



**Shawnee Mission School District – Benefits Plan Year 2022 (Jan. 1 – Dec. 31, 2022)
Benefits Election and Salary Reduction Agreement
Section 125 Cafeteria Plan**



Employee ID #	Effective Date	Date of Hire	FTE
Location	Pay Group	Job Code	
Employee's Last Name	Employee's First Name		
Address		Date of Birth	
City	State	Zip	

Below are your benefit options and associated monthly costs. For each desired benefit, place the option code (in parentheses) in the space provided to the right. The Benefits Department will calculate the exact premium for you at the time of enrollment. Benefits and monthly costs are subject to change based on contract negotiations and final approval by the SMSD Board of Education.

Rates listed do NOT include the Wellbeing Incentive – which is an option for you to complete after coverage becomes effective.

Blue Cross Blue Shield of KC – Medical

Preferred Care Blue – Blue Saver – (QHDHP – High Deductible)	Employee Only	\$0.00 (Option Code #1)
	Employee plus Spouse	\$605.72 (Option Code #2)
	Employee plus Child(ren)	\$479.68 (Option Code #3)
	Employee plus Family	\$1220.45 (Option Code #4)
Blue Select Plus QHDHP (QHDHP – High Deductible)	Employee Only	\$0.00 (Option Code #11)
	Employee plus Spouse	\$467.82 (Option Code #12)
	Employee Plus Child(ren)	\$355.30 (Option Code #13)
	Employee plus Family	\$1021.44 (Option Code #14)
Preferred Care Blue PPO	Employee Only	\$145.41 (Option Code #21)
	Employee plus Spouse	\$1120.60 (Option Code #22)
	Employee Plus Child(ren)	\$944.08 (Option Code #23)
	Employee plus Family	\$1963.49 (Option Code #24)
Blue Select Plus PPO	Employee Only	\$50.00 (Option Code #31)
	Employee plus Spouse	\$920.91 (Option Code #32)
	Employee Plus Child(ren)	\$763.97 (Option Code #33)
	Employee plus Family	\$1675.31 (Option Code #34)
Blue Select Plus EPO	Employee Only	\$61.53 (Option Code #41)
	Employee plus Spouse	\$943.91 (Option Code #42)
	Employee Plus Child(ren)	\$784.72 (Option Code #43)
	Employee plus Family	\$1708.51 (Option Code #44)
Blue Care HMO	Employee Only	\$157.82 (Option Code #51)
	Employee plus Spouse	\$1146.74 (Option Code #52)
	Employee Plus Child(ren)	\$967.66 (Option Code #53)
	Employee plus Family	\$2001.22 (Option Code #54)

If you are WAIVING Coverage – please write in WAIVE as your Option CODE.

I am enrolling in the following plan: Option Code: _____ Cost Per Month: _____

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Complete if you are enrolling in a High Deductible Plan

To be eligible for a High Deductible Plan and receive a District contribution for Employee Only Plans.

- I certify that I am NOT covered under any other Health Insurance that is not a qualified HDHP Plan
- I certify that I am NOT enrolled in Medicare or Medicaid
- I certify that I have not received any Veteran’s Administrative medical benefits in the last three months
- I certify that I CANNOT be claimed as a dependent on someone else’s tax return
- I certify that neither my spouse nor I are enrolled in a “traditional” Medical Reimbursement (FSA)

Check only if you are NOT eligible

- I understand and acknowledge that I am NOT eligible to open a Health Savings Account.

I understand and acknowledge that I am enrolling in the SMSD Blue Saver/Blue Select Plus High Deductible Health Plan (QHDHP) and that I have received the information about an H.S.A. If I have answered any question above incorrectly, there could be a tax implication or penalties if an H.S.A (Health Savings Account) is opened for an ineligible individual

I acknowledge that the H.S.A that I have applied for will be governed by the terms and conditions, including the fees, disclosed in the documents that will be mailed to me within (10) days after my H.S.A. has been opened. I request that UMB mail me a H.S.A. debit card so that I can use it to access funds in my H.S.A., and acknowledge that my use of the debit card will be governed by the Cardholder Agreement that will be sent with the card.

If electing the BlueSaver/Blue Select Plus Plan, I acknowledge that this High Deductible Health Plan (“QHDHP”) is for use with a Health Savings Account. (“HSA”)

Signature: _____ Date: _____

Please list the names of your dependents if you are enrolling them in your Medical Plan:

Name (s) of Insured - Medical	Date of Birth	Social Security Number	Gender

Blue Care HMO – if you are enrolling in the Blue Care HMO – please include your PCP (Primary Care Physician)

Employee PCP# Name and or Number: _____
Dependent PCP# Name and or Number: _____
Spouse PCP# Name and or Number _____

WIR – Wellness Incentive Rate
 Participation in the *Wellness Incentive Program* provides an incentive of **\$50 per month**
 Total Board contribution is **\$792.00.00 per month** toward medical premium or monthly HSA contribution

The \$50 monthly Wellness Incentive will be placed in the employee’s HSA for those enrolled on the BlueSaver HDHP
*****No Wellness Incentive will be provided if the employee is ineligible to open the HSA*****

NPR = Non-Participation Rate
 Total Board contribution is **\$742.00 per month** toward medical premium or monthly HSA contribution

Important Note: Board contribution is solely provided for medical coverage and is calculated based on the employee’s FTE (Board contribution is reduced based on FTE for part-time Certified Staff and PATs)

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All benefits deductions below will be deducted from the paycheck as shown

Delta Dental of Kansas

Dental – PPO 2604-01

Employee Only \$30.34 (Option Code #01)
Employee Plus ONE \$61.52 (Option Code #03)
Employee plus Family \$104.12 (Option Code #05)

Dental – Premier 2605-01

Employee Only \$36.79 (Option Code #11)
Employee Plus ONE \$78.06 (Option Code #13)
Employee plus Family \$119.27 (Option Code #15)

IF you are waiving coverage, please write WAIVE as your OPTION CODE.

I am enrolling in the following plan: Option Code: _____ Cost Per Month: _____

Please list the name of the dependents you are enrolling in your Dental Plan.

Name (s) of Insured - Dental	Date of Birth	Gender

Vision Service Plan

Vision

Employee Only \$14.99 (Option Code #01)
Employee plus ONE/Family \$32.20 (Option Code #03)

IF you are waiving coverage, please write WAIVE as your OPTION CODE.

I am enrolling in the following plan: Option Code: _____ Cost Per Month: _____

Name (s) of Insured - Vision	Date of Birth	Gender

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Flexible Spending Account

Flex Made Easy (Annual Maximum FSA Medical Contribution = \$2,850.00)

FSA – Medical Annual Pledge \$ _____ **Waive**
Divide your Annual Pledge by the number of months in this current year that you will
have coverage = Monthly Pledge \$ _____

Flex Made Easy (Annual Maximum FSA Dependent Care Contribution = \$5,000.00 per household)

FSA – Dependent Care Annual Pledge \$ _____ **Waive**
Divide your Annual Pledge by the number of months in this current year that you will
have coverage = Monthly Pledge \$ _____

To complete your Flexible Spending Account enrollment – you must complete the attached form for FLEX Made Easy. You will **NOT** be enrolled in this program if you have not completed the enrollment form and returned to the Benefits Office

All Benefits below are after-tax elections.

Sun Life – Short Term Disability

To figure your cost per month
\$ _____ Annual Salary X **.70** = _____ X **.040** _____
Divide your total from the last line by 52 = _____
 Accept **Refuse**

MY SIGNATURE ON THIS APPLICATION REPRESENTS THAT I:

(1) Apply for the coverages designated for which I am eligible under my employer’s plan with Union Security Insurance Company. (2) Understand if coverages have been refused, I am not entitled to benefits under those coverages and that if I want to apply later, I must furnish at my own expense proof of good health satisfactory to Union Security Insurance Company. (3) Authorize that any required deductions from my earnings. (4) represent that all of the information on this application is complete, correct and true to the best of my knowledge and belief. (5) Understand that the short term disability plan/long term disability plan includes limitations, exclusions and pre-existing conditions provision that may affect my entitlement to benefits. When necessary, I may be asked to execute a HIPAA authorization form, allowing Union Security Insurance Company to use and disclose protected health information.

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information may be guilty of fraud, as determined by a court of law.

Employee Signature: _____ **Date:** _____

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Standard – Life Insurance

Employee Life with AD&D - Guaranteed Issue for Employees is \$250k without requiring a Medical History Statement

Employee Coverage Amount \$ _____ Cost per month \$ _____

Spousal Life – Guaranteed Issue for Spouse is \$25K without requiring a Medical History Statement

Amount \$ _____ Cost per month \$ _____

Child Life – 5K at \$.75 per month or 10K at \$1.50 per month

Amount \$ _____ Cost Per month: _____ x # of Children _____

Employee is automatically the Beneficiary for Spousal Life and Child Life – you can only enroll in these coverages if you enroll in Employee Life

Please complete the attached Enrollment form to complete your Life Insurance Enrollment and to select your beneficiaries.

Standard Insurance Company

Enrollment and Change

To Be Completed By Benefits Office

Group Number 155117	Date of Employment
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To Be Completed By Applicant

Apply for Coverage Beneficiary Change *Complete Beneficiary Section below.* Name Change

Add or Delete Dependent Date of add/delete _____

Your Name (Last, First, Middle)	Your Social Security Number	Birth Date	<input type="checkbox"/> Male <input type="checkbox"/> Female
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Your Address	City	State	ZIP
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Former Name (Last, First, Middle) <i>Complete only if name change</i>	Phone Number
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Employer Name Shawnee Mission School District	Job Title/Occupation
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Hours Worked Per Week	Earnings \$ _____ Per: <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year
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Coverage Check with your Benefits Office about coverage options available to you and Evidence Of Insurability requirements.

Life Insurance
 Voluntary Life with AD&D Current Life amount \$ _____ Requested Life amount \$ _____

Dependents Life Insurance
 Spouse Life Current Life amount \$ _____ Requested Life amount \$ _____
 Spouse Name _____ Date of Birth _____
 Child(ren) Life Current Life amount \$ _____ Requested Life amount \$ _____
 Child Name _____ Date of Birth _____
 Child Name _____ Date of Birth _____
 Child Name _____ Date of Birth _____
 Child Name _____ Date of Birth _____

Beneficiary *This designation applies to Life/Life with AD&D Insurance available through your Employer, if any. Designations are not valid unless signed, dated, and delivered to the Employer during your lifetime. See page 2 for further information.*

Primary - Full Name & DOB	Address	Soc. Sec. No.	Relationship	% of Benefit
Contingent - Full Name & DOB	Address	Soc. Sec. No.	Relationship	% of Benefit

Signature I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change.

Member/Employee Signature Required _____ Date (Mo/Day/Yr) _____

Notices

NOTICE OF WOMEN'S HEALTH AND CANCER RIGHTS ACT:

Along with benefits detailed in your Certificate of Coverage and Schedule of Benefits, your benefits include coverage for (1) breast reconstruction in connection with a mastectomy, including reconstruction of the other breast to produce a symmetrical appearance; (2) prosthesis; and (3) treatment of physical complications from all stages of mastectomy, including lymphedemas. This coverage is subject to copayments, coinsurance and deductibles consistent with other benefits under your plan. This notice is being provided in accordance with the Women's Health and Cancer Rights Act of 1998, a federal law.

SUMMARY OF BENEFITS AND COVERAGE NOTICE:

If you would like a copy of the Summary of Benefits and Coverage (SBC) for the product you are applying for, please see your employer for a copy. The SBC is available free of charge. SBCs are also available electronically at BlueKC.com. The information in the SBC is subject to change prior to your effective date.

NOTICE RELATING TO THE PROTECTION OF RELIGIOUS BELIEFS AND MORAL CONVICTIONS:

Your health plan's coverage does not include an elective pregnancy termination benefit.

On the day the coverage begins, will you or any of your dependents applying for this coverage be covered by other health or dental insurance or Medicare, including continuation of coverage?

YES NO

(If yes please fill out Coordination of Coverage form.)

I request coverage under the Group Contract(s) ("Contract") issued by Blue Cross and Blue Shield of Kansas City and Good Health HMO, Inc. d/b/a Blue Care Inc. (collectively, "Blue KC") as may from time to time be amended. I authorize my Employer to deduct from my earnings any required contributions. I understand coverage under the Contract will be available subject to the exclusions, limitations and benefits described in, as applicable, the Contract. I represent that the statements and answers in this application are true, complete and correctly recorded. I understand that the statements and answers provided by me in this application shall be a basis of any coverage issued and the coverage is conditioned upon its truth.

I understand that if at any time it is determined by Blue KC that a person listed on this application did not meet the Contract's or Policy's definition of a dependent, Blue KC has the right to terminate or rescind coverage for that person or for all ineligible persons under the application, and to recover any benefit payments made for such ineligible person or persons. Furthermore, I understand that if I intentionally misrepresented any of the information on the application, Blue KC has the right to terminate or rescind coverage for that person or for all persons under the application; however no statement I make voids my coverage unless my statements are material to the risk assumed and contained in my written application. After my coverage has been in force for two (2) years from the effective date, no statement except fraudulent statements I make voids my medical or dental coverage or reduces my benefits. I understand that my medical records will be maintained with strict confidentiality by Blue KC in accordance with applicable federal and state laws.

I authorize Blue KC as the insurer of my HDHP, UMB, and my Employer and/or their third party service providers, to exchange information about my identity, enrollment elections and status and other information necessary to establish my HSA at UMB, to facilitate direct deposits to my HSA, and to accomplish other purposes related to payment for my healthcare expenses. I agree to indemnify and hold harmless my Employer, UMB, Blue KC, and their third party service providers against all claims or losses that any of them may suffer in reliance on this authorization, and release each of them from any claims or liability based on this authorization.

I have completed this benefit election form by marking the benefits in which I wish to participate. I understand that I must enroll annually for the Medical and Dependent Care Flexible Spending Accounts. I authorize the payroll office to withhold from my compensation, the dollar amount required for my contribution to the plan. The Board approved paid benefit amount will be treated as a district contribution to medical coverage only. I have read and agree to the terms and conditions of participation and understand that I may not revoke or change this agreement during the plan year unless I experience a change in my family status.

Employee's Signature _____

Date _____