

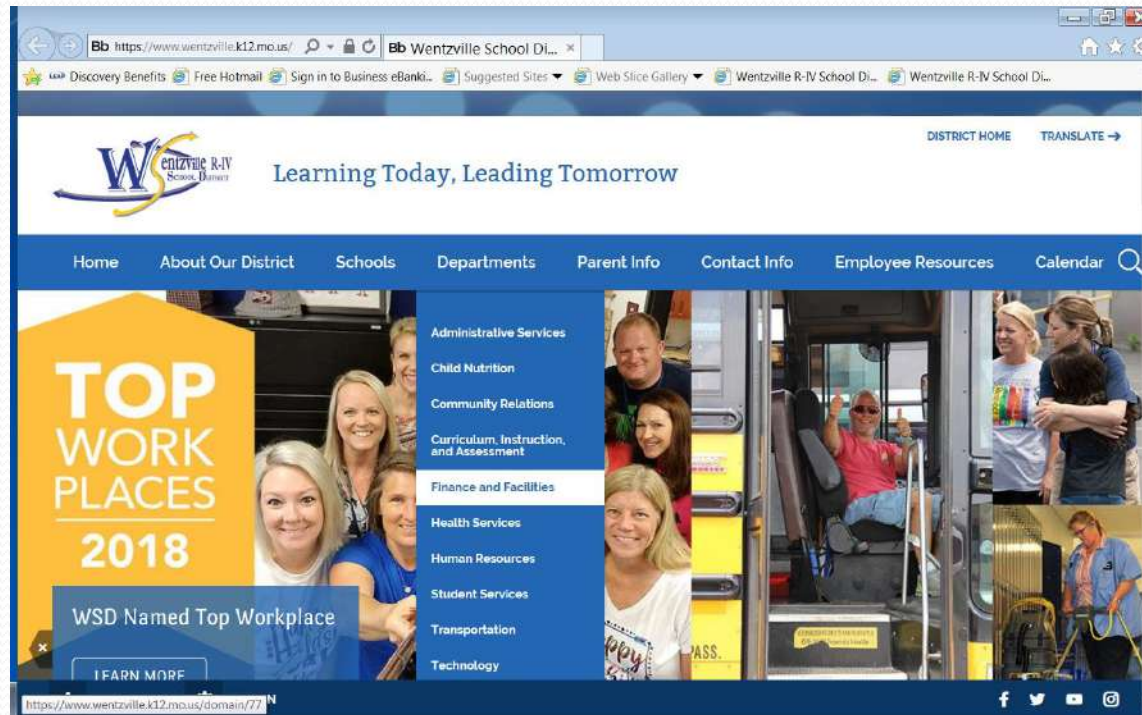
Employee Benefits

Wentzville R-IV School District
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Departments Finance & Facilities– Staff Resources – Benefits




- **Lisa Andreas**
Benefits Specialist
- **Administrative Center**

www.wentzville.k12.mo.us<
Departments – Finance & Facilities<
Staff Resources - Benefits
Link to Employee Benefit Resource site

IMPORTANT ENROLLMENT INFORMATION

- 
- New Hires initially have 30 days to enroll
 - Open Enrollment is held around the last two weeks of August each year for an effective date of October 1

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- Plan Year for Benefits = October 1 – September 30
 - HRA and Deductibles for Medical run on a plan year basis
 - Deductibles and maximums for Dental are based on calendar year

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- Employees must have a Life Event to make changes outside of the Open Enrollment period.
 - Employees have 30 days to make changes during a life event (examples: marriage, divorce, birth of child, loss of other coverage).

Medical Plans

- **Premium Plan - Blue Access Choice PPO**

- \$0 Corridor (full deductible amount in HRA)

- \$0 to rollover – replenished each year

- \$1000 Corridor (\$2000 of \$3,000 deductible in HRA)

- Up to \$1000 can rollover/\$2000 for family

- \$2000 Corridor (\$1000 of \$3000 deductible in HRA)

- Up to \$1000 can rollover/\$2000 for family

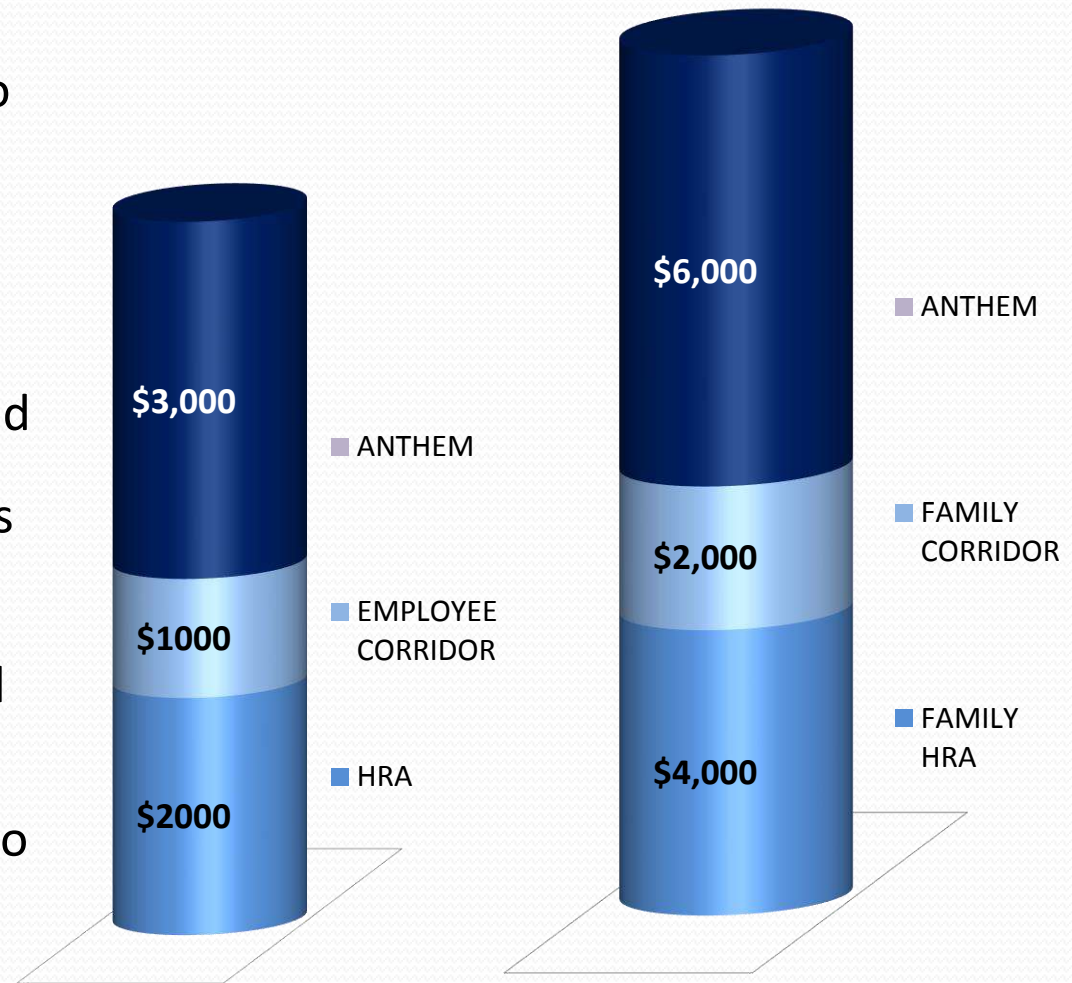
- **HSA Plan – Lumenos Health Savings Accounts (Blue Access Choice)**

- **KIDZ Plan – Blue Access Choice PPO**

Premium Plan Options

How They Work - HRA & Corridor – “In Network”

- Copay services covered with no deductible. The model applies to Hospitalization, Surgery, Diagnostic X-Ray and Lab Testing & Ambulance.
- The HRA pays claims up to the corridor (employee portion) and after employees pay their portion the insurance plan pays the remainder.
- Unspent HRA Dollars up to the corridor amount can be carried over to the next year (like rollover minutes). Maximums apply. Must be enrolled prior to July 1st.



Medical Plans

Blue Access Choice PPO - \$1000 Corridor

- Currently District pays for the \$1000 Corridor Plan as the board paid benefit for medical. This plan has a \$3,000 deductible (in network) which is funded through a Health Reimbursement Arrangement (HRA). The HRA would start with \$2,000 of the \$3,000 deductible. This account is administered by Anthem and deductible expenses are paid directly to the provider. The employee does not need to submit anything special, it is part of plan design.
- Family coverage = two deductibles through Anthem - \$1,000 Corridor funds \$4,000 for family.

Medical Plans

Blue Access Choice PPO - \$2,000 Corridor

- Currently District pays for the \$1,000 Corridor Plan as the board paid benefit for medical. This plan is considered a buy down option. The District will apply the cost difference to your eligible dependent premiums (plans eligible to offset: medical, dental and vision).
- HRA fund starts with \$1000 and the employee is responsible for \$2000 before \$3,000 deductible is met.
- Family coverage = two deductibles through Anthem - \$2,000 Corridor funds \$2,000 for family.

Medical – Buy up option

Blue Access Choice PPO - \$0 Corridor

- Currently District pays for the \$1,000 Corridor Plan as the board paid benefit for medical. This plan is considered a buy up option. The employee will pay the cost difference of the \$1,000 Corridor vs. \$0 Corridor in order to have the full deductible amount in the HRA to cover deductible type expenses.
- Family coverage = two deductibles through Anthem - \$0 Corridor funds \$6,000 for family.

Premium Plan Options

How the HRA Rollover Works

CSD Insurance Trust
HRA Rollover Maximums



To Premium Plan Corridor	Premium Plan Maximum Rollover From Corridor		
Corridor	\$0	\$1,000	\$2,000
\$0	\$ -	\$ -	\$ -
\$1,000	\$ -	\$ 1,000	\$ 1,000
\$2,000	\$ -	\$ 1,000	\$ 1,000

Please Note:

Coverage must be effective prior to July 1st for rollover to apply

Family HRA rollover is doubled; For example, the \$1,000 Corridor rollover would be \$2,000 for family coverage

The maximum amount you may have in your HRA account for the \$1,000 Corridor Plan is \$3,000 for individual, \$6,000 for family

The maximum amount you may have in your HRA account for the \$2,000 Corridor Plan is \$2,000 for individual, \$4,000 for family

HRA rollover does not accumulate from year to year

The Health Savings Account (HSA) or KIDz Plan is not eligible for the HRA account

Medical Plans

Health Savings Account Plan

- Currently considered a buy down option. Cost difference of HSA vs. \$1000 Corridor is placed in employee's health savings account from the District.
- Two components: Qualifying High Deductible Health Plan - \$3000 Deductible paired with a Health Savings bank account.
- Preventative care is covered 100% when in network - no deductible.
- Promptly open your bank account (Benefit Wallet)
- Informational video: www.mercerhrs.com/video/cdhp/final.html
- To open a HSA, you must NOT be:
 - A resident of American Samoa
 - Enrolled in Medicare
 - Eligible to be claimed as a dependent on someone's tax return
 - An active member of the military
 - Cannot participate in our FSA (a spouse's FSA may also disqualify eligibility for HSA)
 - Covered under any other health plan that is not an HSA compatible plan

Medical Plans

Blue Access Choice PPO – KIDZ Plan

- Individual Plan geared towards one child family
- \$750 deductible (no HRA)
- 80/20 Plan after deductible, \$3500 maximum OOP
- Co-pays for Rx, urgent care, ER
- 100% Coverage for Preventative Services (no deductible)

Plan Options

Benefits	Premium Plan with \$0 Corridor	Premium Plan with \$1,000 Corridor	Premium Plan with \$2,000 Corridor	H S A Plan	KIDZ Plan
In Network Benefits					
Plan Deductible	\$3,000 \$6,000 family			\$3,000 \$6,000 family	\$750/\$2,250 Family
Health Reimbursement Account (HRA)	\$3,000 \$6,000 Family	\$2,000 \$4,000 Family	\$1,000 \$2,000 Family	N/A	N/A
Employee Corridor	\$0 \$0 Family	\$1,000 \$2,000 Family	\$2,000 \$4,000 Family	N/A	N/A
Annual Preventative Services	100%			100%	100%
Office Visit	\$25/\$40 Copay			100% After Deductible (AD)	80% After Deductible
Diagnostic Lab, Xray	100% (after corridor)				
Ambulance					
Hospital					
Outpatient Surgery					
Emergency Room	\$250 copay				\$150 copay
Urgent Care	\$50 copay				\$75 copay
Out of Pocket Limit	Unlimited Copays	\$1,000 Corridor (\$2,000 family) + copays	\$2,000 Corridor (\$4,000 family) + copays	\$4,000/\$8,000 family (Deductible + Rx Copays)	\$3,500 Individual \$10,500 Family
Drug Card	\$5/\$30/\$60 - Mail order is 2 copays			AD: \$10/\$30/\$50 Copay until \$1,000 paid in copays	\$10/\$25/\$45 - Mail order is 2.5 copays
Out of Network Benefits					
Deductible	\$3,500/\$7,000 Family			\$5,500/\$11,000 Family	\$1,500/\$4,500 Family
Coinsurance	80/20%			80/20%	60/40%
Out of Pocket Limit	\$6,500/\$13,000 Family + Corridor			\$7,000/\$14,000 Family	\$6,500/\$19,500 Family
Health Reimbursement Account (HRA) Carryover					
Maximum HRA Carryover	N/A	\$1000 Individual \$2000 Family	\$1000 Individual \$2000 Family	N/A	N/A

Effective 10/1/2018, \$250 Emergency Room Penalty for non emergent use. Does not apply to children age 14 and under.

District Medical Plan Extras

More Benefits Included for TrustWellness

- TrustWellness Program
- Nurse Health Line (phone number on the back of your ID card)
- Live Health Online Telemedicine – Download the App
- Livongo Diabetes Management Program
- Much more on anthem.com
 - Register after you receive your ID card
 - Download the App

Life Insurance



- Employee (District paid benefit)
 - \$50,000 Basic & AD&D
 - Supplemental Life: 1-5X Annual Salary to \$500,000
 - Guaranteed Coverage Amount – Lesser of 2X annual salary or \$300,000 – only available during Initial Enrollment
 - Benefit amount starts decreasing at age 65
- Dependent Life
 - Children: \$5,000/\$10,000 – Under age 26
 - Spouse (up to \$50,000) – available with no Evidence of Insurability during Initial Enrollment only

Life Assistance Services



- Extra Services at no additional charge:
 - Estate Guidance Will Services
 - Beneficiary Assist Counseling Services
 - Travel Assistance and ID Theft Protection Services
 - Funeral Planning and Concierge Services
 - Ability Assist Counseling Services
 - Up to five face-to-face visits with a specialist for you and your household members

Call or visit online: 1.800.96-HELPS

THEHARTFORD.COM/EMPLOYEEBENEFITS

Dental Insurance



- Two networks Delta Dental PPO and Delta Dental Premier
- Delta Dental PPO Dentists are contracted providers offering deepest discounted fees.
- Dental benefits are provided according to a calendar year benefit period, a new benefit period begins each year on January 1 (deductibles and out-of-pocket maximums).
- Late Entrant – if you or your dependents are not enrolled in the plan within initial enrollment, benefits will be limited for the first 12 months (see plan summary).
- Max Advantage Program – preventative services do not apply to out-of-pocket maximums.



Dental Insurance

	In-Network (PPO Network)	Premier & Out of Network
DEDUCTIBLE	\$25 per individual, \$75 family	
Calendar Year Annual Maximum	\$2,000	
Preventive & Diagnostic	100%	100%
Basic	80%	80%
Major	60%	60%
Ortho	50%	
Lifetime Ortho Maximum	\$2,000 Applies to dependent children under the age of 19	

Late Enrollment

If you or your dependent enrolled for coverage more than 31 days from the initial eligibility date, benefits payable under this Plan for the first 12 months of participation are limited to Preventive services only.



Vision Insurance

- Select a VBA participating provider in your area. When scheduling an appointment, please notify the provider your vision coverage is administered by VBA.
- To verify your benefit eligibility prior to visiting your eye care provider, please visit website at www.vbaplans.com or contact VBA's Customer Service at: 1.800.432.4966.
- If you choose to see a Non-Participating Provider, obtain an itemized receipt and submit a Claim Form. No assurance reimbursement schedule will cover entire costs.

Disability Insurance



- Voluntary plan – deductions post-tax
- Rates based on salary and age as of Oct 1 each year and will be adjusted accordingly at Open Enrollment

Short Term Disability Options: *Personalize your coverage*

Option 1: pays a benefit of 50% of your weekly earnings.

The maximum is \$1,000 per week

Option 2: pays a benefit of 60% of your weekly earnings.

The maximum benefit is \$1,000 per week

Option 3: pays a benefit of 66.67% of your weekly earnings.

The maximum benefit is \$1,000 per week

- Long Term pays 60% of monthly salary up to \$5,000.
- If you elect coverage during your scheduled enrollment period or if this is the first time you are eligible to elect coverage, evidence of insurability is not required.



Flexible Spending

Plan year: January – December (Open enrollment in November)

- FlexSystem Healthcare FSA
- FlexSystem Dependent Care FSA
- Insurance Premium Reimbursement (Non Employer)
- How does it work?
 - Choose dollar amount to contribute on pre-tax basis (up to legal annual limit)
 - Contribution deducted in equal amounts from each paycheck, **pre-tax**, throughout the Plan Year.
 - Administration Fee per pay period

Missouri Retirement System

- PSRS (Certified Staff) – 14.5%
- PSRS working in a Support Staff position – 9.67%
- PEERS (Non-Certified Staff) – 6.86%

Contributions are based on salary, including employer paid medical, dental and vision.

If you choose to waive any District benefit, it will affect your retirement contribution.

Retirement participation is mandatory.

A Defined Benefit retirement plan. Lifetime monthly retirement benefit.

Retirement: 403(b) or 457(b)

- Pre-tax options for additional retirement savings
- 403(b) pre-tax and Roth options available
- Must use a vendor from approved vendor list
- Omni is the Third Party Administrator
- 457(b) Plan pre-tax and Roth option available
 - Valic is the vendor through CSD Retirement Trust
- Legal limits apply

Empyrean Benefit Portal – Online Enrollment

Visit <https://compass.emyreanbenefits.com/CSDTRUST> and create your User ID and password.

Click on Register

Enroll online within 30 days.

FMLA & Workers Compensation

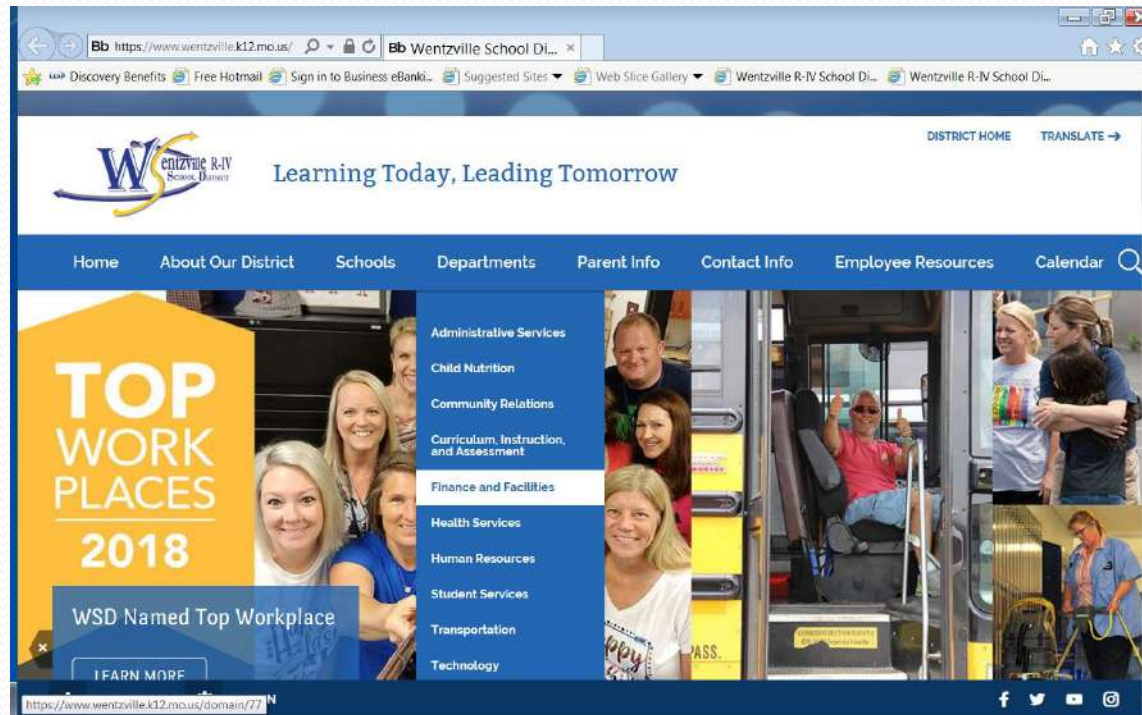
- Family Medical Leave Act
 - May qualify if you or an immediate family member has a serious health condition
 - Provides job protection for the employee
 - Up to 12 weeks in a twelve month period for qualified employees
 - Contact Human Resources
- Workers' Compensation
 - Report all accidents and injuries immediately
 - If medical attention is required, proper forms need to be filled out and all treatment needs to be authorized in advance .
 - St. Luke's Urgent Care is current medical facility. Drug testing is standard policy after any accident or injury.

For additional information on our plan and your rights, please see the Employee Notices packet located in the employee on-line enrollment portal

Payroll Schedules

- Support staff working all year – 12 month employees: paid bi-weekly
- Support staff working school year – 9 month hourly: paid bi-weekly. Payroll calendar shows schedule for deductions. We escrow (put aside) money from Oct. 1 – EOY for premiums due during summer while not working. HSA deposit escrows Jan 1 – EOY.
- Teachers – paid semi-monthly on the 10th and 25th, insurance is deducted over 24 equal pay periods
- Administrators – working all year: paid semi-monthly on the 10th and 25th.

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