



Lewis Central Community School District

2022 Benefits Open Enrollment

DISCLAIMER

This document highlights the main features of many of the benefit plans sponsored by your employer. Full details of these benefits are contained in the legal documents governing the plans. If there is any discrepancy or conflicts between the plan documents and the information presented here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans.

OPEN ENROLLMENT HIGHLIGHTS

WHAT'S CHANGING?

- Medical Premiums – slight increase
- Dental Premiums – slight increase
- Flexible Spending Account
 - Healthcare FSA: increased to \$2,870
 - Healthcare Rollover: increased to \$570
 - Dependent Care remains the same at \$5,000

WHAT'S NOT CHANGING?

- Medical Plans & Carrier
- District's H.S.A. Contribution
- Dental Plan & Carrier
- Voluntary Vision Plan & Carrier
- Life and Disability Plans & Carrier
- Flexible Spending Account / Health Savings Account Carrier
- Employee Assistance Program

OPEN ENROLLMENT

- Open Enrollment runs from May 11th – May 25th, 2022
- Review your current elections and make any necessary changes.
- Elections made during open enrollment will remain in place through the plan year.
- Qualified life events (i.e. marriage, divorce, death, adoption, turning age 26, etc.) allow you to make changes during the plan year within **30 days*** of the qualifying event.
 - ***60 days for gaining eligibility or loss of eligibility for Medicaid or CHIP**
- Plan year for all benefits will be July 1, 2022 through June 30, 2023.
 - *Reminder, Deductibles and Out-of-Pocket maximums started over on January 1st.*

2022 Medical Plans (*Gravie / Aetna*)

	COMFORT \$1,000** Closed Plan	COMFORT \$2,000	HDHP
Preventive Care	0%	0%	0%
Deductible Per Person / Per Family	Not Applicable	Not Applicable	\$3,500 / \$7,000
Out of Pocket Maximum Per Person / Per Family	\$1,000 / \$2,000	\$2,000 / \$4,000	\$3,500 / \$7,000
PCP / Specialist / Urgent Care Labs & Imaging with Office Visit	\$0 \$0	\$0 \$0	Deductible Deductible
Telehealth (Virtual) – MDLive	\$0	\$0	Deductible
Emergency Room Visit Emergency Transportation	\$250 100% up to Out of Pocket	\$250 100% up to Out of Pocket	Deductible Deductible
Inpatient & Outpatient	100% up to Out of Pocket	100% up to Out of Pocket	Deductible
Prescriptions Generic* Preferred Brand* Non-Preferred Brand Specialty	\$0 \$75 100% up to Out of Pocket 100% up to Out of Pocket	\$0 \$75 100% up to Out of Pocket 100% up to Out of Pocket	Deductible Deductible Deductible Deductible
Out of Network Benefits Deductible: Per Person/Per Family	\$10,000/\$20,000, then 50%	\$10,000/\$20,000, then 50%	\$10,000/\$20,000, then 50%

* 3 months for price of 2 months through mail order

** Closed Plan – no new enrollments

2022 Medical Cost Example

Overall Employee Risk Comfort \$2,000 to HDHP, illustrating the following:

- The Annual Contribution Savings
- The Annual H.S.A Employer Contribution
- The Annual Contribution Savings + Annual H.S.A Employer Contribution
- The Additional HDHP Out of Pocket Maximum (OPM) from \$2,000 Comfort
- **Employee Potential Additional Exposure = additional dollars for 2022 IF met the OPM**

Comfort \$2,000 vs \$3,500 HDHP									
Coverage Level	2022 \$2,000 Cost per Month	2022 \$3,500 HDHP Cost per Month	Monthly Savings	Annual Savings	Annual HSA ER Contribution	Annual Savings + HSA	\$2000 OPM	HDHP OPM	Additional OPM on HDHP
Employee Only	\$0.00	\$0.00	\$0.00	\$0	-\$1,200	-\$1,200	\$2,000	\$3,500	\$1,500
Employee/Family	\$896.04	\$738.36	-\$157.68	-\$1,892	-\$1,200	-\$3,092	\$4,000	\$7,000	\$3,000



Family Coverage

- \$2,000 Comfort Annual Premiums \$10,752
- HDHP Annual Premiums \$8,860
- **Annual Premium Difference \$1,892 Pay less in premium on HDHP**
- \$2000 Comfort Plan Family OPM \$4,000
- HDHP Family OPM \$7,000
- **OPM Difference \$3,000 Pay more in OPM on HDHP**
- **Employer H.S.A -\$1,200**
- **OPM Difference \$1,800**

Health Savings Account *(iSolved)*

You can fund the H.S.A. to pay expenses subject to the deductible and other related health care costs on the HDHP – or you can save for future expenses!

Must be enrolled in a HDHP to be eligible	Account balance rolls over year to year	Account is yours, even if you switch jobs or health plans	Access to funds once they have been contributed	Triple tax savings
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Coverage Level	Total HSA Contribution Allowed Per Year	Lewis Central CSD's Annualized Contribution*	Available Employee Contribution
Employee Only	\$3,650	\$1,200	\$2,450
Family Coverage	\$7,300	\$1,200	\$6,100
HSA Catch-Up Contributions (age 55 or older)	\$1,000	N/A	N/A

* Lump sum deposited on/around September 1, 2022

Comfort Plan FAQ

How are chemotherapy and radiation therapy covered?

- In-network services will apply to the OOPM.

How are mammograms covered?

- In-network mammograms associated with a clinic/office visit are covered at no cost to the member, whether diagnostic or preventive.

How are colonoscopies covered?

- In-network colonoscopies associated with clinic/office visit are covered at no cost to the member, whether diagnostic or preventive.

How are X-rays, MRIs, and CT scans covered?

- In-network imaging associated with an office/clinic visit is covered at no cost to the member.

What are the plan benefits for pregnancy/childbirth?

- In-network prenatal check-ups, blood work, ultrasounds, office visits, and diagnostic tests related to an office/specialist visit are covered at no cost to the member. Childbirth delivery and hospital & surgery fees will apply to the OOPM.

How are mental health services covered?

- In-network office or clinic visits are covered at no cost to the member. Online care is available through MDLive at no cost.
- Outpatient hospital treatment and inpatient treatment will apply to the OOPM.

Is vision coverage included with Comfort plans?

- One routine eye exam per year will be covered as a preventive benefit for both children and adults. The plan does not cover routine eye care or eye surgery to correct refractive disorders.
- Contacts, eyeglasses, frames and their related fittings are also not covered.

How is chiropractic care covered?

- In-network medically-necessary chiropractic care is at no cost to the member with no visit limit.
- Routine maintenance chiropractic care is not covered.

Pharmacy - MagellanRx

Prior Authorizations

- Any prescriptions that you currently have a prior authorization, please reach out to Gravie and MagellanRx to transfer your authorization

How do I access Mail Order Program?

- Home delivery order forms are available at www.magellanrx.com/member/forms

Specialty Drugs – Value Max Program

- Assist with cost of specialty medication – Ex. Humira, Enbrel
- If currently taking a specialty drug contact Gravie to see if the drug is eligible under the Value Max program

Telemedicine – MDLive

What's included

- **General health**

Allergies, cough, fever, flu, headache, nausea, rash, sore throat, UTI, and more

- **Counseling & psychiatry**

Addictions, anxiety, depression, eating disorders, LGBTQ support, trauma / PTSD, and more

- **Dermatology**

Acne, alopecia, eczema, moles, psoriasis, rashes, and more

* Online Care is available at no additional cost for members with a non-HSA plan, and for a minimal charge for members with an HSA eligible, high-deductible plan.



How it works

Step 1

Activate your account. Sign up online at <https://members.mdlive.com/gravie>

Step 2

Choose a provider. Select from a large network of board-certified doctors.

Step 3

Receive care when you need it.

What to expect

After enrolling in your group health plan:

- ✓ Watch your mailbox for your ID cards from Gravie if you are enrolling (NEW ID cards every year)



- ✓ Present your ID card at your next medical appointment
 - This information is needed for your provider to submit claims on your behalf
- ✓ Enroll for your personalized portal through www.Gravie.com
 - This will give you real-time access to claims information and help find providers in your area, plus a lot more

Flexible Spending Account *(iSolved)*

- Current plan year ends July 31st, 2022 – must re-enroll every year for FSA
- Submit expenses for reimbursement by September 30th, 2022 (run-out period)
- **3 kinds of accounts: Healthcare, Limited Purpose and Dependent Care**

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

- ✓ Set aside up to **\$2,850** for qualified medical expenses
- ✓ Deducted from payroll with pre-tax dollars, lowering your tax liability
- ✓ Front-loaded account – available the first day of plan (7/1/2022)
- ✓ \$570 rollover feature
 - *Can still elect the FSA maximum amount the following year*
 - *Rollover only available with Healthcare FSA*

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT

- ✓ Same contribution rules as Healthcare FSA, but for those who are enrolled in a HDHP and contribute toward a Health Savings Account (HSA)
- ✓ To be used for dental and vision expenses only

Flexible Spending Account (*iSolved*)

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

- ✓ Deducted from payroll with pre-tax dollars, lowering your tax liability
- ✓ Set aside up to \$5,000 for eligible child or elder care expenses
 - *If you are married and filing separate tax returns, you may contribute up to \$2,500*
- ✓ Dependent Care FSA funds are only available for reimbursement as they are deducted from your paycheck and contributed to the plan
 - *Monies available as it's funded (money-in, money-out)*
- ✓ Can be used for dependents under age 13 or any age if incapable of self care

Common Dependent Care FSA Eligible Expenses

- Day Care
- Preschool
- Before/After School Care
- Day Camps
 - *(overnight excluded)*
- School Tuition

What's Not Changing

- **Dental** - *Delta Dental*
- **Vision** - *VSP*
- **Basic Life / Voluntary Life** – *Madison National*
 - Beneficiary need updated? If so, update in Selerix
 - Voluntary Life: Dependent age 19/23
- **Long Term Disability** – *Madison National*
- **Employee Assistance Program** – *Employee Family Resources*
 - 24/7 telephonic care
 - Up to 3 face to face visits
- **Critical Illness / Accident / Universal Life** – *Allstate & Trustmark*

Next Steps

- 1. Website (Self-Service):** Go to: <https://allstate.benselect.com>
 - Login using your Social Security Number (no dashes) OR your full Employee ID
 - Example: GTMXXXXXX or Y0QXXXXXX
 - You PIN is the last 4 of your Social Security Number followed by the last 2 digits of your birth year, no spaces
 - Example: Last 4 of SSN = 9999, DOB = 1/2/1975 then PIN = 999975
- 2. Call Center:** Call 844-708-5600 (Hours are M-F 8am-5pm CST)
 - Speak directly to a Benefit Counselor to assist with benefit questions and/or complete your enrollment
- 3. Make an appointment with the Call Center**
 - To schedule an appointment for a Benefit Counselor to call you at a time that works with your schedule, go to
<https://lewiscentralcommunityschools.simplybook.me/>

Open Enrollment ends May 25, 2022



Next Steps

2022 Open Enrollment is Passive

- Elections you currently have in place will roll over unless you go in and make changes (*exception of this rule is Flexible Spending Account and Health Savings Account annual contributions*)

Personal Information Updates

- IMPORTANT – if you have dependents reaching the age 19 or 26 and they are still a FT student, please mark them as such in the system so the platform doesn't automatically remove them from coverage

Flexible Spending Account

- These elections are required every year

ID Cards

- Unless you change your plan, you will not receive new ID cards this year

Open Enrollment ends May 25, 2022

Serve Fully



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Thank
you.

