

2022 Employee Benefits Open Enrollment

Agenda

- What is Open Enrollment
- Benefit Plan Overview
- Enrollment Process
- Questions & Answers

Key Information

- The 2022 Benefit Open Enrollment Period is **June 1, 2022** to **June 10, 2022**.
- All benefit elections and changes will take effect **7/1/2022**.
- The deadline to enroll is **June 10, 2022**.
- New this year:
 - Medical will move to ConnectiCare
 - Dental will move to Cigna
 - Life and Disability will move to Sun Life
 - There are no changes to the coverage

Open Enrollment

- **Opportunity to make changes to your benefit elections and to review which dependents you will cover.**
- **Elections made during this period will remain in effect for a 12 month period, unless you experience an IRS-approved “qualifying event”.**
- **Approved qualifying events include:**
 - Marriage or Divorce
 - Death
 - Birth or adoption of a dependent
 - Change in employment status
 - Change in dependent’s eligibility status
 - Loss of or significant change to your current coverage
 - Judgment, decree or court order
- **You have 30 days from the date of the event to notify Administrative Services.**

Who is Eligible?

If you're a full-time employee at Cooperative Educational Services, you're eligible to enroll in the benefits outlined in this guide.

Full-time employees are those who work an average of 30 or more hours per week. By contract, certified teachers must work .50 FTE or higher to be eligible for medical and dental benefits.

In addition, the following family members are eligible for medical and dental coverage:

- Your legal spouse
- Your dependent children

Medical/Rx

New! ConnectiCare

Medical/Rx – Plan Highlights

	ConnectiCare Medical Plan	
	In-Network	Out-of-Network
Annual Deductible	\$2,250 per individual \$4,500 per family	
Annual Out-of-Pocket Maximum	\$3,000 per individual \$6,000 per family	
	Plan Pays	Plan Pays
Preventive Care	100% deductible does not apply	80% after deductible
Office Visit	100% after deductible	80% after deductible
Lab & X-ray	100% after deductible	80% after deductible
Complex Radiology	100% after deductible	80% after deductible
Inpatient Hospital	100% after deductible	80% after deductible
Emergency Room	100% after deductible	80% after deductible

Medical/Rx – Plan Highlights

	ConnectiCare Medical Plan
Rx Deductible	\$2,250 / \$4,500 Combined Medical and Prescription
Retail Prescription Drugs-34 day supply	Member pays
Generic	\$5 copay after deductible
Preferred Brand Name	\$20 copay after deductible
Non Preferred Brand Name	\$35 copay after deductible
Mail-Order Prescriptions- up to 100 day supply	Member pays
Generic	\$10 copay after deductible
Preferred Brand Name	\$40 copay after deductible
Non Preferred Brand Name	\$70 copay after deductible

Medical/Rx – Contributions

ConnectiCare Medical Plan

Payroll deductions are on a bi-weekly basis

	10 month hourly employees (19 pay deductions)	10 month salaried employees (21 pay deductions)	12 month employees (26 pay deductions)
Employee	\$ 121.36	\$ 109.80	\$ 88.68
Employee & Spouse	\$ 278.51	\$ 251.98	\$ 203.52
Employee & Child(ren)	\$ 249.43	\$ 225.67	\$ 182.28
Employee & Spouse & Child(ren) (Family)	\$ 355.87	\$ 321.98	\$ 260.06

*All deductions are done on a pre-tax basis unless requested otherwise.

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Equal to or better than coverage.....

ConnectiCare is committed to providing equal to or better medical and pharmacy benefits to Cooperative Educational Services employees for implementation on July 1, 2022. This letter serves as written agreement to uphold this stipulation of the request for proposal.

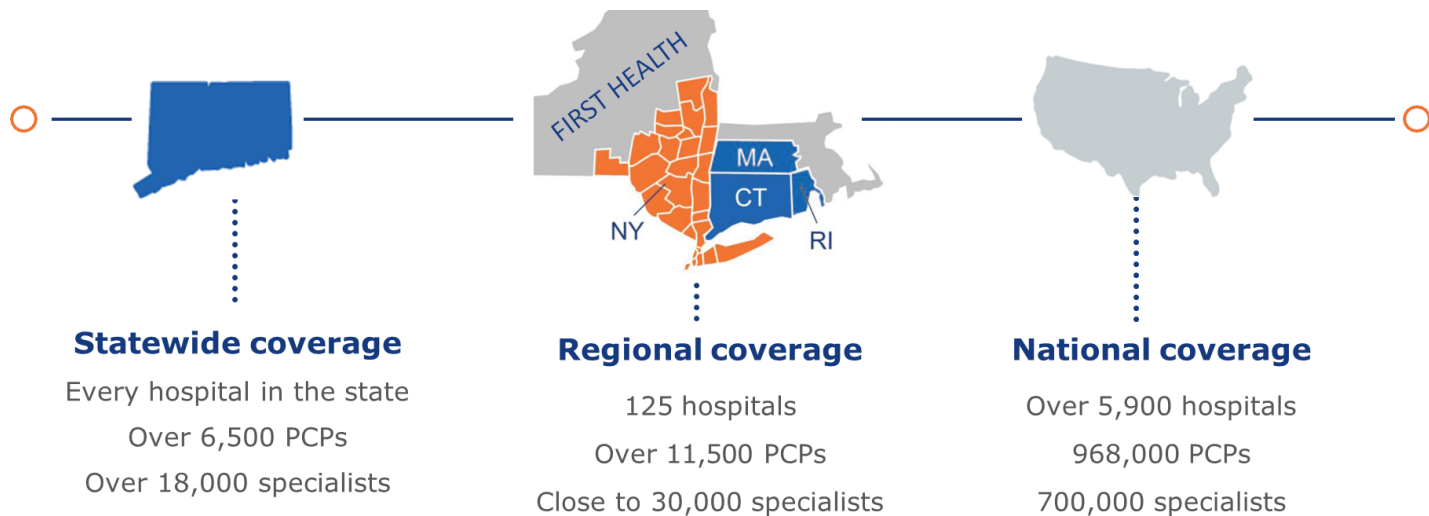
We look forward to providing outstanding personal service that is ConnectiCare's trademark as well as implementing a comprehensive benefit package that meets your requirements.

We are confident that we are providing you with a comprehensive benefit package that meets both network and benefit concerns.

Chief Sales and Marketing Officer

Network – Local & Nationwide Access to Care

Comprehensive Regional Provider Network with National Footprint



How to Find a Doctor

- Go to “Find a Doctor” on connecticare.com and answer a few questions:
 1. What kind of health care professional are you looking for?
 2. How do you get your health insurance?
 3. You’ll be asked to choose the plan/network. Select **FlexPOS**

1. **Type of coverage?**
Medical

2. **How do you get insurance?**
Through my employer This is doctors

3. **Type of plan or network?**
FlexPOS Lc

Teladoc / Teladoc PCP360



- 24/7/365 access to US Board Certified doctors through the convenience of phone, video or mobile app.
- Affordable alternative to urgent care

NEW!

- Teladoc Primary Care 360 includes selection of virtual PCP, Mental Health and Dermatology.

Transition of Care

- New ConnectiCare members/beneficiaries can continue to see a non-participating physician under the Transition of Care Provision – 12 months. For medically necessary treatment.
- Routine Care/Treatment/Mental Health Services/ Pregnancy (up to 6 weeks after delivery)/Cancer Treatment
- Terminal Illness, through the end of life.
- Coverage Requests for these services should be emailed, to:
 - authreq@connecticare.com and pguardiano@connecticare.com
- Please complete form.

Contact ConnectiCare

- > Call Center 1-800-251-7722
- > Extended call center hours:
Mon-Fri 8am – 8pm, Sat 9am – 2pm
- > In-person service at ConnectiCare centers throughout the State, Shelton CT
- > Visit us at www.connecticare.com



Dental

New! Cigna

Dental: Cigna

	Cigna Dental
Deductible (applies to Basic and Major services only)	\$50 Individual / \$150 Family
Annual Maximum	\$1,500
Preventive Services (Exams, Cleanings, X-rays)	100% (deductible does not apply)
Basic Services (Fillings, Simple Extractions)	100% after deductible
Endodontics (Root Canal)	100% after deductible
Oral Surgery (Surgical Extractions)	100% after deductible
Major Services (Crowns)	60% after deductible
Orthodontia (dependent children only)	50% after deductible \$1,500 per person per lifetime benefit maximum
Monthly Employee Costs	Employee Only - \$9.17 Employee & Dependents - \$23.89

Network: Total Dental DPPO

A list of participating dentists can be found [here](https://hcpdirectory.cigna.com): <https://hcpdirectory.cigna.com>

Life and Disability

New! Sun Life

Life and Disability: Sun Life

Basic Life & AD&D– 100% employer paid	2 x annual earnings up to \$450,000 maximum
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	Short Term Disability	Long Term Disability
Benefits Begin	Short-term disability commences after an employee has exhausted all accumulated sick leave or after thirty calendar days of absence from work, whichever is later.	181 days from date of disability
Benefits Payable	180 days from disability	To Normal Social Security Retirement Age
Percentage of Income Replaced	66 2/3% of basic salary	60%
Maximum Benefit	\$3,000 per week	\$10,000 per month

Spending Accounts

Health Savings Account (HSA) – Health Equity (HEQ)

A health savings account (HSA) is an account that you can use to pay medical expenses.

This account helps offset your medical costs by giving you tax advantages, allowing your income to stretch farther by using the dollars that would have otherwise been paid in taxes.

BUT there are still a few rules:

You have to be eligible to have a HSA

- Must be enrolled in a qualified high deductible health plan.
- Cannot be covered on another health plan such as Medicare, Veterans benefits or an FSA that is not limited purpose.
- Cannot be claimed as a dependent on another person's tax return.

You have to spend the dollars on qualified medical expenses and keep itemized receipts.

HSA: How Much Can I Contribute?

	Individual Coverage	Family Coverage
2022 IRS Maximum*	\$3,650	\$7,300
CES Employer Contribution	\$1,125	\$2,250
You can contribute up to:	\$2,525	\$5,050

Please remember:

- *These maximums should include any employer contributions.
- CES's contribution is annualized over 12 months, contributed monthly.
- Those 55 years and older and not enrolled in Medicare can contribute an additional \$1,000 "catch-up" each year.

Flexible Spending Account (FSA) – Health Equity / Wageworks

Employees can elect to contribute pre-tax dollars into a savings account for qualified medical and dependent care expenses.

HEALTH CARE FSA*

- Health Care FSAs allow you to contribute pre-tax dollars to pay for qualified medical expenses.
- The maximum you can contribute is \$2,850.

DEPENDENT CARE FSA?

- Dependent Care FSAs allow you to contribute pre-tax dollars to pay for qualified dependent care.
- The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately).

Funds in an FSA do not roll over from year to year. **If you do not use it you lose it.** You should only contribute the amount of money you expect to pay out of pocket each year.

*Important: Employees enrolled in the medical plan with the Health Savings Account are not eligible to elect the Health Care FSA due to IRS rules.

Enrollment Process

2022 Enrollment Process

- To make changes to your benefits, all forms must be submitted by June 10, 2022 to benefits@cestrumbull.org.
- No benefit enrollments or changes accepted after the open enrollment period unless due to a family status change (qualifying event).
- Questions?

Questions & Resources

USI Benefit Resource Center

Benefit Resource Center

Contact the USI Benefit Resource Center (BRC) for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues

855-874-6699

BRCEast@usi.com

**Monday through Friday 8:00am to 5:00pm
Eastern & Central Standard Time**

Thank you!!

Thank you for your participation in this year's open enrollment presentation.

All election changes are due by:

Friday, June 10, 2022