



2017-18 Benefits Enrollment Guide

Your Benefits. Your Choice.

Enrollment Dates:

August 16 – August 31, 2017

RETIRES & COBRA PARTICIPANTS
IMPORTANT BENEFIT
INFORMATION ENCLOSED
PLEASE READ IMMEDIATELY!

Wentzville School District Benefits Enrollment

****Open Enrollment is Wednesday, August 16 – Thursday, August 31, 2017****

To All Eligible Retiree and Cobra Plan Participants:

Wentzville R-IV School District is dedicated to providing a comprehensive and competitive benefits package for you and your family. Having the resources and programs available to help you have a healthy work/life balance is important to us.

This year's annual online enrollment begins August 16, 2017. After annual enrollment, benefit changes can only occur when you experience a qualified life event, such as marriage, divorce, birth, adoption, or a change in you or your spouse's employment status that affects your benefits eligibility. The Open Enrollment system will be open through Thursday, August 31, 2017 (11:59 p.m.), to log in, review, and make changes to your benefit elections for the new plan year. **You cannot make open enrollment changes until August 16 and no elections will be accepted after the deadline of August 31, 2017.**

If you experience any difficulties during the enrollment process, need help, or have any questions, please plan to stop by the Computer Help Desk at the Harris Building on Tuesday, August 29 (see page 3 for a detailed schedule). Also please feel free to email Lisa Andreas, at lisaandreas@wsdr4.org, for additional help.

The cost of healthcare continues to increase, resulting in many organizations passing along double digit rate increases to their employees for medical coverage during their annual enrollment. Our premium plan medical rates are increasing 3.5%. The KIDZ Plan has no increase. As a reminder, our rates are determined based on how our participants use the medical plan and the claims generated. Being a wise consumer, getting your check-ups, going to the doctor's office versus using the emergency room as your primary care physician, exercising and taking care of yourself along with taking your medication as the doctor prescribes are all ways that you help us manage the cost of your medical plan.

If you wish to change benefit elections, the changes MUST be made in the Easy Enroll online enrollment portal. Mercer EasyEnroll gives you instant access to all of your benefit plan information in one convenient place. This is easy-to-navigate, self-serve system that is available 24/7, which makes looking up benefit information and enrolling online simple.

Please refer to the attached "Wentzville Mercer EasyEnroll Instructions" to log in.

Medical Plan

- Anthem BlueCross/Blue Shield is our medical insurance carrier
- Rates for the new plan year are increasing 3.5%
- Three corridor option plans available
- HRA balances from the 2016-17 plan year can be located at: www.anthem.com
- Health Savings Account (HSA) option – review the HSA video (<http://www.mercerhrs.com/video/cdhp/final.html/>) and plan to attend a benefits meeting (time and location listed on page 3)
- Newborn – "Free" 30 days of coverage only applies when members **enroll** their newborn to their medical plan
- Dependents are eligible to age 26
- New ID cards will only be issued if you make changes

Changes to the Plan

- Medical plan premiums went up 3.5%, KIDZ Plan, no change
- Specialist office visit increases \$5
- Emergency room co-pay increases \$50
- 3rd Tier Rx increases \$5

The Anthem Premium Plan has a \$3,000 deductible with a Health Reimbursement Account (HRA) to cover all or part of the deductible. The corridor is your portion of the deductible. There are three options, \$0 corridor (HRA pays all of the \$3,000 deductible), the \$1,000 corridor (you pay the LAST \$1,000 of the \$3,000 deductible), or the \$2,000 corridor (you pay the LAST \$2,000 of the \$3,000 deductible). Unspent HRA dollars up to the corridor amount can be carried over to the next year (like rollover minutes). Maximums do apply and you must be enrolled prior to July 1st.

KIDZ Plan

- No changes, \$750 deductible with NO HRA, preventative 100% covered
- All copays including Rx apply to Out of Pocket Maximum of \$3,500 for KIDZ Plan (in network)

Dental Plan

- Delta Dental of MO is our dental carrier
- No Change in Rates, see page 4
- Calendar year benefits for deductible and out-of-pocket maximums
- The network is “Delta Dental PPO” (for deeper discounts) or “Delta Dental Premier”
- **Late Entrant** – if enrolling after first becoming eligible, first 12 months is preventative services ONLY. Children must be enrolled prior to their 3rd birthday to avoid late entrant penalty
- Delta Dental mobile app available. To download, visit your app store and search for Delta Dental.

Vision Plan

- Vision Benefits of America (VBA) is our vision insurance carrier
- No forms required. Make an appointment with VBA Provider, informing them you are a VBA covered member. Out of Network has a Reimbursement Form available (www.vbaplans.com).
- No change in rates or plan design

Please keep in mind life events when considering changes for your insurance coverage (marriage, divorce, new baby, etc.). These events are also important when naming beneficiaries to both your life insurance and retirement plans. Address changes are not only important to your building and to Administrative Center, but to the insurance and retirement offices as well. You may be missing out on pertinent information by not updating these items. Please carefully review all information in the Benefit Portal and update accordingly through SIS Staff Portal.

Due to HIPPA regulations, we are not allowed to assist you with questions on your claims; the website will give you all of the information needed on your insurance coverage and the necessary phone numbers if you have further questions. Legal Notices and Disclosures are available on the Benefit Portal website under Resource Center (www.benedetails.com).

Enrolling Online:

The Easy Enrollment ID for 2017-2018 is 94371.

The **attached** “Mercer EasyEnroll Instructions” will provide detailed log in information, along with instructions to navigate through the system. (If you retired prior to 2013 the EID is your full social no dashes; if you retired after that your EID is the same as when you were active.) If you are on Cobra you will need to contact the Benefits Office to make changes.

The system will ask you to provide or verify your dependent information. The definition of dependent under the Plan is: *Your legal spouse or a dependent child(ren). Dependent child(ren) can remain eligible through the end of the month in which they turn 26 years of age.* **Please input your dependents in the system so proper benefits will be offered to you.** If you do not wish to enroll them in any coverage, you will just select employee only. Dependents listed in the system highlighted in pink need to be verified by “clicking the pencil icon” and reviewing their information.

If you are not making any coverage changes, your current elections will rollover if you do nothing.

If you make a mistake or change your mind during the open enrollment time period, please note only your last transaction in the system will be effective. Changes in the system are updated weekly.

Please don't hesitate to contact me if you need additional assistance or information or you may contact the CSD Insurance Trust Help Center at 1-866-783-9384.

Thank you,

WSD Business Office

Benefit Meetings – We look forward to seeing you!

Tuesday, August 22, 2017

2:30 p.m. Holt High School – Auditorium

4:15 p.m. Administrative Center Board Room – 280 Interstate Dr.

Thursday, August 24, 2017

2:30 p.m. Liberty High School - Commons

4:00 p.m. Prairie View Elementary – Library

Tuesday, August 29, 2017

Help Session to Enroll and Answer Questions – Harris Building Computer Lab

9:00 a.m. – 11:30 a.m.

2:30 p.m. – 4:30 p.m.

HEALTH INSURANCE RATES – 2017-18

Medical Insurance – Anthem Blue Access Choice PPO

Monthly

\$1,000 Corridor Plan

Retiree/Cobra	\$ 586.00
Retiree/Cobra + Spouse	\$1,186.00
Retiree/Cobra + Children	\$1,102.00
Retiree/Cobra + Family	\$1,629.00

\$0 Corridor Plan

Retiree/Cobra	\$ 640.00
Retiree/Cobra + Spouse	\$1,297.00
Retiree/Cobra + Children	\$1,204.00
Retiree/Cobra + Family	\$1,780.00

\$2,000 Corridor Plan

Retiree/Cobra	\$ 533.00
Retiree/Cobra + Spouse	\$1,079.00
Retiree/Cobra + Children	\$ 1,003.00
Retiree/Cobra + Family	\$1,483.00

Health Savings Account Plan

Retiree/Cobra	\$ 418.00
Retiree/Cobra + Spouse	\$ 852.00
Retiree/Cobra + Children	\$ 789.00
Retiree/Cobra + Family	\$1,187.00

KIDZ Plan

1 Child	\$ 198.50
2 or more Children	\$ 397.00

Dental Insurance – Delta Dental

Retiree/Cobra	\$ 41.30
Retiree/Cobra + Spouse	\$ 82.06
Retiree/Cobra + Children	\$104.48
Retiree/Cobra + Family	\$144.76

Vision Insurance – Vision Benefits of America

Retiree/Cobra	\$ 5.00
Retiree/Cobra + Spouse	\$ 10.60
Retiree/Cobra + Children	\$ 12.25
Retiree/Cobra + Family	\$ 17.96

Wentzville Mercer EasyEnroll Instructions

Read First

- ✓ Use the right-hand navigation menu and the “Continue” buttons rather than your computer browser’s “Back” button to navigate the BeneDetails website.
- ✓ Avoid interruptions. After 15 minutes of inactivity, the system “times out,” which means you’ll have to start over at the beginning.
- ✓ You may also add or remove dependents using Mercer EasyEnroll.
- ✓ If you experience any difficulties during the enrollment process or need help, please contact The CSD Insurance Trust Help Center at **1-866-783-9384**.



Four Simple Steps to Enroll

1 PREPARE

Complete the Enrollment Worksheet on the reverse side of this page.

2 LOG IN

Go to **www.benedetails.com** and log in to Mercer

EasyEnroll. You'll need: **Portal ID: 94371**

Employee ID: 5-digit number sent to you from the District Office; *Example: Employee ID #12345*.

PIN: Last 4 digits of your Social Security number.

3 CHOOSE

Make your benefit elections or changes online. Click “**Select Benefits**” to begin the actual enrollment process. Allow 15-20 minutes to enroll or make changes.

4 CONFIRM

Once you've made your choices, click the “Continue” button on the preconfirmation page to receive a Confirmation Number.

▶ **IMPORTANT: Your elections won't be recorded and saved until you complete this step.**

Don't forget to write down your Confirmation Number on the Enrollment Worksheet (see back) to keep for your records. You can also print a Benefit Elections Statement from this screen.

Need to Make Changes?

After you enroll, you can only change your benefits when you experience a “Qualified Life Event,” such as a marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects benefits eligibility.



Wentzville Online Enrollment Worksheet

This worksheet can help you prepare so your automated benefits enrollment is easier. Please fill in the information below and have this handy when you log in to Mercer EasyEnroll and are ready to begin the enrollment process.

Employee Identification Information

Enrollment Confirmation Number:

Portal ID: **94371** Employee Social Security Number: _____

Username – User ID is Employee ID# provided by District: _____

Password – Last 4 digits of Social Security Number: _____

Dependent Information

Dependent Information			
Name(s)	Relationship	Social Security Number(s)	Date(s) of Birth (mm/dd/yyyy)

Beneficiary Information

Beneficiary Information				
Name(s)	Relationship	Phone	Beneficiary Type	% (must total 100%)
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	

You may choose to decline the pre-tax option for health, dental and vision benefits. Review your personalized Benefit Elections Statement and refer to the information in the “View Benefits” section. Then decide what coverage you intend to elect and mark your selections below.

Medical Health Plan Premium Plan \$0 Corridor	<input type="checkbox"/> Decline/Waive <input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Family <input type="checkbox"/> Employee Only + KIDZ Plan (1 child) <input type="checkbox"/> Employee + Spouse + KIDZ Plan (1 child)
Premium Plan \$1,000 Corridor	<input type="checkbox"/> Employee Only* <input type="checkbox"/> Employee + Spouse <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Family <input type="checkbox"/> Employee Only + KIDZ Plan (1 child) <input type="checkbox"/> Employee + Spouse + KIDZ Plan (1 child)
Premium Plan \$2,000 Corridor	<input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Family <input type="checkbox"/> Employee Only + KIDZ Plan (1 child) <input type="checkbox"/> Employee + Spouse + KIDZ Plan (1 child)
HSA Plan	<input type="checkbox"/> Employee Only <input type="checkbox"/> Employee + Spouse <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Family <input type="checkbox"/> Employee Only + KIDZ Plan (1 child) <input type="checkbox"/> Employee + Spouse + KIDZ Plan (1 child)
Dental Plan Delta Dental PPO Plan	<input type="checkbox"/> Decline/Waive <input type="checkbox"/> Employee Only* <input type="checkbox"/> Employee + Spouse <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Family
Vision Plan Vision Benefits of America	<input type="checkbox"/> Decline/Waive <input type="checkbox"/> Employee Only* <input type="checkbox"/> Employee + Spouse <input type="checkbox"/> Employee + Child(ren) <input type="checkbox"/> Employee + Family
Basic Life/AD&D Insurance <input type="checkbox"/> Decline/Waive <input type="checkbox"/> Basic Life Only* <input type="checkbox"/> Voluntary Life with AD&D – Choose from 1,2,3,4 or 5 times your annual salary Employee: \$ _____ x 1,2,3,4 or 5 = _____ <div style="display: flex; justify-content: space-around; width: 100%;"> Annual Salary Rounded to the next higher \$1,000 </div> Spouse Amount: \$ _____ <div style="display: flex; justify-content: space-around; width: 100%;"> Choices of \$10K, \$15K, \$20K, \$30K, \$40K or \$50K </div> Dependent Child Coverage: <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000 <input type="checkbox"/> Waive Dependent Child Coverage	
Short-Term Disability <input type="checkbox"/> Decline/Waive <input type="checkbox"/> Yes (Coverage up to 66 2/3%/\$1,000 max. of weekly earnings) Long-Term Disability <input type="checkbox"/> Decline/Waive <input type="checkbox"/> Yes (Coverage up to 60%/\$5,000 max. per month)	
* Employee Only premium completely paid by Wentzville School District	

Coverage note for those enrolling children in Medical Plans

The premium cost for the Premium Plans and HSA Plan is the same no matter how many eligible dependent children you are enrolling. The KIDZ Plan is another plan option for families enrolling one child. If enrolling in the KIDZ plan, please select “Employee Only” or “Employee + Spouse” coverage when enrolling in the Premium or HSA Plan. Please see summary plan for details.