



2018-19 Benefits Enrollment Guide

Your Benefits. Your Choice.

Enrollment Dates:

August 15 – August 31, 2018

**BENEFIT INFORMATION ENCLOSED
IMPORTANT PLEASE READ IMMEDIATELY!**

Wentzville School District Benefits Enrollment

****Open Enrollment is Wednesday, August 15 – Friday, August 31, 2018****

STOP BY THE WSD STAFF WELLNESS FAIR AUGUST 15 AT TIMBERLAND H.S.

To All Eligible 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 15, 2018. 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 Friday, August 31, 2018 (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 15 and no elections will be accepted after the deadline of August 31, 2018.**

If you experience any difficulties during the enrollment process, need help, or have any questions, please plan to stop by the WSD Wellness Fair on Wednesday, August 15, 2018 or the Computer Help Desk at the Harris Building on Tuesday, August 28 (see page 5 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 medical plan rates are increasing 5.5%. The KIDZ Plan increase is 0.7%. As a reminder, our rates are determined based on how our employees 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.

The \$1,000 corridor plan remains the District paid benefit. Employees can continue to "buy up" to a \$0 corridor or "buy down" to a \$2,000 corridor to help cover a portion of the costs of medical, dental, or vision coverage for family members.

This year the benefit credit for the \$2,000 corridor plan is \$56.00 per month that may be applied toward dependent premiums. We also offer a Health Savings Account (HSA) "buy down" option. The benefit credit for this option will be \$177.00 per month placed in your portable HSA bank account. The "buy up" option to the \$0 corridor will cost \$57.00 per month for employee coverage. **If you would like more information about these options, please plan to attend a benefits meeting.** In order to enroll in the HSA option you or your spouse (if filing taxes as one household) may not currently be enrolled in a Flex Spending Account medical expenses plan option.

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. There is a new Multi Factor Authentication process for security purposes. You are going to be asked to "Create a New Account" when you log in. Please go through this process. If you have any questions the CSD Insurance Trust Help Center at: 1-866-783-9384.

Medical Plan

- Anthem BlueCross/Blue Shield is our medical insurance carrier
- Board paid plan will be the \$1,000 corridor plan
- \$2,000 corridor “buy down” option and \$0 corridor “buy up” option available
- HRA balances from the 2017-18 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 5)
- If you are currently enrolled in the HSA, you will need to re-elect any **voluntary HSA deductions** you wish to contribute to the plan. **The current elections on file for 2017-18 plan year will not carryover.** You are responsible for staying within legal calendar year contribution limits, which includes the employer contribution.
- 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**
- Life Event changes need to be made within 30 days of a qualifying event

Changes to the Plan

- Medical plan premiums went up 5.5%, KIDZ Plan, 0.7%
- Emergency Room: If you use the Emergency Room for non-emergency purposes, you will pay the regular plan copay or co-insurance + \$250.00 penalty.
 - A non-emergency situation would include treatment for minor ailments like the common cold, low back pain and urinary tract infection that can be easily treated in a less acute setting.
 - There are also certain exceptions where the penalty will not apply.
 - If directed to the ER by a provider (primary care, Anthem NurseLine, ambulance)
 - Services provided to a member under age 15
 - The member’s home address is > 15 miles from an urgent care center
 - The visit occurs between 8:00 p.m. Saturday and 8:00 a.m. Monday or on a major holiday
 - The member is traveling out of state
 - The member received any kind of surgery
 - The member received IV fluids or IV medications
 - The member received an MRI or CT scan
 - The visit was billed as urgent care
 - The ER visit is associated with an outpatient or inpatient admission
 - Please note, our plan has several lower cost and more convenient options to receive urgent care.
 - Your primary care physician
 - Nurse Help Line: 1.800.337.4770 (back of card)
 - Live Health Online: Download the App or go to livehealthonline.com
 - Convenience Care Clinics (Walgreens, CVS, etc.)
 - Urgent Care Centers
- Prescription Drug Formulary: There are a few modifications to the formulary. If you are impacted, you will receive a letter from Anthem with options for you and your doctor to consider.
- 90 day retail Rx: We are adding a new option to receive up to a 90 day supply of maintenance medications through your local pharmacy. It is still 3 X the 30 day supply copay. Mail order is still an option, which is one free month.

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

- 0.7% premium increase, \$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)

Life Insurance

- The Hartford is our new life insurance carrier
- Rates for supplemental life decreased slightly, dependent costs stayed the same
- Voluntary Life Insurance – may elect or increase at open enrollment but an **Evidence of Insurability (EOI) form is required. Please print, complete, and return to Benefits Office.** Coverage will not be effective until approved from The Hartford underwriting.
- Spouse Life Insurance in increments of \$10K (\$10-\$50K) – may increase at open enrollment but an Evidence of Insurability (EOI) is required, spouse life ends at age 80. Please notify Benefits Office when your spouse turns 80. Coverage is not effective until approved by The Hartford underwriting.
- Child coverage – choice of \$5,000 unit or \$10,000 max. No EOI required.
- Dependents to age 26 regardless of student or marital status
- Life Assistance Program (Counseling Services, Will Services, Travel Assistance, Funeral Planning)
- Employee Basic and Voluntary Life reduces at age 65, 70, 75 & 80 (age as of 10/1)

Dental Plan

- Delta Dental of MO is our dental carrier
- No Change in Rates, see page 6
- 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

Voluntary Disability Plan

- The Hartford is our disability insurance carrier
- Rates for long-term will remain the same and are age based
- Options to plan remain the same, short-term rates remain the same
 - 50% of weekly salary up to \$1,000 weekly, rate is \$0.67 per \$10 of Weekly Benefit
 - 60% of weekly salary up to \$1,000 weekly, rate is \$0.73 per \$10 of Weekly Benefit
 - 66 2/3% of weekly salary to up \$1,000 weekly, rate is \$0.78 per \$10 of Weekly Benefit
- If you currently have disability and make no changes your current coverage will remain in effect.
- If you elect for the first time or “increase” your benefit option for disability a Personal Health Application is required. **Please print, complete and return to Benefits Office. Please note, the benefit costs in the enrollment system reflect payroll deductions IF you are approved for coverage. New coverage will not be in effect until approved from Hartford underwriting.**

Flex Spending Plan

Open enrollment for the Flexible Spending Plan will be in November for a January 1 effective date. Please remember you must re-enroll each year in the flex plan in order to participate. The new plan year will be January 1 – December 31, 2019. We will have Enrollment Meetings in November.

403b and 457 Retirement Plans

Retirement plans can play a vital role in building a secure retirement. You may enroll in 403b or 457 plans at any time.

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 Open Enrollment 2018-2019 is 96654. **Reminder:** New Hires effective September 1, 2018 please enter the Enrollment ID: 94371 prior to entering in the 2018-2019 portal.

The attached "Mercer EasyEnroll Instructions" will provide detailed log in information, along with instructions to navigate through the system. 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. The life insurance benefit offered through the District needs a beneficiary designation on file. Please verify and/or load your current beneficiary information if you have not entered it previously. This will supersede any beneficiaries we currently have on file for life insurance.

If you are not making any coverage changes, you can review your current coverage and verify your life insurance beneficiaries. Your current elections will rollover if you do nothing.

New hires that recently elected benefits and designated beneficiaries do not need to re-elect any coverage unless you wish to make changes. Please confirm all your information looks correct in the new portal.

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 review your enrollment carefully. If you did not actively elect benefits during the enrollment period, your elections will rollover. After the enrollment window closes, no midyear changes will be accepted until the next annual open enrollment period, unless you experience a qualifying life event. Exceptions include elections for Health Savings Account (HSA) contributions; these elections can be changed at any time during the year.

Check your paycheck stub: Make sure deductions on your paychecks match your elections.

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 14, 2018

3:00 p.m. Administrative Center Board Room – 280 Interstate Dr.

Wednesday, August 15, 2018

WSD Staff Wellness Fair – 11:00 a.m. – 2:00 p.m.
Timberland High School
Q&A and help with Benefits Enrollment

Monday, August 20, 2018

10:00 a.m. Administrative Center Board Room – 280 Interstate Dr.

Tuesday, August 21, 2018

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

4:00 p.m. Wabash Elementary – Library

Thursday, August 23, 2018

2:45 p.m. Frontier Middle School – Library

4:00 p.m. Green Tree Elementary - Library

Tuesday, August 28, 2018

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

10:00 a.m. – 12:30 p.m.

2:00 p.m. – 4:30 p.m.

HEALTH INSURANCE RATES – Oct. 1, 2018 thru Sept. 30, 2019

Medical Insurance – Blue Access Choice PPO - \$1,000 Corridor

	<u>Monthly</u>	<u>Semi-monthly</u>
Employee Only (District paid \$618.00 per month)	\$0	\$0
Employee + Spouse	\$ 633.00	\$316.00
Employee + Children	\$ 544.00	\$272.00
Employee + Family	\$1,100.00	\$550.00

Medical Insurance – Blue Access Choice PPO - \$0 Corridor

	<u>Monthly</u>	<u>Semi-monthly</u>
Employee Only (\$675.00 per month; District pays \$618.00)	\$ 57.00	\$ 28.50
Employee cost above + Spouse	\$ 693.00	\$346.50
Employee cost above + Children	\$ 595.00	\$297.50
Employee cost above + Family	\$1,203.00	\$601.50

Medical Insurance – Blue Access Choice PPO - \$2,000 Corridor

	<u>Monthly</u>	<u>Semi-monthly</u>
Employee Only (\$562.00; District benefit \$618.00 – this option allows \$56.00 Benefit Credit toward dependent premiums; not yet subtracted from these figures.)		
Employee + Spouse	\$ 576.00	\$288.00
Employee + Children	\$ 496.00	\$248.00
Employee + Family	\$1,002.00	\$501.00

Health Savings Account Plan

Employee Only (\$441.00; District benefit \$618.00 – this option allows \$177.00 Benefit Credit deposited in your HSA bank account.)		
Employee + Spouse	\$458.00	\$229.00
Employee + Children	\$391.00	\$195.50
Employee + Family	\$811.00	\$405.50

KIDZ Plan (cost per child)

1 Child	\$200.00	\$100.00
2 or more Children	\$400.00	\$200.00

Dental Insurance – Delta Dental

Employee Only (District paid \$41.30 per month)	\$0	\$0
Employee + Spouse	\$ 40.76	\$20.38
Employee + Children	\$ 63.18	\$31.59
Employee + Family	\$103.46	\$51.73

Vision Insurance – Vision Benefits of America

Employee Only (District paid \$5.00 per month)	\$0	\$0
Employee + Spouse	\$ 5.60	\$ 2.80
Employee + Children	\$ 7.25	\$ 3.63
Employee + Family	\$12.96	\$ 6.48

Life Insurance – The Hartford

Employee (District paid \$3.30 per month)		
\$50,000 Basic coverage and \$50,000 AD&D	\$0	\$0

Dependent Life Insurance – The Hartford – Units of 10,000

Children: \$5,000/\$10,000 policy	.58/1.15	
Spouse (up to \$50,000)	1.92 Per Unit to a Maximum of \$50,000	

Supplemental Life Insurance – The Hartford

Available to employees in amounts of 1-5X annual salary to \$500,000. Evidence of insurability may be required. Forms and rate calculators are on the Enrollment Portal. Rates are based on salary and age as of Oct 1 each year and will be adjusted accordingly at Open Enrollment.

Disability Insurance – The Hartford

Voluntary Short and Long-term Disability Plans are available through The Hartford. Enrollment is optional, as the premiums are to be paid through payroll deductions. Plan information and rates are available on the Enrollment Portal. (Evidence of insurability may be required if employee is not enrolled within 30 days of employment.) Rates are based on salary and age as of Oct 1 each year and will be adjusted accordingly at Open Enrollment.