



Greetings!

Open Enrollment is your opportunity each year to change between the insurance plans that are offered by Eden Prairie Schools. This year Open Enrollment runs from April 16<sup>th</sup> – 30<sup>th</sup>. Any changes you make during this Open Enrollment period will become effective July 1, 2021. Please continue reading for important benefit information and changes taking place with our upcoming plan year.

### **Post-Employment Benefit Webpage**

A Post-Employment benefit information page is located on the Eden Prairie Schools website to provide you with online access to all benefit information and COBRA communications, including the **Open Enrollment Form** which is required if you decide to make a change at this time. Please visit [www.edenpr.org](http://www.edenpr.org) > **Experience** > **Departments** > **Human Resources** > **Post-Employment Benefits** to access all carrier links, plan documents, and contact information for your benefits with Eden Prairie Schools. This website provides you with assistance in understanding your benefits, not only during Open Enrollment, but throughout the year as well!

### **Medical: HealthPartners**

**Effective July 1, EPS will change from three medical plans to two medical plans.** The Three for Free \$1500 plan will no longer be offered, but the Three for Free \$1000 plan will receive a premium rate decrease! **If you are currently enrolled in the Three for Free \$1500 plan, you will automatically be transferred to the Three for Free \$1000 plan.** Plan highlights are included in the chart below. If you would like a copy of the HealthPartners Summary of Benefits and Coverage (SBC) for any of these plans or an electronic version of our HealthPartners tools and resources guide, please access the Post-Employment Benefit webpage mentioned above.

Open Access In-Network Services	Traditional \$500 - \$30 Copay	Three for Free \$1000
Preventive Care	100% coverage	100% coverage
Office Visits	\$30 Copay	Each member receives up to a combined total of 3 office visits, convenience care, and urgent care visits each year where the physician's services are covered at 100%. All charges for visits 4 and above, office procedures, lab, radiology, chiropractic care, day treatment services, group visits, and physical, occupational, and speech therapy are subject to the deductible and co-insurance.
Convenience Clinic	100% coverage	
Virtuwell	100% coverage	100% coverage for first 3 visits
Deductible Calendar Year	\$500/individual Capped at \$1000/family	\$1000/individual Capped at \$3000/family
Co-insurance	80% coverage after deductible is met	75% coverage after deductible is met
Out-of-Pocket Maximum Calendar Year	\$1500/individual Capped at \$5000/family	\$3000/individual Capped at \$6000/family
Retail Prescriptions	Generic: \$12 Brand Name: \$35 Non-Formulary: \$50	Generic: \$12 Brand Name: \$35 Non-Formulary: \$50
Single Rate	\$799.00	\$699.00
Family Rate	\$2,182.00	\$1,910.00

The Single and Family rates above represent the full monthly medical premiums effective July 1, 2021 without the 2% admin fee included. If you plan to continue COBRA coverage into 2021-22, you will receive your personalized 2021-22 monthly payment coupons from **HR Simplified** after the Open Enrollment period ends.

*This is intended to be a brief benefits overview. The text contained in this letter was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between this overview and the actual plan documents the actual plan documents will prevail.*

## **Dental: Delta Dental**

The same dental plan will continue through Delta Dental with no change to rates effective 7/1/21. Plan highlights are included in the chart below. If you would like a copy of the detailed Dental Benefit Summary, please access the Post-Employment Benefit webpage.

<b>Dental Services</b>	<b>Delta Dental PPO or Premier Provider</b>	<b>Non-Participating Providers*</b>
<b>Preventive Services</b>	100% coverage	100% coverage
<b>Deductible</b> <i>Calendar Year</i>	\$25/person Capped at \$75/family	\$25/person Capped at \$75/family
<b>Basic and Major Services</b>	90% coverage	90% coverage
<b>Prosthetics and Repairs</b>	50% coverage	50% coverage
<b>Annual Benefit Maximum</b>	\$1,250 per person	\$1,250 per person
<b>Orthodontic Care</b> <i>Dependent children only, age 8-18</i>	50% coverage Lifetime Max: \$1,250	50% coverage Lifetime Max: \$1,250

\* Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

Our dental plan is priced at a “composite rate” which means there is no cost difference between Single and Family coverage. The rate below represents the full monthly dental premium effective July 1, 2021 without the 2% admin fee included. If you plan to continue COBRA coverage into 2021-22, you will receive your personalized 2021-22 monthly payment coupons from **HR Simplified** after the Open Enrollment period ends.

<b>Coverage Type</b>	<b>Monthly Rate</b>
<b>Single &amp; Family</b>	\$76.65

## **Life Insurance: Madison National Life**

The same life insurance plans will continue through Madison National Life with no change to rates effective 7/1/21. If you are currently enrolled in Life Insurance and wish to make a change to your election effective July 1, 2021, please indicate this on your Open Enrollment Form.

**A completed Open Enrollment Form is  
only required if you wish to make a change to your coverage**

**IF YOU WISH TO KEEP YOUR PLAN ELECTIONS THE SAME FOR 2021-22, NO ACTION IS NEEDED**

**Reminder: If you are enrolled in the Three for Free \$1500 plan, you will  
automatically be transferred to the Three for Free \$1000 plan.**

The Open Enrollment form can be found on the Post-Employment Benefit website and ***must be received by April 30, 2021:***

Eden Prairie Schools Human Resources  
Attn: Katy Stromberg  
8100 School Road  
Eden Prairie, MN 55344

<b>COBRA Administrator</b>	<b>VEBA Administrator</b>
<b>HR Simplified</b> 952-737-6020 cobra@hrsimplified.com	<b>Further</b> 651- 662-5065 CustomerSolutions@hellofurther.com www.HelloFurther.com

We are required to provide the following notices on an annual basis. In the interest of being environmentally conscious, please go to the Post-Employment Benefit Information page at [www.edenpr.org](http://www.edenpr.org) to view the following: **Medicare Creditable Coverage Notice • Medicaid and the Children’s Health Insurance Program (CHIP) Notice • Women’s Health Act Notice • HIPAA Privacy and Special Enrollment Notices**