



*Achieving success, one student at a time!*

## 2021 Renewal Presentation

**Presented by OneDigital**

## Open Enrollment

- COVID-19 Update
- Benefits for 2021
- Open Enrollment
- Medical Highlights
- Amplify Highlights
- Dental Highlights
- FSA & VEBA Highlights
- Ancillary Highlights
- Healthy Savings
- Benefit Premiums



# COVID-19 UPDATE



.....

## 1. PRACTICE GOOD HAND HYGIENE.

Wash your hands often with soap and water for at least 20 seconds. Be mindful of what you touch, including your keyboard, cell phone, hand shakes and doorknobs. Also, try to avoid touching your face with unclean hands.



.....

## 2. COVER YOUR NOSE AND MOUTH.

Always cover your nose and mouth when you cough or sneeze. Keep tissues handy and always throw the tissue in the trash immediately after use.



.....

## 3. DISINFECT SURFACES.

Regularly disinfect surfaces at home, work or school, especially when someone you know is sick.



.....

## 4. PRACTICE HEALTHY HABITS.

Get plenty of sleep, stay active, manage your stress, drink plenty of fluids and eat nutritious foods.



.....

## 5. STAY HOME IF YOU ARE SICK.

If you are feeling under the weather or have been exposed to someone who has or may have COVID-19, **stay home** and rest until you are feeling better. If you must leave the house, keep your distance from others and/or wear a mask to protect them from getting sick too. If you do suspect you may have the coronavirus, call ahead before visiting your doctor and tell them that you have or may have COVID-19. This will help the healthcare provider's office take steps to keep other people from getting infected or exposed.

# COVID-19 has drastically changed the outlook for telehealth services.



More than **75%** of consumers are likely to use telehealth services going forward, compared to 11% a year ago.



**77%** of physicians support the shift toward telemedicine, given the right circumstances.



**\$250 billion or 20%** of all Medicare, Medicaid, Commercial health spend could be virtualized.\*

# Enrollment Guide Reference

2021

## Benefits Enrollment Guide

Active Employees



St. Louis Park  
Public Schools

*Achieving success, one student at a time!*



# Changes for 2021

## What is changing:

- Medical rates
- (New) Amplify
  - No cost health option
- (New) Further for FSA & VEBA

## What isn't changing?

- Everything else!

PreferredOne®

AMPLIFY

 DELTA DENTAL®

 TheStandard®

FURTHER<sup>SM</sup> 

Formerly SelectAccount®

HEALTHY  
SAVINGS®

 ONEDIGITAL  
HEALTH AND BENEFITS

# Open Enrollment

April 30<sup>th</sup> – May 12<sup>th</sup>  
(5 pm deadline)

Open Enrollment will be passive this year only requiring changes to be submitted online for medical and dental coverages. Fillable PDF forms will need to be submitted for voluntary life or short term disability coverage.

*If you do not submit your changes or new enrollments in this timeline, you may be subject to delayed coverage by the carriers, additional underwriting or you may not be approved for benefits.*





Medical Highlights

# PreferredOne



Carrier Name	PreferredOne			
Name of Plan	Plan A - Copay		Plan B - VEBA	
Type of Plan	PPO		PPO	
Office Visits	In Network	Out of Network	In Network	Out of Network
Primary	Primary: \$20 Copay	Deductible then 20%	Deductible then 20%	Deductible then 20%
Specialist	\$20 Copay	Deductible then 20%	Deductible then 20%	Deductible then 20%
Pharmacy				
Annual Rx Deductible	\$750/\$1,000	Covered at out of network benefit level. Please see plan design.	\$750/\$1,000	Covered at out of network benefit level. Please see plan design.
Retail Standard	25%/NonFormulary not covered		25%/NonFormulary not covered	
Retail Specialty	20%		20%	
Mail Order (90 days - Standard)	\$11 minimum, \$40 maximum		\$11 minimum, \$40 maximum	
Common Services				
In-Patient Facility	20%	Deductible then 20%	Deductible then 20%	Deductible then 20%
Out-Patient Facility	20%	Deductible then 20%	Deductible then 20%	Deductible then 20%
Urgent Care	\$20 Copay	Deductible then 20%	Deductible then 20%	Deductible then 20%
Emergency Room	\$100 Copay		Deductible then 20%	
Annual Deductible				
Individual	\$0	\$150	\$1,000	\$1,000
Family	\$0	\$300	\$2,000	\$2,000
Coinsurance	20%	20%	20%	20%
Annual Out of Pocket	Includes Deductible		Includes Deductible	
Individual	\$1,250	\$1,250	\$2,250	\$2,250
Family	\$2,500	\$2,500	\$3,500	\$3,500
Maximum Benefits	Unlimited - LTM		Unlimited - LTM	

# Get Connected

Register on member website once you receive your ID card. Registering is the first step to getting personalized information about your health plan: benefits, network, claims, tools and more.

## UNDERSTANDING YOUR EMMBER ID CARD

Member ID Number

Member Name

Questions?  
Contact information is on  
the back of your ID card.

The diagram shows a PreferredOne ID card with the following fields and labels:

- Member ID Number:** Points to the ID number 80223320600.
- Member Name:** Points to the NAME field.
- Group Number:** Points to the Account number PCH44382.
- Plan Details:** Points to the Medical plan section.
- Network Information:** Points to the PHCS logo and text at the bottom right.

Additional text on the card includes:

- Benefits:** ClearScript™
- Medical:** Hospitalizations/surgeries must be pre-certified (1-800-997-1750).
- Complete Simplicity**
- Submit all claims to:** PreferredOne Administrative Services, PO Box 69212 Minneapolis MN 55469-0212
- Customer Service:** (763) 847-4477 or 1-800-997-1750, www.preferredone.com
- Help Desk For Pharmacies:** Member Rx Support after PreferredOne Service Hours: 1-855-816-6402 (24hrs/7days wk), www.clearscript.org
- PHCS:** PHCS Healthy Directions at 1-800-878-7427 for PHCS providers or for PHCS providers with discounts

## MY ACCOUNT

### WELCOME

Last Login: 9/21/2017 9:03:22 AM

#### My Account

[View My Explanation of Benefits for a Claim](#)  
[View My Out-of-Pocket and Deductible Balances](#)  
[View My Claims Summary Report](#)  
[View My Benefits](#)  
[View My 1095-B Tax Form](#)  
[View ID Card](#)

[Request ID Card](#)  
[Request Address Change](#)  
[Request COB Change](#)  
[Request Student Status Change / Dependent Forms](#)  
[Certificate of Coverage / Confirmation of Coverage](#)

#### ONLINE PROFILE & SETTINGS

Update your account settings here

#### Find a Healthcare Provider

[PreferredOne Open Access Network 200 Network](#)

#### MEDICAL COST TOOLS

Compare clinic costs and more

#### Online Care

Online care of minor health conditions.  
Available 24/7.



**Wellbeats™**

#### Health & Wellness

[Achieve Your Best Health](#)  
[Healthwise® - Information on over 7,500 health topics](#)  
[Care Management Programs](#)  
[Health Risk Assessment](#)  
[Fitness Advantage](#)  
[New! Member Discount Programs](#)  
[Create Your Personal Health Record](#)

#### Other Policy and Coverage Information

[Preventive Health Care Services Schedule](#)  
[Medical Policy](#)  
[Case Management Services](#)  
[Healthcare Resources in Other Languages \(ECHO\)](#)  
[Provider Report Cards](#)

DIABETES AWARENESS MONTH

#### View My Benefits

Access your Summary Plan Description explaining your health benefits in detail.

#### View My Claims

View a summary of your claims history with PreferredOne. Available are charges and payments, including discounts, amount paid by the plan and your out-of-pocket responsibility.

#### Find a Doctor

Search for a doctor, clinic or hospital by name, specialty or location in your SuperTier Connect network or open access network.

#### View My Explanation of Benefits (EOB's)

Sign up for electronic EOB's! If you subscribe to EOB's online, simply enter the claim number listed in the email you receive from PreferredOne and your EOB will be displayed.

#### Virtual Care

Get virtual care including 24/7 access to board-certified doctors, pediatricians, and nurse practitioners. Virtual care providers can diagnose, treat and write prescriptions for many routine medical conditions.

#### Prescription Medications

Find out if your medications are on the covered drug list, locate a pharmacy, get drug and health information, learn about specialty medications, compare drug costs at local pharmacies and more.

#### Learn about health care topics

Use our interactive calculators and tools that can help you make smart decision about your health and care.

#### Care Advantage

Meet your health goals with PreferredOne's wide range of care management and wellness programs. Our nurses can talk with you about your care and help you understand treatment choices.

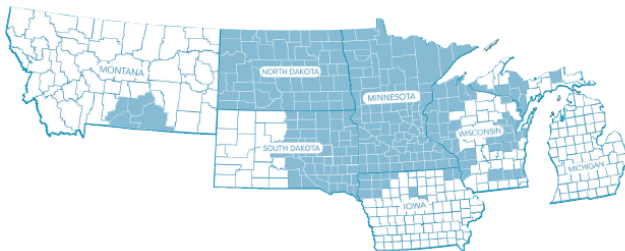
## Your My Account

To find participating providers near you, go to **PreferredOne.com/Complete**. You can search for Complete (Open Access 200) network providers by location, specialty, specific name of doctor, hospital or clinic.

The Complete network is PreferredOne's largest open access network with clinics and hospitals throughout Minnesota and the Midwest. No referrals are required. When you need care simply call any of the participating clinics or providers directly. If you get care at providers that are not in the Complete network your out-of-pocket cost will be more.

The Complete (Open Access 200) Network includes participating:

- Primary Care Physicians and Clinics
- Specialists and Specialty Clinics
- Hospitals
- Convenience care clinics\* including Fairview Express Care, MinuteClinics (including clinics in participating Target and CVS stores), Entira Express Clinics, and Gopher Quick Clinics
- Urgent Care Centers
- 24/7 Online Care
- Pharmacies





Visit Aetna Signature Administrator's online provider directory at [PreferredOne.com/aetna/asa](https://PreferredOne.com/aetna/asa) for providers outside of PreferredOne. It offers you up-to-date information about providers and it's available anytime.

NATIONAL NETWORK

# Aetna Signature Administrators


## Aetna Signature Administrators®

### Provider Directory Outside of Minnesota

PreferredOne has partnered with Aetna Signature Administrators to offer a nationwide provider network outside of Minnesota. For the Aetna Signature Administrator network directory click "Find a Doctor" below and follow the prompt to start your search for participating providers.

[Find a Doctor](#)

PreferredOne members who have the Aetna Signature Administrators logo on their Member ID Card have access to the Aetna Signature Administrators network.



123 Group

Group #: ABC12345  
Care Type: 123 Group Medical Plan

Network: Your Network Name

NAME:	ID:	SVC Type
Firstname A Lastname	98765432100	Medical
Firstname B Lastname		01 Medical
Firstname C Lastname		02 Medical

Aetna Signature Administrators®

ClearScript™  
RXBIN: 600428  
RXPCN: 06840000

**aetna® Aetna Signature  
Administrators®**

## Directory of Healthcare Professionals for Aetna Signature Administrators

We designed this site for participants of Aetna Signature Administrators.

Some of the links here may take you to Aetna's website where you'll find information on other plans. Hint: If you don't see the Aetna Signature Administrators logo near the top of the page, you're on the Aetna website.

If you have any questions or concerns, contact member services using the phone number located on the back of your ID card. Members with questions about a claim should also contact the number on the back of the ID card. TPA partners with claim inquiries should follow the current Aetna Signature Administrators claim inquiry workflow.

For the Aetna Dental Administrators network click [here](#) and follow the prompts to "continue as a guest."

Start Search Here

Please enter your **home** location (zip, city, county or state) to access providers specific to your plan benefits.

Enter location here

*Traveling?* You can change your location after you select your plan

**Look within**

25 Miles

0 Miles

100 Miles

Search

**aetna® Aetna Signature  
Administrators®**

## Directory of Healthcare Professionals for Aetna Signature Administrators

Searching by: Aetna Signature Administrators®











What do you want to search for near **Laguna Niguel, California?** [Change location](#) »

Q

Eg: John Wright, Primary Care Physician, Dermatologists, Periodontists

OR

### Find what you need by category

 <b>Medical Doctors &amp; Specialists</b> >  Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others	 <b>Hospitals &amp; Facilities</b> >  Hospitals, urgent care centers, walk-in clinics, physical therapy centers, others	 <b>Behavioral Health</b> >  Counseling, EAP, mental health facilities, substance abuse treatment, psychiatrists, others	 <b>Urgent Care</b> >  Walk-in clinics, urgent care centers, emergency rooms	 <b>Alternative Medicine</b> >  Chiropractors, acupuncturist, massage therapists, dieticians, others
 <b>Vision</b> >  Routine eye exams, glasses, contact lenses	 <b>Labs &amp; Testing</b> >  Bloodwork, lab tests, diagnostic testing centers, sleep centers, imaging centers, others	 <b>Durable Medical Equipment (DME)</b> >  Hearing aids, breast pumps, prosthetics, wheelchairs, diabetes equipment, others	 <b>Common Procedures &amp; Conditions</b> >  Search providers by procedures they perform or conditions they treat	 <b>Institutes of Quality/Institutes of Excellence</b> >  Institutes of Quality® (IOQ) and Institutes of Excellence™ (IOE) are facilities that have met standards to provide value and quality to our members.

## MY ACCOUNT

## Get Quick and Convenient Care Online

Want health care quick without leaving home? Getting care online is a great option when you or a family member have a basic health issue, like a cold, flu, infection or allergy and many others. Simply go online and use the diagnostic tool to answer questions about your symptoms. A provider will review your results and respond with your diagnosis, treatment options—and prescription, if you need one—in less than an hour. You can also save. Online care is less cost of a urgent care or office visit.

Need care now choose from these PreferredOne online care providers:

**MDLIVE®**

MDLIVE  
[MDLIVE.com/PreferredOne](https://MDLIVE.com/PreferredOne)

 **ONCARE™**

(formerly Fairview Zipnosis)  
**OnCare**  
[OnCare.org](https://OnCare.org)

**virtuwell.**

**virtuwell**  
[virtuwell.com](https://virtuwell.com)

Three for free, the first three telemedicine visits are free to members from any of the options above



**MDLIVE**

PreferredOne®

Home   Activate Now   FAQs   Contact Us   Sign In

## Virtual Care, Anywhere.




24/7/365 Access to Board Certified Doctors, Therapists and Dermatologists.

**ACTIVATE NOW**

Introducing Virtual Care

 Click for Video



- ### How it works
-  **1. Activate your account**  
Sign up online or download our app
  -  **2. Choose a doctor**  
Choose from a large network of board-certified doctors and licensed therapists
  -  **3. Resolve your issue**  
Receive care when you need it

How much does it cost?

Check your health plan for coverage details. The fees quoted below are the most you'll pay for MDLive, excluding prescriptions or follow-up care:

- \$45 for medical care
- \$59 for dermatology

For behavioral care, an initial diagnostic evaluation is \$90 and additional fees vary based on the level and duration of treatment.

For more information on Dermatology, [click here](#).

**ACTIVATE NOW**



**GET THE APP**

## How it Works

1. Activate your account. Sign up online at [MDLIVE.com/PreferredOne](https://MDLIVE.com/PreferredOne).
2. Choose a doctor. Select from a large network of board-certified doctors.
3. Receive care when you need it.

### General Health

**\$50/visit\* or less**

Acne  
Allergies  
Constipation  
Cough  
Diarrhea  
Ear Problems  
Fever  
Flu  
Headache  
Insect Bites  
Nausea  
Pink eye  
Rash  
Respiratory problems  
Sore throats  
Urinary problems/UTI  
Vaginitis  
Vomiting  
and more!

### Counseling

**\$90/visit\* or less**

Addictions  
Bipolar disorders  
Depression  
Eating disorders  
LGBTQ support  
Grief and loss  
Men's issues  
Panic disorders  
Stress  
Trauma and PTSD  
Women's issues  
and more!

### Psychiatry

**\$250/visit\* or less**

Addictions  
Bipolar disorders  
Depression  
Eating disorders  
LGBTQ support  
Grief and loss  
Men's issues  
Panic disorders  
Stress  
Trauma and PTSD  
Women's issues  
and more!

### Dermatology

**\$59/visit\* or less**

Acne  
Alopecia  
Cold sores  
Eczema  
Insect bites  
Moles  
Psoriasis  
Rashes  
Rosacea  
Suspicious spots  
Warts  
and more!

# MDLIVE®



### Meet Sophie

Your personal health assistant! Sophie makes creating an account quick and easy using your smartphone, anytime, anywhere! **It's easy to register!**



**Download the app.**

Join for free. Visit a doctor.

## When to go to the **Emergency Room**

Use **Virtual Care** for basic health care needs. Login to your My Account at PreferredOne.com

*(Examples of basic care)*



- cold
- flu
- pink eye
- sore throat
- cough
- headache
- insect bites
- allergies
- acne
- constipation
- sinus infection
- rashes

Go to **Urgent Care** for conditions that require immediate care but are **not life threatening**

*(examples of non-life threatening conditions)*




- deep cuts that require stitches
- minor animal bites
- allergic reactions that do not affect breathing
- sprains or strains
- skin problems
- mild asthma
- urinary tract infections

Go to the **Emergency Room** for conditions that are **life or limb threatening**

*(examples of potential life-threatening conditions)*



- chest pains
- facial drooping
- fainting
- sudden weakness or numbness of an arm or leg
- head or eye injuries
- uncontrolled bleeding or severe cuts
- vaginal bleeding in pregnancy
- coughing or vomiting blood
- difficulty breathing
- major fracture of a bone
- change in mental status or feelings of suicide



P.O. Box 59212  
Minneapolis, MN 55459-0212  
Customer Service  
763-847-4477 or 1-800-997-1750  
Receive your EOBs online  
Visit PreferredOne.com

## Explanation of Benefits

**THIS IS NOT A BILL**

COMPARE COST ONLINE

What would your medical costs have been if you received care from a different PreferredOne provider?

Go to PreferredOne.com, login, click on Cost Tools, select *Reprice My Claim*

Printed Date: 7/12/2013

**JOHN R SMITH**  
6105 GOLDEN HILLS DRIVE  
GOLDEN VALLEY MN 55416

<b>Subscriber</b> Smith, John R		<b>Patient</b> Smith, John R		<b>Patient ID</b> 7777777700	<b>Group</b> ACME Supplies	<b>Group/Policy</b> PCH00007
<b>Claim Number</b> D7091308V600	<b>Dates of Service</b> 04/01/2013 - 04/01/2013	<b>Patient Control Number</b> 119563C0405CP0408		<b>Reference Number / Payee / Paid Date</b> D713041010101289 / Provider / 04/10/2013		
<b>Provider:</b> Health Services Management Inc 7805 Hudson Rd 190 Woodbury MN 55125 (651) 501-9635						

Dates of Service	Description	Charges	Provider Respons. Amount	Allowed Amount	Member Responsibility				Total Amount You Owe	Notes ID	
					Deductible Amount	Co-pay Amount	Co-insurance Amount	Patient Non-Cov Amount			
04/01/2013	Chiropractic Medical Procedure	55.00	16.87	38.13	38.13	0.00	0.00	0.00	0.00	38.13	PFS X85
04/01/2013	Chiropractic Visit	24.00	7.81	16.19	16.19	0.00	0.00	0.00	0.00	16.19	PFS X85
04/01/2013	Chiropractic Visit	15.00	0.00	15.00	15.00	0.00	0.00	0.00	0.00	15.00	X85
<b>Totals</b>		<b>94.00</b>	<b>24.68</b>	<b>69.32</b>	<b>69.32</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>69.32</b>	

Total Charges	94.00
Total Benefit Amount	0.00
Total Amount Paid By Other Insurance	0.00
Total Amount You Owe	69.32
Health Reimbursement Arrangement (HRA) Charges	69.32
Employer Paid Amount	0.00
Adjusted Amount You Owe	69.32

Claim Number

Provider Details

Dates of Service

Total Charges

Amount You Owe

## MY ACCOUNT

# Medical Cost Tools



### Compare Clinic Costs

Find out the costs for common services provided in a variety of primary care and medical specialty clinics in your provider network.



### Compare Facility Costs

Compare or check out averages for facility costs for a wide range of inpatient hospitalizations and outpatient procedures and diagnoses



### Compare Imaging Costs

Compare the costs of medical imaging procedures at more than 100 facilities and provider locations.



### Reprice My Claim

What would your medical costs have been if you had received care from a different PreferredOne provider?

### Cost Information at Your Fingertips

Our simple to use Medical Cost Tools provide detailed information to help you make informed decisions about your medical expenditures.

Whether you are comparing costs for hospital stays among PreferredOne facilities, or if you wish to view expenses for specific medical services at a clinic near you, we can help.

### Need More Cost Information?

Call us at  
(800) 379-7727



**ONEDIGITAL**  
HEALTH AND BENEFITS

ONLINE HEALTH TOOLS & LIFESTYLE MANAGEMENT PROGRAMS

# ONLINE HEALTH TOOLS

Check out programs and services to help you reach your health goals.

Offering information on over 7,500 health topics.

Healthwise® knowledgebase  
Symptom Checker  
Drug Interaction Checker

## Interactive Lifestyle Management Programs

Try our interactive health tools to help manage your health.

Weight loss and maintaining a healthy weight  
Smoking cessation  
Fitness and exercise  
Childhood immunizations  
Adult preventive health screenings  
Managing pregnancy  
Depression screening  
Alcohol and substance abuse  
Managing stress  
Behavior and lifestyle change programs

[< Home](#)

### Who has the problem?



## Information Available

- Claims history
- Pharmacy locator
- Drug information / pricing
- Preferred drug search
- Facts about generic drugs
- Methods of delivery



## PreferredOne®

[HOME](#) | [CONTACT US](#) | [HELP](#) | [LOGOUT](#)

### MY ACCOUNT

Access to Rx Details

#### My Account

[View My Explanation of Benefits for a Claim](#)  
[View My Out-of-Pocket and Deductible Balances](#)  
[View My Claims Summary Report](#)  
[View My Benefits](#)  
[View ID Card](#)

[Request ID Card](#)  
[Request Address Change](#)  
[Request COB Change](#)  
[Request Student Status Change / Dependent Forms](#)  
[Certificate of Coverage / Confirmation of Coverage](#)

#### ONLINE PROFILE & SETTINGS

[Update your account settings here](#)

#### Find a Healthcare Provider

[PreferredOne Open Access Network 200 Network](#)

#### MEDICAL COST TOOLS

[Compare clinic costs and more](#)

#### Online Care

Online care of minor health conditions.  
Available 24/7.



**Wellbeats™**

#### Health & Wellness

[Achieve Your Best Health](#)  
[Healthwise® - Information on over 7,500 health topics](#)  
[Care Management Programs](#)  
[Health Risk Assessment](#)  
[Fitness Advantage](#)  
[Member Discount Programs](#)  
[Create Your Personal Health Record](#)

#### Other Policy and Coverage Information

[Preventive Health Care Services Schedule](#)  
[Medical Policy](#)  
[Case Management Services](#)  
[Healthcare Resources in Other Languages \(ECHO\)](#)  
[Provider Report Cards](#)



# Pharmacy Information

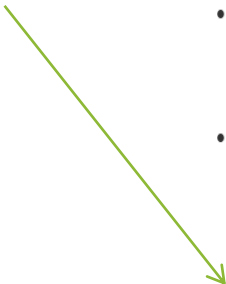
PreferredOne pharmacy services are provided through **ClearScript**. For details about your pharmacy benefits, please refer to your benefit materials or call the Customer Service number on your PreferredOne member ID card.

- [Pharmacy Locator](#)
- [Know Your Pharmacy Benefits](#)
- [2017 Drug Formulary](#)
- [2018 Drug Formulary](#)

This list is not inclusive and is subject to change. Brand name drugs may become nonformulary when a generic product becomes available. Coverage is subject to the terms of the enrollees pharmacy benefit.

- **ClearScript Web Site**  
Provides drug and health information.

Select Member Name



Member Name	Member ID

# Looking to Save Money on Prescriptions?

**Check out Rx Savings Solutions.** This program is free to you and your plan dependents and provides transparency into prescription costs and options.

**It's a simple way to save money at the pharmacy.**



How to get started:

1.



## ACCESS YOUR PORTAL

Register for this program at **PreferredOne.com/RxSS**. You will need a PreferredOne My Account member portal to register.

2.



## REVIEW YOUR SAVINGS

Medications you or your family take will be displayed, along with all options to maximize your savings.

3.





## TAKE ACTION

When savings are available, you'll receive a notice and in your RxSS dashboard, you'll find the next steps to start saving.

**Wellbeats™**

*A benefit employees  
actually want to  
**work[out] for.***



 Circuits	 Fusion	 Recovery	 TKO
 Silver & Fit	 Rev	 Transitions	 Office Breaks
 Move Me	 Kinetics	 Generation Fit	 Vibe


# Wellbeats

**TAKE CARE OF  
YOUR BODY TODAY**  
*its where you live*

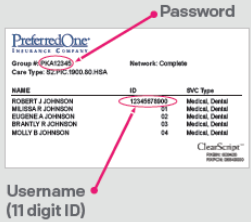
**Ready? Set?  
Sweat.**

**No more gym memberships.**

**STEP 1**  
Login on My Account  
at PreferredOne.com  
and click the  
Wellbeats button.



**STEP 2**  
Select Login to My  
Account then enter  
info found on your  
PreferredOne member  
ID card.



Username  
(11 digit ID)

Password

**STEP 3**  
Start working out!

- ✓ Play Classes Remotely
- ✓ Track Workouts
- ✓ Recommended Classes
- ✓ Use Workout Plans
- ✓ Track Fit Tests

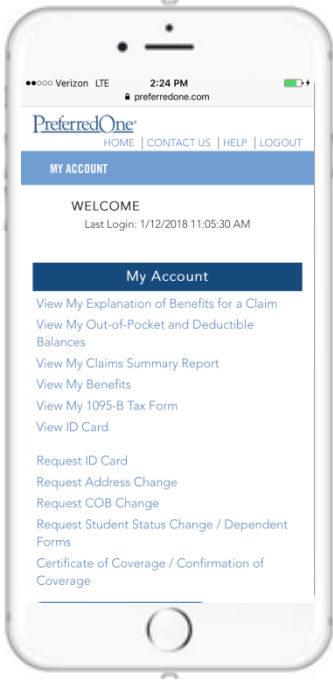
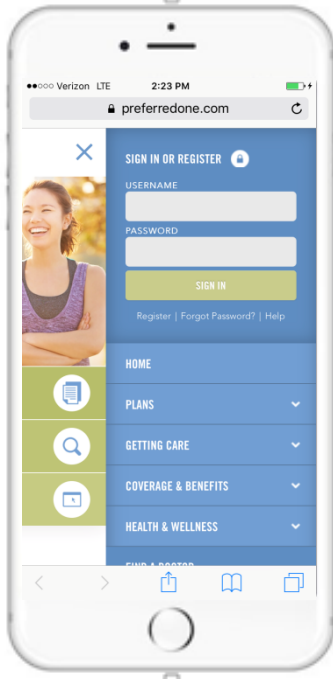
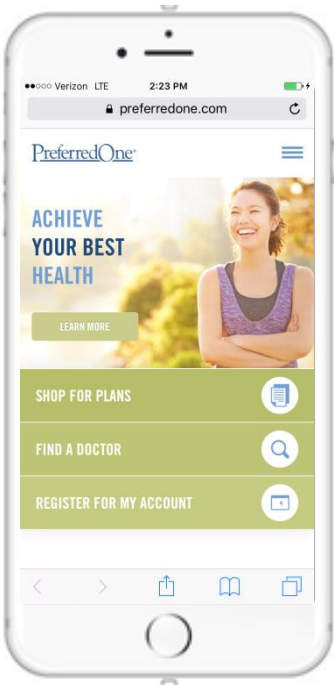
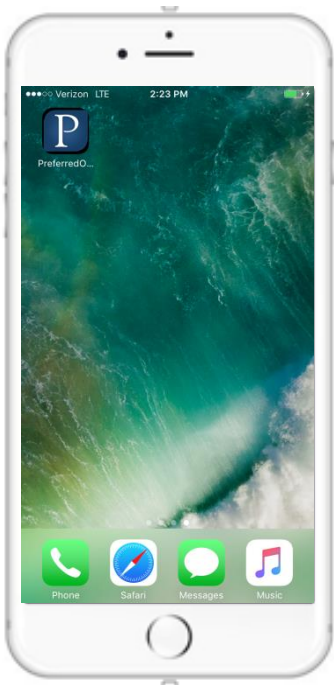




Enjoy discounts, rewards and perks on thousands of the brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors







No Cost Healthcare Option:  
Enrollment in Plan A or B Required

# Amplify

# What is AMPLIFY?

AMPLIFY is an additional network of practitioners available to you and your dependents if you are signed up for the District's Insurance Plan A or B. In order to use AMPLIFY, you must be enrolled in one of the district's healthcare plans.

When you use the AMPLIFY network, your deductibles, coinsurance and copays are waived and you can stretch your Flex and VEBA dollars further. This also allows you to save more for your retirement.



More than 160 practitioners & growing!  
AMPLIFY covers healthcare services including, but not limited to:



Bone Density



Cardiology



Colorectal



Imaging



Gastroenterology



Veins



Women's Health  
& OBGYN



Vision



Primary Care



Sleep Centers  
& CPAP



Urology



Mental Health



Out Patient  
Surgery Centers



Orthopedic &  
Urgent Care



...and more!

## ADDITIONAL NETWORK CHOICE

AMPLIFY is another optional network choice that you can move in and out of at will for healthcare in addition to your Plan A or B benefits. You can use your traditional district coverage, or an AMPLIFY provider any time. When you see an AMPLIFY practitioner, you have no deductibles, coinsurance or copays that restrict the timing of care you need, save your flex or VEBA dollars and experience the healthcare you need at a zero-cost experience!

## PATIENT ADVOCACY

When you need to schedule a procedure, simply call our Patient Advocate line. We will provide you with your choices for doctors and locations, then schedule for you!

To schedule on or after 7/1/21, call 800-890-4017

TIER 1:

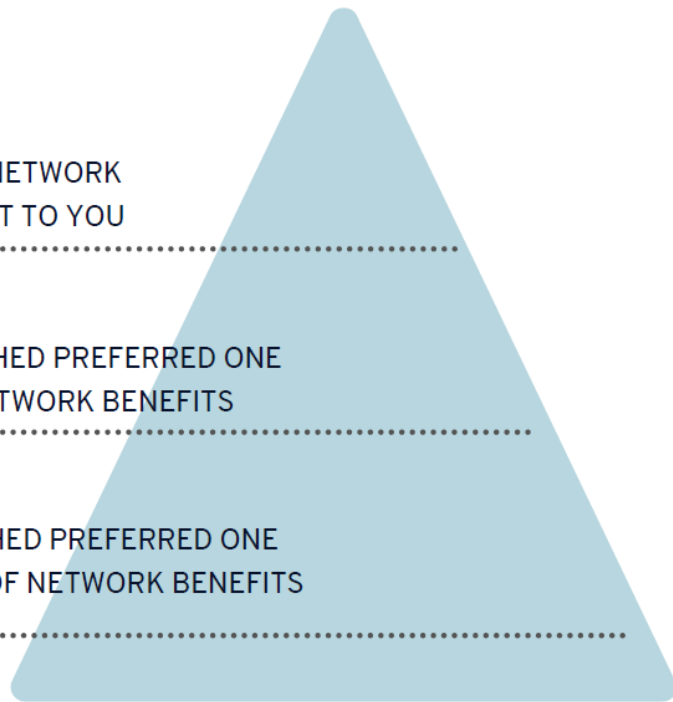
AMPLIFY NETWORK  
ZERO COST TO YOU

TIER 2:

ESTABLISHED PREFERRED ONE  
PPO IN NETWORK BENEFITS

TIER 3:

ESTABLISHED PREFERRED ONE  
PPO OUT OF NETWORK BENEFITS

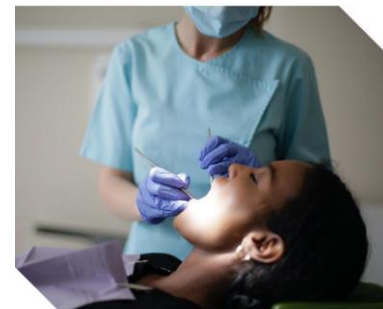




Dental Highlights

# Delta Dental

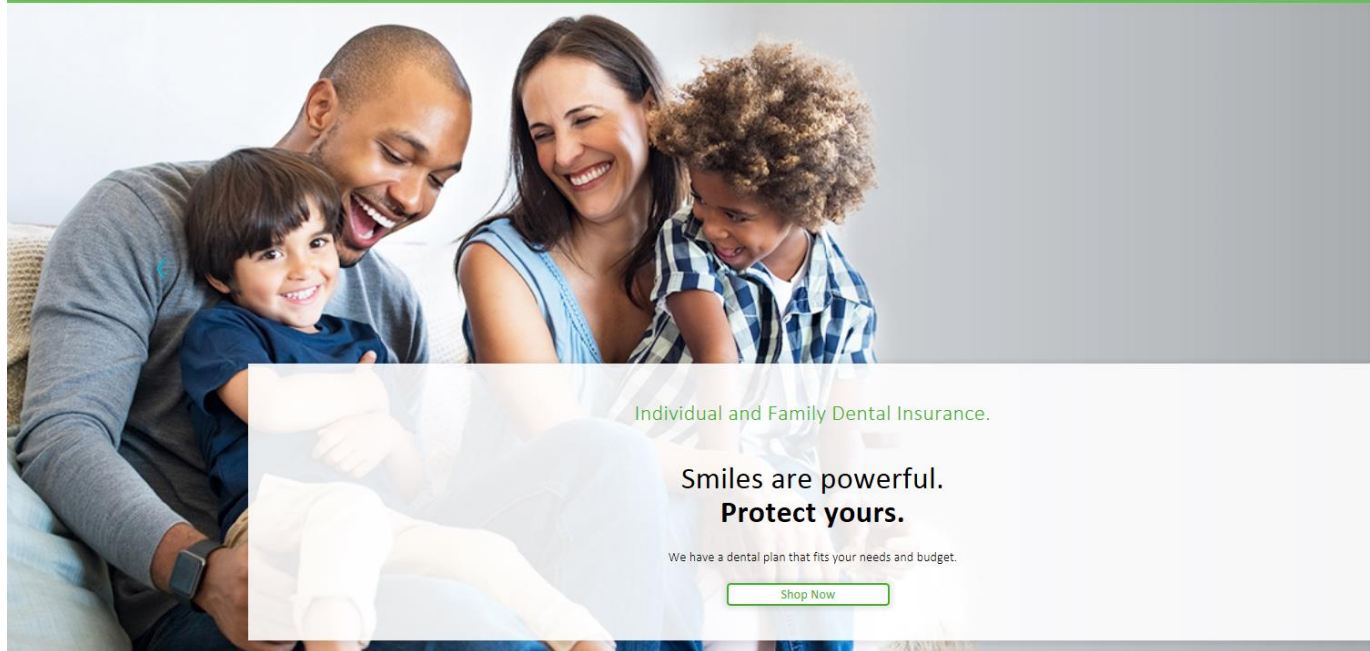
Carrier Name				
Delta Dental of MN				
Name of Plan	Plan A – Delta Dental PPO	Plan B – Delta Dental PPO/Premier		
Type of Plan	PPO	PPO/Premier		
Class	PPO	PPO	Premier	Out of Network
Preventive	0%	0%	0%	0%
Basic Restorative	0%	20%	20%	20%
Major Services	40%	50%	50%	50%
Orthodontia	50%	50%	50%	50%
Plan Details				
Deductible applies to Preventive	NA	No	No	No
Endodontics/Periodontics: Basic or Major	Basic	Basic	Basic	Basic
Orthodontics (Adult/Children)	Children	Children	Children	Children
Waiting Periods Applied	NA	NA	NA	NA
Deductible				
Person - Plan Year	\$0	\$25	\$25	\$25
Family - Plan Year	\$0	\$75	\$75	\$75
Plan Maximums				
Plan Year Max	Unlimited	\$1,000	\$1,000	\$1,000
Ortho Lifetime Max	\$1,500	\$1,000	\$1,000	\$1,000



### Did you know?

For a child, one can of soda represents three full days worth of sugar. Sugary sodas are a major risk factor for tooth decay

- American Dental Association (ADA)

A photograph of a smiling family (father, mother, and two children) sitting together, used as a background for the main content area.

Individual and Family Dental Insurance.

Smiles are powerful.  
**Protect yours.**

We have a dental plan that fits your needs and budget.

[Shop Now](#)

How can we help you?



I want to see if a dentist is in-network.

GET STARTED



I'm looking for a new dentist.

GET STARTED


start by telling us a little bit about what you're looking for:


Show me providers named last name  
within 10 miles of address or zip  
covered under PPO<sup>SM</sup> & Premier<sup>®</sup> Networks

SEARCH






Show me providers named last name  
within 10 miles of 55447  
covered under DeltaCare


Availability ▾ Specialty ▾ Language ▾ Gender ▾ Search by clinic name 🔍



**Metro Dentalcare Wayzata**  
 Dental Clinic • 1.85 miles


[Choose from 2 providers](#)






445 Lake St E  
 Ste 216  
 Wayzata, MN 55391  
 952-473-4124


 Accessible
  Early Morning Hours and Evening Hours
  Public Transit Nearby
  Treats Adults With Disabilities
  Treats Children With Disabilities



**Park Dental Plymouth West**  
 Dental Clinic • 1.96 miles


[Choose from 3 providers](#)






15555 34th Ave N  
 Ste 250  
 Plymouth, MN 55447  
 763-233-3310

 Accessible
  Early Morning Hours and Evening Hours
  Public Transit Nearby
  Treats Adults With Disabilities
  Treats Children With Disabilities


**Leandro Lira**  
 General Dentist • 1.98 miles

 Marquette University

Cities Dental Group  
 3505 Vicksburg Ln N  
 Ste 1200  
 Plymouth, MN 55447  
 763-694-7500

 In Network: DeltaCare
  Male
  Accessible
  Early Morning Hours and Evening Hours
  Public Transit Nearby





## Log in to your Secure **Member Portal**

- Manage your account
- View your benefits information
- Check your claims
- Order replacement ID cards
- And more!



Access My Secure Portal

### Quick Links for Members



[Find A Dentist](#)



[Understanding Your Dental Benefits](#)



[Commonly Used Forms](#)



[Frequently Asked Questions](#)



[Dental and Insurance Terms Defined](#)



[Helpful Tools for Members](#)








[Contact Us](#)



## Manage Your Benefits Anytime, Anywhere

Your oral health is important to Delta Dental – and to your overall health! We want to make it easy for you to make the most of your dental benefits so you can maximize your health, wherever you are. Delta Dental's mobile app gives you access to our dentist search, claims and coverage, and your ID card right on your mobile device. We even have a toothbrush timer built in to make sure you keep up with your daily oral health routine!

### Features:

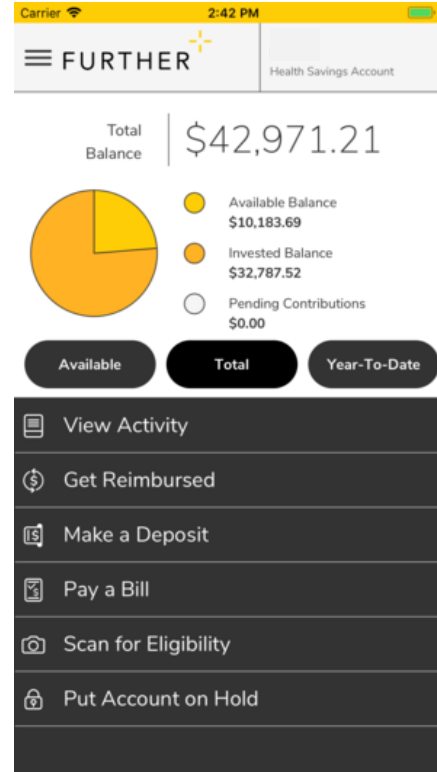
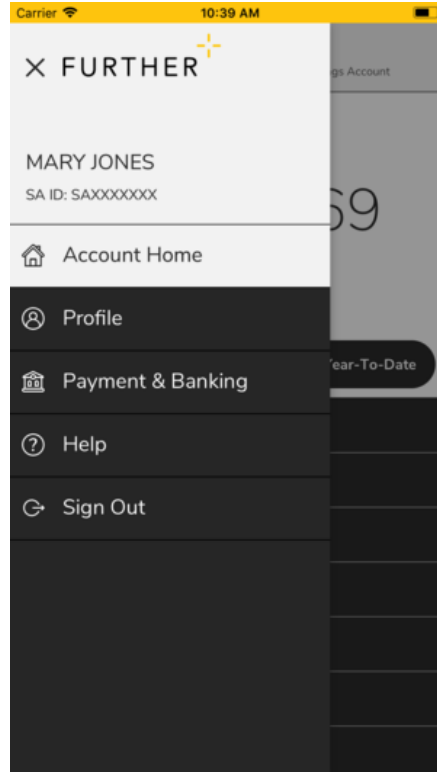
-  One Touch ID Card to Wallet
-  Find a Dentist Tool
-  Cost Estimator
-  My Coverage
-  My Claims





FSA and VEBA Highlights

# Further



## FLEXIBLE SPENDING ACCOUNTS (FSA)

### Who is Eligible and When

Please check with your HR representative for specific eligibility requirements.

### Benefits You Receive

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

### Health Care Reimbursement FSA

This program lets employees pay for certain IRS-approved medical care expenses and prescriptions not covered by their insurance plan with pretax dollars. There are limits on salary reduction contributions to a health FSA offered under a cafeteria plan and is applicable to both grandfathered and non-grandfathered health FSAs. This limit will be indexed for cost-of-living adjustments. Some examples of eligible expenses include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

### Dependent Care FSA

The Dependent Care FSA lets employees use pretax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

## VOLUNTARY EMPLOYEES' BENEFICIARY ASSOCIATION (VEBA)



### What is a VEBA?

VEBA stands for Voluntary Employees' Beneficiary Association. It is a trust that is exempt from tax under the IRS code 501 (c) (9). The funds in a VEBA are used to reimburse participants for health care expenses. Health care expenses that are eligible for reimbursement are governed by Section 213(d) of the IRS Code.

### ST. LOUIS PARK PUBLIC SCHOOLS VEBA

The VEBA plan option renews each July 1st.

For those employees that elect Plan B - \$1,000 Deductible Medical Plan (Plan B), St. Louis Park Public Schools will contribute \$1000 annually into the VEBA account. Please refer to your contract for more information. VEBA contributions are made only for active employees. An employee entering the plan after July 1st will receive a pro-rated VEBA contribution.

Any funds not used in the current plan year will roll over into the next plan year.

The VEBA plan is not a replacement for the Flexible Spending Account. Both these plans can be used together.

If you are currently enrolled or will be enrolling in the \$1,000 Deductible Medical Plan (Plan B) you are automatically enrolled in the VEBA plan.

**\*NEW\*** Further will Administer the VEBA starting 7/1/2021.

1-855-363-2583 [www.hellofurther.com](http://www.hellofurther.com)



Life & Disability Highlights

# The Standard

## LIFE AND AD&D INSURANCE PLAN

### Basic Life

Carrier Name	The Standard
Life Benefit	Based on Group's Contract
AD&D Benefit	Based on Group's Contract
Guaranteed Issue Amount	Based on Group's Contract
Conversion Privilege	Yes
Waiver of Premium	Yes



### Voluntary Life

Carrier Name	The Standard
Employee Life and AD&D Benefit	Increments of \$10,000 to \$500,000 Guaranteed Issue: \$100,000
Dependent Life and AD&D Benefit	Spouse: Increments of \$5,000 to \$250,000 to to exceed 100% of employee's election. Guaranteed Issue: \$50,000 Child: \$5,000 or \$10,000
Conversion Privilege	Yes
Waiver of Premium	Yes





## DISABILITY INSURANCE

### Voluntary Short Term Disability

Carrier Name	The Standard
Benefit	60%
Maximum Weekly Benefit	\$1,250
Waiting Period-Accident	7 Days
Waiting Period-Sickness	7 Days
Duration of Benefits	90 Days

### Long Term Disability Provided by District

Carrier Name	
Benefit	66 2/3%
Maximum Monthly Benefit	\$7,500
Who Pays Premium?	District pays on a pre-tax basis. Benefit is taxable.
Elimination Period	90 Days
Own Occupation	24 months
EAP is available for those enrolled on the Long Term Disability: Website: <a href="http://www.Workhealthlife.com/Standard3">http://www.Workhealthlife.com/Standard3</a> Phone: 1-888-293-6948	

*Did you know?*



**41% of people with arthritis are forced to limit their physical activity, making it the leading cause of disability in the US.**

- Illinois Department of Public Health. "Arthritis and Disability." 2007. Web Accessed November 10, 2014.



Healthy Highlights

# Healthy Savings



## Use your Healthy Savingscard or app today!



Employees receive 25% off  
fresh produce, up to \$5 in  
savings each week plus  
discounts on major brands:



200+ participating  
brands



\$50-100 in member  
value each week



Pre-qualified as  
healthy



Stackable with  
coupons



### STEP ONE

Register your card  
and download the  
mobile app.



### STEP TWO

Save automatically  
on healthy foods.



### STEP THREE

Live healthier.

## How it Works

Employee accounts are pre-loaded with discounts each week

1

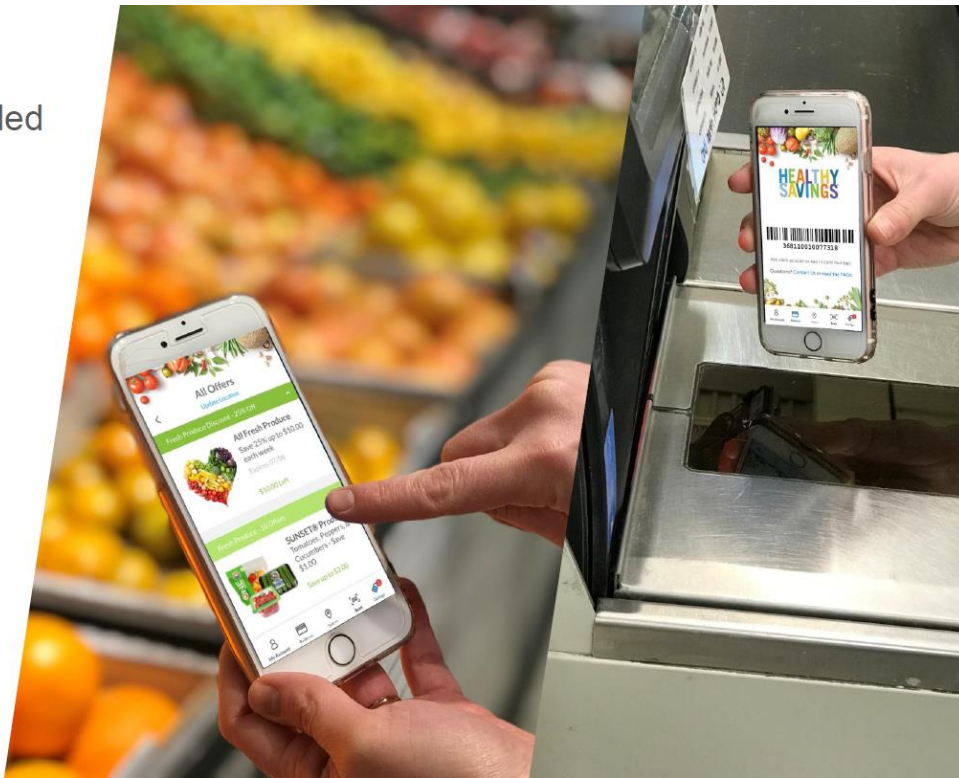
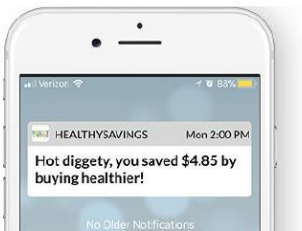
**Shop** for promoted items

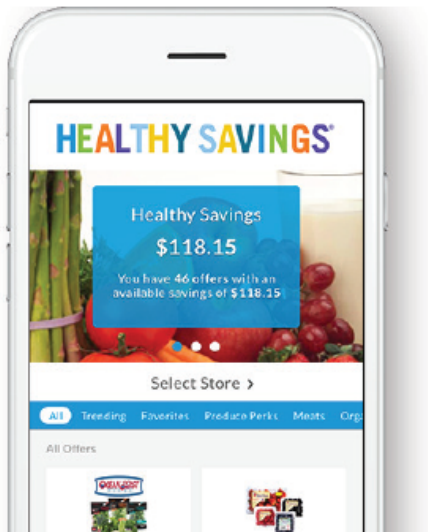
2

**Scan** card or mobile app at checkout

3

**Save** instantly





## Three Steps to Savings

1. Register your card online at [www.HealthySavings.com](http://www.HealthySavings.com)
2. Shop for the promoted items at participating grocery stores in your area. Visit [www.HealthySavings.com](http://www.HealthySavings.com) to see a list of stores near you.
3. Scan your Healthy Savings card during checkout and instantly save!

Visit [www.HealthySavings.com](http://www.HealthySavings.com) to view weekly promoted grocery items, customize your grocery list, view nutritional information and more.

# HEALTHY SAVINGS®

**YOU CAN SAVE 25% OFF**

**FRESH PRODUCE!**

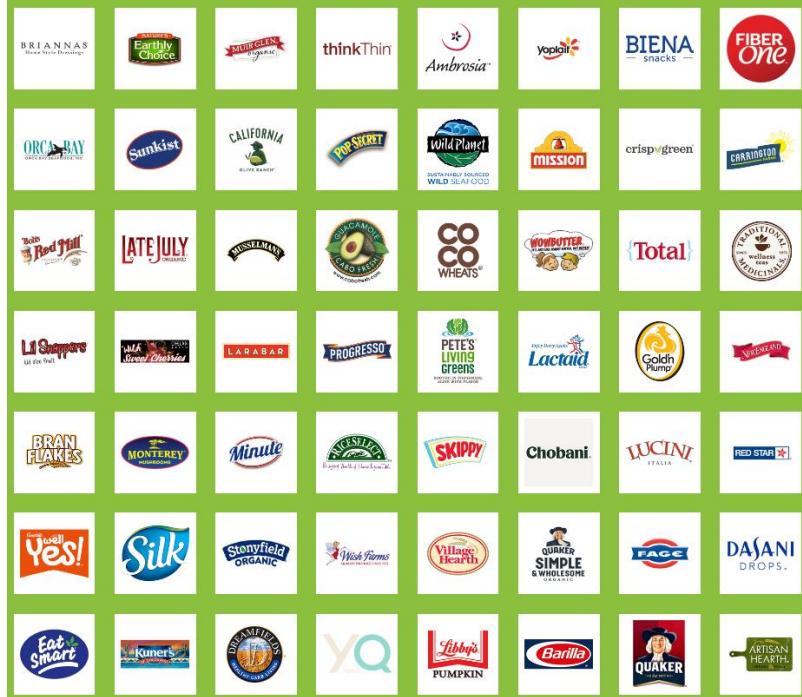
## ENROLL IN HEALTHY SAVINGS TODAY!

Sign up for Healthy Savings this enrollment period and get access to a program designed to make it easier and more affordable for you to improve your health. With the Healthy Savings program, you receive a 25% discount on fresh produce purchases up to a savings on \$5 every week.

Plus, you can save over \$50 weekly on pre-qualified healthy foods including staples such as lean meats, milk, bread, eggs, yogurt, cheese, beans and more. With your savings on these healthier items, it's almost like getting a free trip to the grocery store every month!









Employee Benefit Premiums

SLP Schools

## MEDICAL AND DENTAL PREMIUMS AND CONTRIBUTION INFORMATION

St. Louis Park Public Schools contributes to the cost of the medical and dental plans for you and your family. To determine what you will pay per month look at your employee agreement for Health and Dental Insurance. The subtract the amount the District pays from the total monthly premiums below. For example, if you are choosing Medical Plan B Employee only and your contract says the District pays \$570 per month, then the cost to you is  $\$716 - \$570 = \$146$  / month.

Coverage Tier	Total Monthly Premiums
<b>Medical Plan A - Copay</b>	
Employee	\$817.00
Employee + 1	\$1,736.00
Family	\$2,417.00
<b>Medical Plan B - VEBA</b>	
Employee	\$716.00
Employee + 1	\$1,518.00
Family	\$2,114.00
<b>Dental Plan A</b>	
Employee Only	\$54.27
Family	\$120.71
<b>Dental Plan B</b>	
Employee Only	\$47.19
Family	\$104.97



## EMPLOYEE VOLUNTARY LIFE/AD&D and VOLUNTRAY SHORT TERM DISABILITY RATES

Age	Voluntary Life Rates/\$1,000 of Benefit	Voluntary Short Term Disability /\$10 of Weekly Benefit
0-29	\$0.060	\$0.356
30-34	\$0.080	\$0.374
35-39	\$0.100	\$0.207
40-44	\$0.160	\$0.125
45-49	\$0.280	\$0.126
50-54	\$0.460	\$0.133
55-59	\$0.730	\$0.173
60-64	\$1.140	\$0.218
65-69	\$2.060	\$0.218
70-74	\$3.710	\$0.218
75-99	\$3.710	\$0.218
Voluntary AD&D	\$0.015	

A person is shown from the side, wearing a patterned shirt, writing in a notebook with a pen. The image is overlaid with a semi-transparent blue filter. In the background, there are some papers and a green plant.

**Thank You!**