



LAKOTA LOCAL SCHOOLS

NEW HIRE GUIDE 2022



What is New Hire Enrollment?

New hire enrollment is the opportunity for new employees to enroll or decline benefits and add or waive dependents to their coverage. Employees will not be able to make changes during the plan year unless there is a qualifying event. The next time you will be able to make changes to your benefits will be during open enrollment, unless you experience a qualifying life event during the year. A qualifying life event includes divorce, adoption, birth of a baby, etc.

Required Action

All benefit eligible employees must actively enroll in or waive benefits for the 2022 plan year by completing the Benefit Elections online.

Action is required within 31 days of hire.

Next Steps

- * Visit <https://lakota.onelogin.com>
- * Select the Benefitsolver box
- * Begin the new hire enrollment process by clicking the “Start Here” button



**ACTION IS REQUIRED WITHIN
31 DAYS OF HIRE**

Health Insurance Plans



Your medical plan is through Anthem.

Benefits	PPO Plan Employee/Employee + 1/Family In-Network	HDHP with HSA Plan Employee/Employee + 1/Family In-Network
Deductible	\$500/\$1,000/\$1,500	\$2,800/\$4,000/\$5,500
Coinsurance	Plan pays 80%/You pay 20%	Plan pays 100%/You pay 0%
Medical Out-of-Pocket Annual Maximum	\$2,500/\$5,000/\$7,500	\$3,500/\$6,000/\$8,500
Office Visits: PCP sick visit Specialist visit Preventive at PCP	\$25 Copay \$40 Copay Covered in full	Deductible, then 0% Deductible, then 0% Covered in full
Inpatient/Outpatient Hospital	Deductible, then 20%	Deductible, then 0%
Emergency Room/Urgent Care	\$150 Copay / \$40 Copay	Deductible, then 0%
Retail Drug	\$15/\$35/\$55	Deductible then \$15/\$35/\$55

2022 Health Insurance Monthly Employee Contributions

	PPO Plan Employee/Employee + 1/Family	HDHP Employee/Employee + 1/Family
Full Time – Board pays 85% / Employee pays 15%	\$100.19 / \$182.37 / \$257.76	\$75.05 / \$136.61 / \$193.08
LSSA (21 - 30 hrs/wk) – Board pays 50% /Employee pays 50%	\$333.97 / \$607.90 / \$859.21	\$250.17 / \$455.36 / \$643.61
Part Time LEA – Board pays 75% / Employee pays 25%	\$166.99 / \$303.95 / \$429.61	\$125.08 / \$227.68 / \$321.80



Your dental plan is through Dental Care Plus. Now offers IN and OUT of Network Benefits.

2022 Dental Monthly Employee Contributions

	Employee / Employee + 1 / Family
Full Time – Board pays 85%/ Employee pays 15%	\$7.38 / \$12.46 / \$17.38
LSSA (21 - 30 hrs/wk) – Board pays 50%/Employee pays 50%	\$24.62 / \$41.54/ \$57.96
Part Time LEA – Board pays 75%/Employee pays 25%	\$12.30 / \$20.76 / \$28.98

The information provided for medical, vision and dental benefits is for in-network benefits; with out-of-network benefits the providers can balance bill the difference between the retail cost and what the plan reimburses. Please discuss balance billing with your non-network provider.

Dental Insurance Plan

Benefits	In Network
Deductible	\$25/\$50
Annual Maximum	\$2,500 per person
Preventive Services	Covered in full
Basic Services	Deductible, then 20%
Major Services	Deductible, then 40%
Orthodontia (Adult and Child)	60% to lifetime max of \$1,800



Vision Insurance Plan

Benefits	In Network
Exam (1 every 12 months)	\$10 copay
Lenses – Single, Bifocal, Trifocal (1 every 12 months)	\$25 copay
Frames* (1 every 12 months)	\$130 retail allowance
Contact Lenses* (1 every 12 months)	Up to \$130 retail allowance



Your vision plan is through EyeMed.

2022 Vision Monthly Employee Contributions

Employee	\$7.97
Employee + 1	\$15.94
Family	\$25.66

Tax-Advantaged Accounts

Flexible Spending Account (FSA)

The Healthcare FSA is available to those who waive coverage or those not participating in a Health Savings Account, and allows you to pay for qualified medical, dental, and vision care on a pre-tax basis. You may elect up to \$2,750 for the calendar year. Lakota's FSA offers a grace period which allows you to reimburse yourself for claims incurred by March 15th following the plan year to be reimbursed with the prior year's FSA dollars (claims incurred by March 15th, 2023 can be reimbursed using dollars from 2022's FSA funds). You have until March 31st to submit claims; any unused funds are forfeited.

Health Savings Account (HSA)

The HSA is a bank account in your name that allows you to pay for qualified medical, dental, and vision expenses on a pre-tax basis. You must be enrolled in a HDHP to be eligible for the HSA. The IRS sets limits on the amount that you can contribute to HSAs each year; the 2022 limits are \$3,650 if you are enrolled on your medical plan as employee only and \$7,300 if you are enrolled on your medical plan with any dependents. If you are over the age of 55, you can contribute an additional \$1,000 per year. One great component of HSAs is that any unused funds at the end of the year continue to accumulate indefinitely until you use them – so the money is never forfeited.

Dependent Care Flexible Spending Account (DCFSA)

The Dependent Care FSA is compatible with your medical plan or available to those who waive coverage. It allows you to be reimbursed for eligible dependent-care expenses on a pre-tax basis. You may elect up to \$5,000 per year (or \$2,500 if married but filing separately). When you choose to participate, you elect a total dollar amount to contribute to your account, funded in the form of incremental pre-tax payroll deductions. You can reimburse yourself as funds become available in your account.

Ancillary & Voluntary Plans

Life AD&D: Lakota provides a Life and AD&D benefit to all employees. The premium for this policy is 100% paid by the district. New Hire Enrollment please be sure to designate your beneficiary information.

Voluntary Life: Voluntary term life insurance is a product you buy not only for yourself, but to help take care of those who depend on your income. This affordable coverage can help relieve the financial burden at a time of loss.

Short and Long Term Disability: This voluntary benefit is coverage that replaces a portion of your income should you become unable to work due to an off the job accident or illness. The cost of coverage is based on the coverage amount and waiting period you elect.

Critical Illness and Accident: The out-of-pocket costs you may have if you are in an accident or face a serious illness can be concerning. VOYA critical illness and accident plans can help. Benefits are paid directly to you, so you can use them however you want – to pay everyday bills, medical copays or deductibles.

IMPORTANT CONTACT INFORMATION



Anthem (Medical)
Website: www.anthem.com
Phone: 844-995-1752
Group #: L03537



Dental Care Plus
Dental Coverage
www.dentalcareplus.com
800.367.9466



EyeMed
Vision Coverage
www.eyemed.com
866-939-3633



VOYA (FSA, DCFSA & HSA)
Health Savings Account, Flexible Spending Account, and Dependent Care Spending Account
www.voya.com
Phone: 833-232-4673



VOYA
Short Term Disability, Long Term Disability, Voluntary Life, Accident Indemnity and Critical Illness Coverage
www.voya.com
855.663.8692



Benefitsolver
Enrollment Portal Assistance
www.lakotaonline.com
844.436.7168



Lakota Local Schools
Lakota Treasurer's Office
payroll@lakotaonline.com
513.644.1180



In the event you have a question or concern that has not been handled correctly or to your satisfaction by the insurance carrier, please call or e-mail our benefits consultant, HORAN.



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