2023 Open Enrollment Presentation
Agenda

Open Enrollment

• Benefits for 2023
• Enrollment Guide Reference
• Open Enrollment Resources
• Medical Highlights
• Dental Highlights
• HSA & FSA Highlights
• Life & LTD Highlights
Open Enrollment Resources

https://staff.district279.org/human-resources?post_category_id=126
**TELEMEDICINE**

Your life is an adventure, and Telemedicine affords you the convenience of receiving medical care while on the go. Instead of spending your day and dollars at an Urgent Care facility, connect with a board-certified doctor over the phone or video chat to receive immediate and cost-effective care wherever life’s journey may take you.

Click icon below for to learn more!

https://www.youtube.com/user/myUMRhealth/videos

**EMPLOYEE ASSISTANCE**

You encounter more than just health concerns throughout your life. Manage life’s curveballs with a confidential and complimentary program designed to provide counseling, support, and resources for a variety of personal issues like stress and anxiety, relationship struggles, substance abuse, eldercare, financial worries, and much more. Get the FREE support you need today!

1-866-451-5465
www.niseap.com

Username: NISEAP
Password: EAP

Click banner below for member resources:
Changes for 2023

What is Changing:
• PreferredOne is transitioning to UMR
• (New) IRS Minimum Deductible for HSA Plans
• (New) increased IRS Limits for HSA contributions
• Pharmacy will remain with ClearScript
• Medical Premiums will increase

What isn’t Changing:
• Everything else!
# Medical Insurance

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

## OPEN ACCESS NETWORK

Benefits below are In-Network. Please refer to the SBC’s to view Out of Network Benefits

Please refer to your employment contract for District contribution details

<table>
<thead>
<tr>
<th>DEDUCTIBLE</th>
<th>HIGH PLAN</th>
<th>VALUE PLAN</th>
<th>H.S.A. PLAN</th>
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<tbody>
<tr>
<td>Individual:</td>
<td>Level 1 $50</td>
<td>Level 1 $350</td>
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<tr>
<td>Individual:</td>
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<td>Level 1 $100</td>
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<tr>
<td>Family:</td>
<td>Level 2 $280</td>
<td>Level 2 $1,000</td>
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<thead>
<tr>
<th>OFFICE VISITS/ URGENT CARE</th>
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<tr>
<td>Level 1:</td>
<td>* then $17 Copay</td>
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<td>Level 2:</td>
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<tr>
<th>CONVENIENCE CARE/WEB BASED CARE</th>
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<tbody>
<tr>
<td>Convenience Care:</td>
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<tr>
<th>PROCEDURES (LEVEL 1 Copay / LEVEL 2 Copay)</th>
<th>HIGH PLAN</th>
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<tbody>
<tr>
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<td>* then $85 / then $180</td>
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<th>HIGH PLAN</th>
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**Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.**

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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 MEMBER ID CARD

Member Name
Member ID Number
Questions?
Contact information is on the back of your ID card.
Choice Plus Network
Preventive care is covered 100 percent in our network.

This includes:

- Immunizations.
- Age-appropriate preventive exams and health screenings.

For more information, check your plan documents. For a list of preventive care guidelines, visit uhca.com/preventive-care.
Site tour

Our site tours can help you become familiar with our online services:

Member site tour

https://member.umr.com/tpa-ap-web/?navDeepDive=MemberSiteTourMenu
24/7 doctor visits via phone or mobile app

Teladoc gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online or using the Teladoc mobile app for affordable medical care, when you need it.

- Talk to a doctor anytime, anywhere you happen to be
- Receive quality care via phone, video or mobile app
- Prompt treatment, median call back in 10 minutes
- A network of doctors that can treat every member of the family
- Prescriptions sent to pharmacy of choice if medically necessary
- Teladoc is less expensive than the ER or urgent care
How to set up your Teladoc account

Simply download the Teladoc app and follow the four steps you see below.

1. Confirm benefits
   Provide some information about yourself to confirm your eligibility.

2. Benefit confirmation
   We’ll confirm that we found your benefits so you can finish creating your account.

3. Create account
   Provide your contact information and preferred language.

4. Complete account
   Create a username, password and pick security questions to ensure your account is secure.
Welcome
Ready to download the latest issue of UMR’s digital publication “Healthy You”? Did you know that you can view Healthy You on your tablet or mobile device? Give it a try today and discover helpful articles, tools and resources that you can use on your journey to wellness. Healthy You is powered by the Issuu publishing network. If you’re already familiar with Issuu, great! If you are new to using Issuu and would like to try it on your mobile device, you can download the app from the app store or use your standard browser to view our magazine.

Current issue
Take the clear path to better health.

Enter the name of your employer or plan name below to go to your plan page. For assistance finding your page, call the number on your 2023 Member ID card. Our customer service representatives are available 24 hours a day, 7 days a week.

 Employer or plan name:  

Submit

Physicians: enter your patients' employer or plan name to access forms.
Welcome Members

Please use these resources to assist you with your prescription drug plan benefits.

Resources
- 2023 Formulary Guide
- Authorization Request Form
- About Shop Therapy
- Manual Claim Form
- Pharmacy Locator
- OTC Covid-19 Test Coverage

Having trouble signing in?
If you are unable to sign in to your existing account or if you are having trouble creating a new account, please call the customer service phone number on your 2023 ID card. Our customer service representatives are available 24 hours a day, 7 days a week.

Mail Service
ClearScript’s preferred home delivery service is provided by Fairview Mail Service Pharmacy.
Alternatively, if your employer owns/operates a mail service pharmacy, please check your plan summary documents for additional information or directions for use.
Using Fairview Mail Service Pharmacy allows your prescriptions to be delivered to your home or other locations simply by calling 866-977-0245.

Specialty Pharmacy
ClearScript’s preferred specialty drug provider is Fairview Specialty Pharmacy.
Alternatively, if your employer owns/operates a specialty pharmacy, please check your plan summary documents for additional information or directions for use.
Using Fairview Specialty Pharmacy allows your prescriptions to be delivered to your home or other locations simply by calling 800-999-7140.
2023 CLEARSCRIPT PHARMACY BENEFIT PROGRAM

Welcome

The ClearScript Formulary is a list of generic and brand name medications that can be used to guide you and your physician in selecting medications that offer the best clinical and cost value. This formulary and clinical review criteria are developed based on the recommendations of an independent Pharmacy and Therapeutics Committee, which includes practicing physicians and pharmacists. The drugs on this formulary have been evaluated for their safety, effectiveness, uniqueness and cost.

This formulary search tool and the printable files posted include all drugs on the ClearScript Formulary. This formulary is not a complete list of medications and is subject to change throughout the year. The presence of a medication on this formulary does not guarantee coverage. Coverage for specific drugs is determined by your benefit plan sponsor. Some plans do not cover all drugs on the formulary, and some plans may have requirements or limits on coverage for particular drugs.

Please refer to the benefit documents provided by your employer or health plan for information on your specific benefit coverage and copays. To access online information about your specific pharmacy benefit and your personal prescription claim history, return to the ClearScript Member page and create an account through the Member Log-in link.

Drug Search

Search By Drug  Search By Drug Class

To begin your search, enter drug name:

Drug name

Search
Delta Dental
DENTAL INSURANCE

Good dental hygiene has substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventive dental care.

<table>
<thead>
<tr>
<th></th>
<th>PPO/PREMIER</th>
<th>OUT-OF-NETWORK</th>
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<tbody>
<tr>
<td>ANNUAL DEDUCTIBLE</td>
<td>Individual: $25</td>
<td>Individual: $25</td>
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<tr>
<td></td>
<td>Family: $75</td>
<td>Family: $75</td>
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<tr>
<td>PREVENTATIVE SERVICES</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>BASIC SERVICES</td>
<td>Deductible then 20%</td>
<td>Deductible then 20%</td>
</tr>
<tr>
<td>MAJOR SERVICES</td>
<td>Deductible then 20%</td>
<td>Deductible then 20%</td>
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<tr>
<td>ANNUAL PLAN MAXIMUM</td>
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<td>ORTHO SERVICES</td>
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<td>50%</td>
</tr>
<tr>
<td>ORTHO LIFETIME MAX</td>
<td>$750</td>
<td>$750</td>
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**FULL PREMIUMS (MONTHLY)**
Please refer to your employment contract for District contribution details

|                        | Individual: $33.22               | Contact:                                   |
|                        | Individual + Spouse: $87.81      | Phone: 1-800-448-3815                      |
How can we help you?

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

I'm looking for a new dentist.

GET STARTED

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 PPOsm & Premier Networks -

SEARCH
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
Here are some resources our members have found useful:

**Useful Resources**

- Oral Health Assessment
- Delta Dental Network Descriptions
- ID Cards
- Choosing a Dentist That's Right for You
- Find a Dentist Tutorial
- Authorization To Release Information - (PDF)
- Disabled Dependent/Michelle's Law Application - (PDF)
- Smile Offers
- Transparency in Coverage
- Delta Dental Mobile App (Brochure) - (PDF)
- Delta Dental Mobile App
- Member Claim and Enrollment Forms
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
Further HSA, FSA & Dep - Care FSA
HEALTH SAVINGS ACCOUNT (HSA)

Take advantage of triple tax savings through an HSA. Reduce your taxable income by contributing into this account, purchase qualified healthcare items free of tax, and earn tax-free interest on HSA investment dollars. Unused funds will roll over from year to year.

You must be enrolled in the District’s High Deductible Medical Plan to be eligible to receive and make contributions to an HSA.

2023 HSA MAXIMUM CONTRIBUTIONS
Individual: $3,850
Family: $7,750
If you are age 55 or older, you can contribute an extra $1,000 each year through the HSA Catch-Up Contribution.

DISTRICT HSA CONTRIBUTIONS
Individual: $2,400 Annually
Family: $4,800 Annually

FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts allow you to receive an advanced loan to assist with qualified expenses. Determine your per paycheck contribution in the beginning of the year, and then spend those funds on qualified health expenses or dependent care expenses as needed before the plan year ends. Any money set aside every paycheck is income tax-free!

There are two types of FSAs you can open, so learn more about your specific plan by reviewing your plan documents!

2023 FSA MAXIMUM CONTRIBUTIONS
Health Care FSA: $3,050
Dependent Care FSA: $5,000

FURTHER

Both HSA and FSA are Administered by Further:
1-855-363-2583
www.hellofurther.com

Learn how to use your FSA
A specialized bank account that allows you to **save** and pay **tax-free** for everyday healthcare expenses.

Office visits  Rx  Dental  Vision  Chiropractor
<table>
<thead>
<tr>
<th>Without HSA</th>
<th>With HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$1,000 earned and taxed</strong></td>
<td><strong>$1,000 earned and deposited to HSA</strong></td>
</tr>
<tr>
<td><strong>$650</strong> to save or spend</td>
<td><strong>$1,000</strong> to save or spend</td>
</tr>
<tr>
<td><strong>$350</strong> goes to taxes</td>
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</tbody>
</table>
Save more today on today’s expenses. Know what qualifies and use your account for everything that qualifies.

Create your health care safety net. Deposit more than you spend each year and build your balance.

Plan for retirement and consider HSA investing. Use the funds anytime if you need them.
LIFE AND DISABILITY INSURANCE

BASIC LIFE AND AD&D
100% DISTRICT PAID

Refer to your Terms and conditions of Employment

VOLUNTARY LIFE AND AD&D

Refer to your Terms and conditions of Employment

Voluntary Life AD&D Rates

LONG TERM DISABILITY
100% DISTRICT PAID

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<th>BENEFIT</th>
<th>66.67% of your earnings to a maximum of $5,000 a Month</th>
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<tr>
<td>DURATION</td>
<td>Up to SSNRA</td>
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<tr>
<td>WAITING PERIOD</td>
<td>60 Days</td>
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The benefit plan information provided herein is only a summary of the basic information summarized herein does not contain the underlying plan details specified in the insurance documents that provide the terms and conditions of the insurance described in this guide and underlying insurance documents will govern in all cases.
Thank you!