

# Open Enrollment at a Glance

Sumter County School Board is pleased to present you with a few helpful updates and details about your benefit programs in advance of open enrollment.

Effective January 1, 2023 - December 31, 2023



Sumter County School Board is thrilled to offer you a comprehensive benefits program that provides you with the flexibility you need. Below is a high level overview of some of the important details and changes for your 2023 plan year.

## What's New?

- ▶ **Dependent Eligibility Is Changing** - Effective January 1st dependent children over the age of 26 will no longer be eligible on the Sumter County School Board benefit plans. Disabled dependents over the age of 26 may still be eligible for medical, dental and vision coverage subject to carrier approval.
- ▶ **New Voluntary Plans With SunLife** - Effective January 1st, Sumter County School Board is proud to offer a new set of voluntary plans as an alternative to the American Fidelity plans. A brief overview of those new programs is on the back of this flyer.
- ▶ **New Online Enrollment System** - We will be rolling out our new and improved online enrollment platform and enrollment counseling services through Enrollment Alliance and Employee Navigator. Please be on the lookout for emails and details on how to enroll in the coming weeks.

## Ways To Cut Your Healthcare Costs!

- ▶ **Always Use In Network Providers When Possible:** An in network provider is one who is contracted with FL Blue to provide services at pre-negotiated rates. In general when you use an in network provider you will get your care at a lower cost.
- ▶ **Keep Drugs Costs Down:** By being a wise shopper, you may be able to cut your prescription drugs costs significantly.
  1. You can shop around at different local pharmacies to compare prices
  2. Ask your doctor about generic or over-the-counter alternatives to brand-name prescriptions
  3. Look at discount programs like GoodRx
- ▶ **Practice Prevention:** Prevention includes a healthy lifestyle, exercise, and balanced nutrition. When preventive care services like physical examination, screening, and immunizations are combined with a lifestyle that is focused on wellness, significant savings can be achieved.
- ▶ **Take Control Of Healthcare:** Learn to shop for value when it comes to healthcare. Ask your doctor the right questions, conduct price comparisons, read reviews and review all medical bills carefully.
- ▶ **Right Place / Right Time / Right Care:**



### Virtual Care

For Non-Urgent Care  
After Hours & Weekends  
Colds & Flus  
Bronchitis



### PCP

For Non-Urgent Care  
Preventive Care  
Early Detection  
Chronic Disease Management



### Urgent Care

Walk-in Clinics  
Fever without rash  
Abdominal pain  
Sprains & Strains



### Emergency Room

Chest Pain or Difficulty Breathing  
Weakness/numbness  
Fever with Rash  
Seizures  
Any Life or Limb Threatening

## Short Term Disability

Short Term Disability pays up to 60% of your weekly earnings up to \$1,500 if you are unable to work due to illness or injury for up to 12 weeks. Rates are based on your age and are available in your open enrollment portal.

Employee Paid Voluntary Short-Term Disability	
Benefit Percentage	60%
<b>Weekly</b> Benefit Maximum	\$1,500
When Benefits Begin	8th day of disability
Maximum Benefit Duration	12 weeks

## Critical Illness

Critical Illness provides a lump-sum payment upon a verified diagnosis of a covered condition, as long as you meet the requirements of the policy. Illnesses include cancer, heart attack and stroke.

Critical Illness Highlights	Scheduled Benefits
Employee and Spouse Coverage Options (spouse can not exceed 100% of employee)	Benefit options of \$10,000, \$20,000, \$30,000 and \$40,000
Child Coverage Options (child can not exceed 50% of employee)	Benefit options of \$5,000, \$10,000, \$15,000 and \$20,000
Covered Condition	Initial Diagnosis & Reoccurrence
Heart Attack, Kidney Failure, Major Organ Transplant, Stroke and Invasive Cancer	100% of face amount
Coronary artery bypass graft	25% of face amount
Benign brain tumor, paralysis, Coma	100% of face amount no reoccurrence benefit

## Hospital Indemnity

The SunLife Hospital Indemnity Plan helps protect you and your family from financial loss by providing a lump-sum benefit upon admission and confinement in a hospital setting. There are no pre-existing conditions on this plan. Below are some highlights:

Hospital Indemnity Benefits			
Subcategory	Benefit	Low Plan	High Plan
Admission Benefit	First Day in Hospital	\$500	\$1,500
ER Treatment	For treatment within 30 days of the related accident	\$200 per day up to 3 days	\$500 per day up to 3 days
Confinement Benefit	Regular Confinement	\$100 per day for the first 30 days	\$200 per day for the first 30 days
	ICU Supplemental Confinement (Paid concurrently when a Covered Person is admitted to ICU)	\$200 per day for the first 10 days	\$300 per day for the first 10 days

## Cancer

This plan helps protect you in the event of a Cancer diagnosis. Benefits range from hospital confinement to radiation and chemotherapy. Below are some highlights:

Benefit	Low Plan	High Plan
Hospital Confinement	\$200 per day	\$400 per day
Radiation/Chemotherapy	Up to \$9,400	Up to \$30,000
Surgery & General Anesthesia	Up to \$2,000	Up to \$7,500

## Long Term Disability

Long Term Disability pays up to 60% of your monthly earnings up to \$10,000 if you are unable to work due to illness or injury for up to SSNRA (Social Security Retirement Age). Rates are based on your age and are available in your open enrollment portal.

Employee Paid Voluntary Long-Term Disability	
Benefit Percentage	60%
<b>Monthly</b> Benefit Maximum	\$10,000
When Benefits Begin	91st day of disability
Maximum Benefit Duration	SSNRA

## Accident Insurance

The SunLife Accident insurance pays out a lump sum if you are injured as the result of an accident. A benefit payment can be used to pay for expenses that your health insurance doesn't cover or it can provide additional financial support if a covered event causes you to lose income due to being out of work.

Accident Highlights	
Covered Benefits	Payable Benefit Low Plan / High Plan
Accidental Death	\$25,000 / \$75,000
Accidental Death Common Carrier	\$100,000 / \$200,000
Catastrophic Loss	\$15,000 / \$75,000
Loss of sight of one eye or eye loss	\$7,500 / \$15,000
Two or more fingers or toes	\$1,500 / \$3,000
Loss of hearing of one ear or ear loss	\$2,500 / \$5,000
Dislocations: Open up to	\$4,000
Dislocations: Closed up to	\$2,000 / \$3,000