2022 BENEFITS GUIDE

Welcome to your 2022 Benefits Enrollment

We are honored to present your 2022 Benefit Options! The elections you make during your enrollment will be effective through **December 31, 2022**.

Delaware City Schools offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

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Important Change for Dependent Coverage

In 2015, the Ohio House of Representatives passed H.B. 201, reducing the dependent eligibility age requirement to 26 for employer provided medical plans in Ohio. With the passage of H.B. 201, Delaware City Schools will only cover dependents up to the age of 26 for medical, vision or any other supplemental offerings. ***Please make adjustments as needed during your enrollment process.***

What is Open Enrollment?

Open enrollment allows for employees of the District to enroll or make changes in any of the plans without a qualifying event.

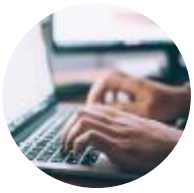
When Can I Make Changes to My Benefits?

In order to make changes outside of the annual open enrollment period, there would need to be a qualifying event such as the birth of a child, change in marital status, death, or loss of coverage due to no fault of your own. An enrollment application must be submitted to the insurance carrier via the Treasurer's office within thirty-one (31) days of the qualifying event in order for coverage to be effective.

Enrollment Process

Open Enrollment
October 11 - October 24

Options to Enroll



Self-Service Enrollment – Complete your enrollment online using any computer or smartphone with internet access.

- www.embbenefits.com/delaware
- Login instructions are on page 5
- Enrollment Available: **October 11th - October 24th**

Benefit Counselor Assisted - Have questions regarding the enrollment system, benefits covered or need assistance enrolling? Contact the EMB Enrollment Call Center!

- Call Center Available: **October 18th - October 22nd**
- 740-202-9017
- 9am - 5pm (Monday-Friday)

Mobile App - You can enroll through the EMB Mobile App, review your benefits and see important documents.

- After downloading the app, sign in using the Company Code: **Delaware**

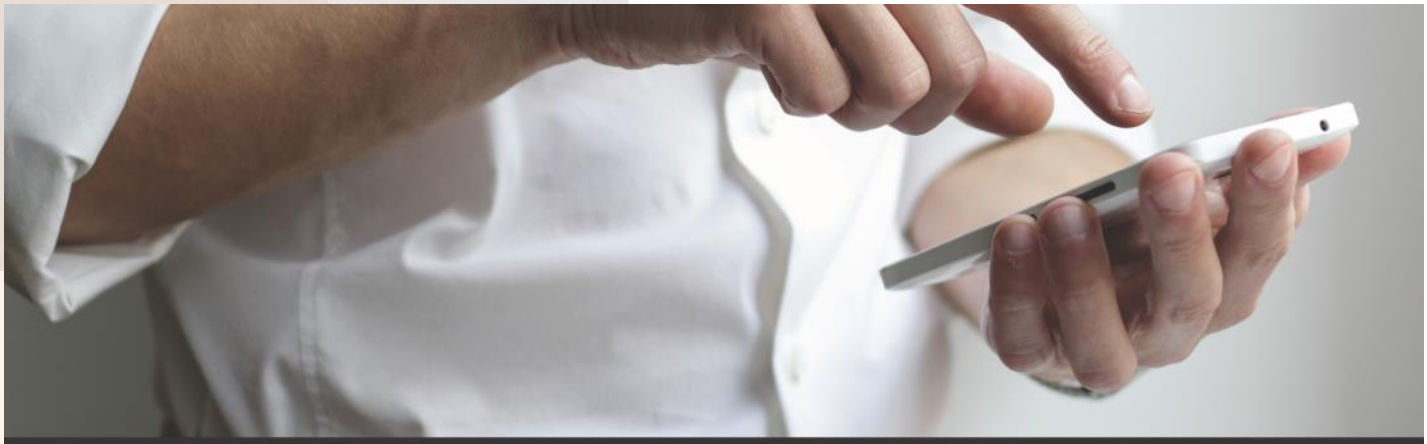
Reminders

- Be sure to review the Benefit Guide and plan summaries **prior** to going through any enrollment process.
- Be prepared by gathering dependent and beneficiary information (i.e. SSNs and Dates of Birth).

For more information about enrollment, videos and other important information, please visit:

www.embbenefits.com/delaware

Mobile App

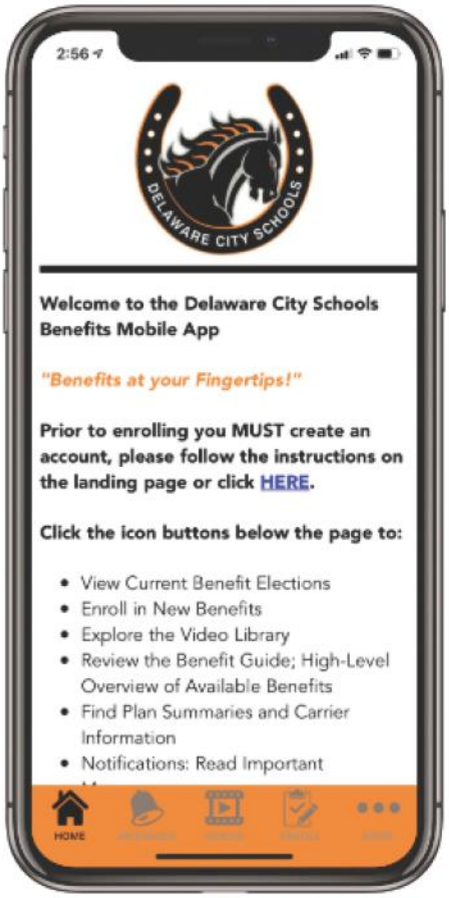


BENEFITS ENROLLMENT APP

Delaware City Schools has provided you a benefits app to manage your benefits that allows you to:

- ✓ Enroll in your insurance benefits from your phone
- ✓ View your current benefits
- ✓ Watch benefit education videos, and review insurance brochures
- ✓ Receive important message notifications about your benefits.

Please be sure to Enable Push Notifications



TO DOWNLOAD:

1. Text emb to 71441
2. Download by clicking the link for iOS or Android
3. Enter Company Code: Delaware

Download on the App Store

GET IT ON Google Play

GET THE APP

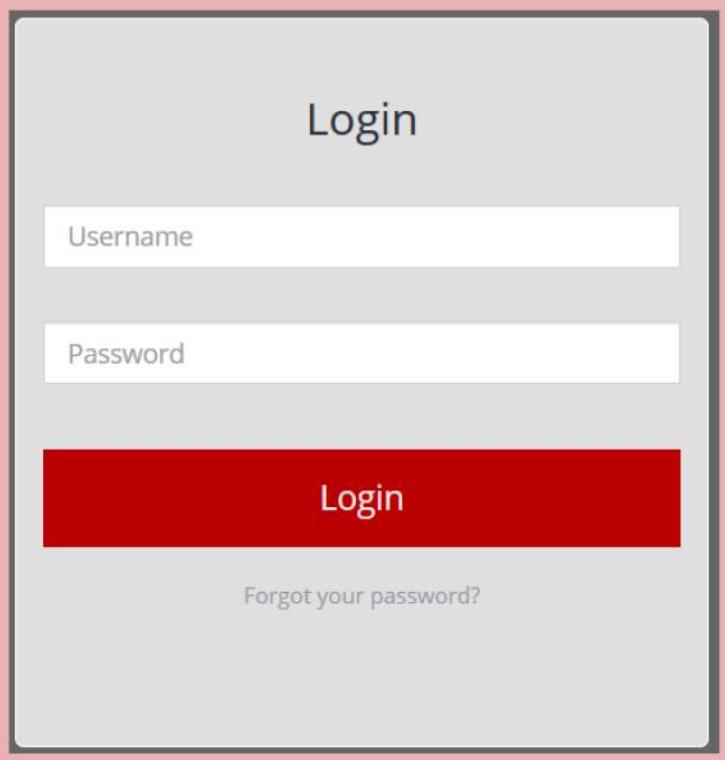
Login Instructions

ACCESSING EMB ENROLL

Access ***www.embbenefits.com/delaware*** and select ***"Log Into Your Benefit System"***

Create a New Account

1. Enter User Name
   1st Initial of First Name AND
   Up to the1st Six Characters of your Last Name AND
   Last 4 of SSN
   Example: Tim Johnson SSN 1234 = tjohnso1234
2. Enter Password
   Delaware2022
3. Select **"Get Started"** from the middle section of the screen
4. Confirm your information along with dependents
5. Shop for your insurance benefits
6. If you already created an account and can't remember your password, click "Forgot Your Password".



Health Savings Account (HSA)

Consider the benefits of a Health Savings Account. By contributing to a Health Savings Account, you lower your taxable income, reducing the amount you pay in taxes each year. The money in this account can be used to pay for eligible health care expenses. A Health Savings Account (HSA) balance rolls over from year to year, letting the funds accumulate all the way into retirement and your account stays with you even if you change jobs. *We strongly encourage you to set aside some money each pay period to put into your Health Savings Account.* *The Board will contribute $1,100 for Single and $2,200 for Family toward your deductible.*

HSA

What is a Health Savings Account?

A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan (HDHP). The funds contributed to the HSA are not subject to federal income tax at the time of deposit. Unlike a flexible spending account (FSA), HSA funds roll over and accumulate year to year if they are not spent. HSAs are owned by the individual.

Can I contribute more to my HSA beyond the Board contribution?

Yes. Employees enrolled in the HSA Plan for tax year 2022 may contribute up to $3,650 for a single individual or $7,300 for married participants pre-tax, this amount includes the amount contributed by the Board.

Since a Health Savings Account (HSA) is subject to IRS regulations, contributions are capped based on your single or family enrollment. Employees who are age 55 and older, may contribute an additional $1,000 to their savings account, as part of a "Catch Up" provision under the IRS rule.

	Annual Board Contribution	Annual Employee Contribution Maximum	Combined Annual HSA Maximum Contribution	+55 Catch Up	Potential HSA Contribution
Single	$1,100	$2,550	$3,650	$1,000	$4,650
Family	$2,200	$5,100	$7,300	$1,000	$8,300

If you answer YES to any of the following questions, you are NOT eligible to open or fund a Health Savings Account:

1. In 2022, will you be covered by another non-qualified medical plan such as a PPO, Medicare or Tricare?
2. In 2022, will you or a spouse participate in a *General Purpose* Flexible Spending Account?
3. In 2022, will you be enrolled in either Medicare Part A, Part B, Part C or Part D?
4. In 2022, if you are under age 26, will you be claimed as a dependent on your parents tax return, or covered under your parents health insurance plan?

If you do not qualify to open or fund an HSA based on the questions above, the Board will contribute $1,100 for Single and $2,200 for Family into an HRA account for you to use. (This account will be a use it or lose it during 2022.)

Please Note: If you or your spouse is a retiree of OPERS, you will not be eligible for an HSA. Please contact Jill Corwin at corwinji@delawarecityschools.net or 740-833-1123.

Medical

	United Healthcare HDHP	
	In Network	Out of Network
Deductible		
*Individual / Family**	$1,500 / $3,000	$3,000 / $6,000
Coinsurance	10%	30%
Out of Pocket Maximum		
Individual / Family	$3,000 / $6,000	$6,000 / $12,000
Doctor's Office		
Office Visit	$25 copay after deductible	30% after deductible
Preventive Care Services	No Charge	30% after deductible
Hospital Services		
Emergency Room	$100 copay after deductible	$100 copay after deductible
Urgent Care Center Services	$50 copay after deductible	30% after deductible
Inpatient	10% after deductible	30% after deductible
Outpatient Surgery	10% after deductible	30% after deductible
Ambulance Service	10% after deductible	10% after deductible
Other Services		
Maternity Services	10% after deductible	30% after deductible
Diagnostic Lab/X-ray	10% after deductible	30% after deductible
Diagnostic (MRI, CT Scans, Nuclear Medicine)	10% after deductible	30% after deductible
Prescriptions		
Retail (31 day supply)	After Deductible - $15 / $25 / $35	After Deductible - $15 / $25 / $35
Direct Mail (90 day supply)	After Deductible - $25 / $50 / $75	N/A

Dental

Good oral care enhances overall physical health, appearance and mental well-being. Problems with teeth and gums are common and easily treated with regular exams and check-ups. Keep your teeth healthy and your smile bright with the Delaware City Schools dental benefit plan.

Your dental plan allows you to visit any licensed dentist you like but, choose a **Delta Dental of Ohio PPO** dentist and your out of pocket costs will be less. Locate a participating provider at www.deltadentaloh.com.

	Delta Dental PPO		
	PPO Dentist	Premier Dentist	Non-Participating Dentist**
Calendar Year Deductible			
Individual / Family*	$25 per person		
Annual Maximum	$1,000		
Preventive Services Exams, Cleanings, X-Rays, etc.	Plan pays 100%, deductible is waived		
Basic Services Fillings, Oral Surgery, Root Canals, etc.	80% Covered, after deductible	80% Covered, after deductible	80% Covered, after deductible
Major Services Crowns, Bridges, Implants, Dentures, etc.	80% Covered, after deductible	80% Covered, after deductible	80% Covered, after deductible
Orthodontics			
Lifetime Annual Maximum	$1,000 per person		
Eligible Dependents to end of year age 19 Deductible does not apply to Orthodontic Services	60% Covered		

** When you receive services from a Non-participating Dentist, the percentages in this column indicate the portion of Delta Dental's Non-participating Dentist Fee that will be paid for those services. The Non-participating Dentist Fee may be less than what your dentist charges and you are responsible for the difference.

Dependents ages up to age 19 and unmarried dependent children to age 23 if a full-time student and eligible to be claimed by you as a dependent.

Vision

Regular eye examinations cannot only determine your need for corrective eyewear, but also may detect general health problems in their earliest stages. Include an annual vision exam as part of your annual preventive care.

When you use a provider who participates in the **EyeMed Vision Care** network, you will experience a greater benefit and a lower cost for care. Locate a participating provider at www.eyemedvisioncare.com under the Insight Plan H Network.

	In-Network	Out-of-Network
Comprehensive Eye Exam	*Once Every 12 Months*	*Once Every 12 Months*
	$20 co-pay	$30 reimbursement
Eyeglass Lenses	*Once Every 12 Months*	*Once Every 12 Months*
Single Vision, Lined Bifocal and Trifocal	$0 co-pay	$25 - $60 reimbursement
Lenticular	$0 co-pay	$60 reimbursement
Standard Progressive	$65 co-pay	$40 reimbursement
Premium Progressive	$85 - $110 co-pay	$40 reimbursement
Eyeglass Frames	*Once Every 12 Months*	*Once Every 12 Months*
	$200 allowance 20% off amount over allowance	$100 reimbursement
Contact Lenses (in lieu of glasses)	*Once Every 12 Months*	*Once Every 12 Months*
Conventional (Elective) Disposable Contact Lens Exam	$200 allowance; 15% off over $200 $200 allowance; plus balance over $200 Up to $55	$160 reimbursement N/A
Additional Pairs	40% off complete pair of eyeglasses and 15% off contact lenses once the funded benefit has been used	N/A
Laser Vision Correction (LASIK)	15% off Retail or 5% off Promotional	N/A

Semi-Monthly Payroll Deductions	Employee Only	Employee & Spouse	Employee & Children	Family
	$5.00	$9.51	$10.01	$14.71

Coverage terminates for dependents at the end of the month in which they turn 26.

Voluntary Benefits

Trustmark Accident Plan

What is Accident Insurance?

A plan that helps pay for the unexpected expenses that result from an accident

- **On and off the job coverage** = 24 hours per day, 7 days a week
- Family coverage available
- Sports related injuries covered as well

Just a few examples of benefit included in the plan:

- Emergency Room Visits - $200
- Hospitalization - $2,000 admission benefit, $400 per day benefit
- Fractures - up to $10,000
- Dislocations - up to $8,000
- Health Screening Benefit - $100 per insured per year
- See brochure for a complete list of benefits

Semi-Monthly Payroll Deductions	Employee	Employee & Spouse	Employee & Children*	Family*
	$9.53	$14.54	$17.68	$22.69

**Dependents up to age 26 can be covered regardless of student status.*

Trustmark Universal Life with Long Term Care

What is Universal Life with Long Term Care Insurance?

Universal Life with Long Term Care includes both a death benefit and a living benefit.

- Trustmark Universal Life with Long Term Care is a permanent life insurance that is designed to match your needs throughout your lifetime. It pays a higher death benefit during your working years when expenses are high and you need maximum protection.
- The Universal Life with Long Term Care is priced to remain the same cost to you until age 100.
- The death benefit reduces at age 70 when the need for life insurance typically decreases.
- The Living Benefit, Long Term Care never reduces and is 4% of the original death benefit per month for up to 25 months.
- **If you use the Long Term Care benefit, your death benefit amount does not reduce due to the Benefit Restoration feature included.**
- Coverage is availabe for spouse ($25,000) and children (child term rider).
- **Employee must enroll in coverage in order to cover spouse and/or children.**
- New elections available through age 64. If you are currently enrolled in this benefit, you will be able to keep it regardless of age.

Special Underwriting for Initial Offering

Guaranteed Issue - $100,000 (Employee Only)

If you waived this benefit previously, you must answer a few health questions and be approved for coverage.

Life with Long Term Care example: $100,000 Death Benefit

	Before Age 70	After Age 70
Long Term Care Benefit (LTC): Pays a monthly benefit equal to 4% of your death benefit for up to 25 months.	$100,000	$100,000
Benefit Restoration: Restores the death benefit that is reduced to pay for LTC.	$100,000	$33,333
Total Maximum Benefit: Long Term Care Benefits may double the value of your insurance	$200,000	$133,333

Rates

This benefit is customized by each employee so rates vary, but can start as little as a few dollars a week. **Your specific rate will be calculated for you in the electronic enrollment system.**

Term Life and AD&D

Basic Term Life and Accidental Death & Dismemberment

The amount of life insurance that is right for you depends on a variety of factors, including your age, family status, personal savings, financial commitments, etc. Delaware City Schools offers a variety of programs to meet your life insurance needs. Delaware City Schools provides a basic life and accidental death and dismemberment (AD&D) insurance coverage through **MetLife** to all benefit eligible employees at no cost to the employee based on your contract.

Voluntary Supplemental Life

You also have the opportunity to purchase supplemental coverage for yourself, your spouse and dependent children. Please note that dependent children include unmarried adopted, natural or stepchildren age 14 days to age 26.

How much can I get?

Employee:

You may purchase in $10,000 increments up to a maximum of $500,000, not to exceed 5x annual salary.

Spouse:

You may purchase in $5,000 increments up to a maximum of $100,000, not to exceed 50% of your Voluntary Life Benefit, for your spouse.

Child(ren):

You may purchase in $1,000 increments up to a maximum of $10,000 for your child(ren).

Guarantee Issue (At Initial Offering Only)

Employee - $100,000 or 3x your salary, whichever is less

Spouse - $25,000 or 3x your salary, whichever is less

Child(ren) - $10,000 or 3x your salary, whichever is less

NOTE: You must carry employee voluntary coverage to be eligible for spousal or dependent voluntary coverage.

Monthly Employee Rates for Voluntary Term Life

Age Band	Rate per $1,000	Age Band	Rate per $1,000
<30	$0.054	50 - 54	$0.215
30 - 34	$0.059	55 - 59	$0.322
35 - 39	$0.070	60 - 64	$0.455
40 - 44	$0.096	65 - 69	$0.767
45 - 49	$0.142	70+	$1.435

Monthly Spouse Rates for Voluntary Term Life

Age Band	Rate per $1,000	Age Band	Rate per $1,000
<30	$0.075	50 - 54	$0.411
30 - 34	$0.077	55 - 59	$0.718
35 - 39	$0.093	60 - 64	$1.616
40 - 44	$0.135	65 - 69	$2.832
45 - 49	$0.226	70+	$4.963

Monthly Child Rates per $1,000	
All Ages	$0.195

Example: A 36 year old employee wants to purchase $50,000 of term life insurance.

.070	X	50	=	$3.50
Rate per $1,000		# of units/$1,000		Monthly Premium

Your specific rate will be calculated for you in the electronic enrollment system.

Identity Theft Protection

What is LifeLock Identity Theft Protection?

Identity theft in the United States is a major problem that continues to be on the rise. Professional protection and assistance have become important tools in fighting the identity theft epidemic.

Thieves today can get a hold of your personal information from trash cans, dumpsters, stolen mail, and even shoulder surfing. Once thieves have your information, it's a simple matter to open new fraudulent accounts and make purchases in your name.

When you enroll in LifeLock, you can be confident knowing that they are available 24 hours a day, 7 days a week, and committed 100% to helping protect your information as if it were their own.

LifeLock offers Proactive Protection:

- LifeLock Identity Theft Alert System
- Address Change Verification
- Live Member Service Support
- Reduce Pre-Approved Credit Card Offers
- Stolen Funds Replacement - up to $100,000
- Court Records Scanning
- Investment Account Activity Alerts
- Lost Wallet Protection
- Black Market Website Surveillance
- LifeLock Privacy Monitor
- Identity Restoration Support
- Fictitious Identity Monitoring
- Data Breach Notifications

$1 Million Total Service Guarantee

LifeLock's proactive approach works to help stop identity theft before it happens. As a LifeLock member, if you become a victim of identity theft because of a failure in their service, they will help fix it at their expense, up to $1,000,000.

Semi-Monthly Payroll Deductions	Employee Only	Employee & Spouse	Employee & Children*	Family*
	$4.25	$8.50	$7.44	$11.69

**Employee & Children and Family Tiers: You may enroll up to 8 children with 4 of those children between the ages of 18 and 26.*

Important Contacts

Vendor	Phone	Website
Medical United Healthcare	866-633-2446	www.myuhc.com
Dental Delta Dental	800-524-0149	www.deltadentaloh.com
Vision EyeMed	866-800-5457	www.eyemedvisioncare.com
Basic & Term Life Insurance MetLife	800-438-6388	www.metlife.com
Voluntary Benefits Trustmark	800-918-8877	www.trustmarksolutions.com
Identity Theft Protection LifeLock	800-543-3562	www.lifelock.com
District Insurance Brokers Arthur J. Gallagher & Company	614-761-2901 800-435-1552	www.ajg.com
Trustmark Claims Assistance Explain My Benefits	888-734-6937, Option 2	service@explainmybenefits.com

Benefit Guide Description

This summary of benefits is not intended to be a complete description of Delaware City Schools' insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Delaware City Schools maintains its benefit plans on an ongoing basis, Delaware City Schools reserves the right to terminate or amend each plan in its entirety or in any part at any time.

For questions regarding the information provided in this overview, please contact your human resources representative.