning to work with restrictions/limitations, they are **required** to present a medical release from their treating practitioner/provider prior to their intended date of return. This form must be faxed to IDLM (at 443-458-0140) 24-48 hours prior to the employee reporting for duty at their work location. **If such certification is not received and approved by Human Resources, they may not return to work.**

Accommodations/Assistive Devices

Please be reminded that assistive devices such as orthopedic boots, casts, crutches, canes, walkers, wheelchairs, etc. should be reported to IDLM immediately.

The Division of Human Resources will review all employees' medical releases to return to work along with any specific, medically necessitated accommodations/limitations associated with their return. On occasion, additional information may be requested from the treating practitioner. The purpose of such review is to ensure that the employee is able to perform the essential functions of their position and to determine whether their return would present a risk to the health, safety, and welfare of themselves, co-workers, or students. An employee's return to work may be delayed until appropriate medical certification is provided regarding his/her fitness for duty. Principals/supervisors will be notified by Human Resources when an employee is cleared to return to work. No employee should be permitted to return to work until that communication has been received.

Questions? Go to www.aacps.org/leave or call 410-222-5090.

EMPLOYEE DISCOUNT PROGRAM



The Employee Discount Program offers AACPS employees discounts from local businesses that are greater than those offered to the general public. All AACPS employees are eligible. These services include entertainment, finance, fitness, and technology.

Information on this program is available at: **www.aacps.org > Staff > Benefits > Employee Discount Program**. New businesses are continuing to join the program so check this site often! If you have any questions regarding a discount, contact the vendor directly.

All AACPS employees are encouraged to access the Employee Discount Program. However, AACPS assumes no responsibility for any arrangements, contracts, purchases, or disputes between individual employees and the discount vendor. The program does not negotiate, guarantee, or endorse discount vendors or prices. All arrangements are strictly between the employee, as a consumer, and the vendor. AACPS employees are encouraged to research and compare prices and services before purchasing, signing any contract, or making arrangements.

MAINTAIN YOUR MSDE CERTIFICATION: CHOOSING COURSEWORK FOR RENEWAL

Teachers, specialists, and administrators who hold an Advanced Professional Certificate (APC) or a Standard Professional Certificate (SPC) have specific credit requirements for renewal. APCs/SPCs are issued for 5 years and sufficient appropriate credit for renewal must be earned during that certificate validity period.

As a certificated employee, you need to choose coursework appropriate for your renewal requirements. By regulation, course credit must be in the content area and/or "related to a school assignment." If you have not completed the MSDE-regulated reading requirements, you must complete the reading coursework before any other credits can be considered for renewal.

As of July 1, 2017, the secondary reading requirements have changed for those teachers who have yet to satisfy their reading requirement. During this transition, the current offerings of Reading in the Content Areas Part I and Part II are still acceptable. If you have satisfied your reading requirement then there is no further action needed on your end.

In order for college coursework to be eligible for reimbursement for teachers, they must be "related to the Unit I member's current assignment or anticipated assignment in the school system" (TAAAC, Article 9.C). For administrators, "credits are subject to approval" and "must be applicable to some clearly defined objective, such as a planned program leading to an advanced degree or the enhancement of expertise on the job" (AEL, Article 12.A.1).

Carefully consider your renewal plan early in your certificate renewal cycle and communicate it to the AACPS Certification office via the Professional Development Plan form (www.aacps.org > Staff > Forms). You receive a letter from the AACPS Certification office each time your certificate

is renewed. It includes information about your requirements for certificate renewal. It is imperative to maintain that letter and enclosures so it is available to you as a reference. Visit the Certification office on the Intranet for more information on certificates and renewal at **Human Resources > Teacher Resources > Certification**.



All certificated staff are required to maintain their professional certification and/or licensure. All required documentation must be received in Human Resources by the expiration date of their certificate. There are no extensions or exceptions. Failure to comply is a very serious matter.

For Unit I employees, loss of professional certification and/or licensure will result in issuance of a 1-year Conditional Certificate, loss of tenure, issuance of a 1-year Provisional Contract, and per the current TAAAC Negotiated Agreement, a financial penalty will be imposed as outlined in TAAAC Article 3.E.

For Unit II employees, loss of professional certification will result in issuance of a 1-year Conditional Certificate, loss of tenure, issuance of a 1-year Provisional Contract, and per the current AEL Negotiated Agreement, a financial penalty will be imposed annually (AEL Article A.3.b).

Further, be aware that with the loss of the professional certificate the certificated employee's employment may be in jeopardy.

Questions regarding certification coursework should be directed to the certification specialist.

A-K: Joyce Matney — jmatney@aacps.org
L-Z: Nicki Carpenter — ncarpenter@aacps.org

AACPS Account Security

Phishing scams have become a part of our everyday lives. Please remember to follow the best practices outlined in the Safe Schools video "Email and Messaging Safety" located at <https://aacps-md.safeschools.com/training/home>.

Remember that your work passwords should be different from your personal passwords.

According to the AACPS password policy, all passwords must be a minimum of 8 characters in length and contain 3 of the following 4 security protocols:

- Upper case letter(s)
- Lower case letter(s)
- Numbers(s)
- Special Characters(s) (examples ~, !, @, #, \$, %, &, *)

The annual spring health fair will take place on March 28, 2020. The theme this year is Diabetes Awareness. The health fair will offer seminars and activities that will provide information about diabetes, pre-diabetes, and how to manage them. Stay tuned for more information.



8 Shopping Tips for the Holiday Season

It's that time of year again, holiday shopping has begun! Everyone is looking for those unique gifts, hot toys and cool electronics. Whether it is a hard-to-find toy for kids or the latest 4K smart TV. Black Friday sales seldom fail to pique the interests of even the most casual shoppers. Yet even after the chaos of Black Friday lies both Small Business Saturday and Cyber Monday. While it's clear that businesses are after your dollars during the holidays, you should be aware that cybercriminals are on the lookout, too.

When it comes to holiday shopping, you need to be careful that you don't fall prey to these criminals. Here are some tips to following for your holiday shopping:

Online Shopping Tips

1. Do not use public Wi-Fi for any shopping activity.

Public Wi-Fi networks can be very dangerous, especially during the holiday season. Public Wi-Fi can potentially grant hackers' access to your usernames, passwords, texts and emails. For instance, before you join a public Wi-Fi titled "Apple__Store," make sure you first look around to see if there's actually an Apple Store in your vicinity, and thus, confirm that it is a legitimate network. To help stay secure, you should always be on the lookout for the lock symbol on your webpage.

2. Look for the lock symbol on websites.

When visiting a website look for the "lock" symbol before entering any personal and/or credit card information.

The lock may appear in the URL bar, or elsewhere in your browser. Additionally, check that the URL for the website has "https" in the beginning. These both indicate that the site uses encryption to protect your data.

3. Know what the product should cost.

If the deal is too good to be true, then it may be a scam. Check out the company on "ResellerRatings.com". This site allows users to review online companies to share their experiences purchasing from those companies. This will give you an indication of what to expect when purchasing from them.

4. One-time use credit card numbers.

Many banks are now offering a single use credit card number for online shopping. This one-time number is associated with your account and can be used in place of your credit card number. This way, if the credit card number becomes exposed, it cannot be used again. Check with your credit card company to see if they have this option available.

5. Keep your computer secure.

When using your computer to do your holiday shopping, remember to keep your Anti-virus software up to date and apply all software patches. Never save usernames, passwords or credit card information in your browser and periodically clear your offline content, cookies and history. You will want to keep your computer as clean as possible for online shopping. The world of online shopping can bring lots of new products to your door step and can prove to be a lot of fun finding that special gift. Just remember to be careful so that you don't make your data a special gift to cybercriminals.

In Store Shopping Tips

6. Always use credit cards for purchases.

Avoid using your ATM or debit card while shopping. In the event that your debit card is compromised, criminals can have direct access to the funds from your bank account. This could cause you to miss bill payments and overdraw your account. When using a credit card, you are not using funds associated with your bank account. This means you are better protected by your credit card company's fraud protection program. If you pay off the credit card balance each month, you won't pay interest and your banking information will be protected.

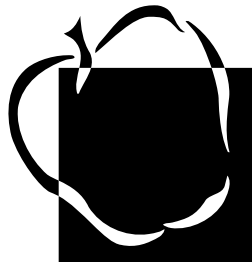
7. Don't leave purchases in the car unattended.

Criminals can be watching and will consider breaking into your car to get the merchandise you just purchased. If you must leave some items in your car, consider leaving them in the trunk or glove compartment rather than in a visible location.

8. Beware of "porch pirates."

When shopping online and receiving purchases by mail, make sure you are always tracking your packages. The US Postal Service, FedEx and UPS all have systems to track your packages, and all three utilize tracking numbers that can be used to figure out where your item is and when it should be delivered to your home. However, the only surefire way to thwart porch pirates is to not have packages delivered to your home at all. Consider having your holiday packages delivered to a family member, your workplace, or a trusted neighbor!

Remember, always trust your instincts. If an email or an attachment seem suspicious, don't let your curiosity put your computer at risk! ~ Happy Holidays and safe shopping!



ANNE ARUNDEL
COUNTY PUBLIC SCHOOLS

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