



HOOVER CITY SCHOOLS

2024 - 2025 Benefits Enrollment Guide

Learning For Life. Benefits Choices for You.



HOOVER CITY SCHOOLS

Learning For Life

Welcome to 2024 - 2025 Annual Open Enrollment: Benefit Choices for You!!

Welcome to Hoover City Schools (HCS). Our schools are outstanding and our school district is second to none. We are very fortunate to have an excellent benefit package which includes many options to meet your needs.

As a Full Time Employee working 20 or more hours per week of Hoover City Board of Education, you have benefits available to you through the Public Employees' Health Insurance Plan (PEEHIP) and separate benefits provided to you through the Hoover Board Sponsored Employee Benefit Program (Board). This Guide will educate you specifically on the benefits provided by the Board. For more information on PEEHIP provided benefits, including medical coverage, please visit www.rsa-al.gov. The benefits provided through the Board include certain benefits that are paid by the board, as well as voluntary benefits that you can elect with premiums being deducted from your pay each month.

Board provided benefits to each Full Time Employee working 20 or more hours per week are dental insurance, employee life insurance, accidental death and dismemberment, long-term disability, Employee Assistance Program and Travel Assistance Program. Each of these plans are more fully explained in this guide. While you do not elect these coverages, the life insurance and the accidental death and dismemberment plans require a beneficiary be identified in PlanSource (HCS Online Benefit Administration System).

The board also offers certain voluntary employee benefits that requires your enrollment through PlanSource, our online benefit administration platform. These benefits include adding Family to your dental or increasing your coverage to the buy-up dental plan as well as voluntary vision insurance. We are pleased to announce that effective October 1, 2024 the Board provided Dental and Vision plans will be switching from MetLife to Guardian. Murfee Meadows offers a Section 125 Flexible Benefit plan and Mutual of Omaha offers the remainder of the benefits below. It is important to review these voluntary choices through PlanSource to ensure your benefits are accurately reflected each plan year.

- Dental
- Vision
- Section 125 Flexible Benefit Plan (Murfee Meadows)
- Life Insurance
- Accidental Death and Dismemberment
- Insurance
- Long Term Disability
- Short Term Disability
- Critical Illness with Cancer Insurance
- Accident Insurance
- Employee Assistance Program
- Travel Assistance Program

Please review the benefits offered through PEEHIP and the Board carefully as both offer similar plans. Once open enrollment has ended, elections made in PEEHIP and PlanSource cannot be changed except for qualifying events. For example, if you elect vision coverage in PEEHIP and PlanSource, you will be payroll deducted for the premiums for both plans for the entire year. Neither PEEHIP nor the Board can cancel your coverage due to the duplication of coverage, except for qualifying life events.

Open enrollment for Board benefits is August 19 through September 4. You will automatically be enrolled in the same benefits you are enrolled in today in PlanSource except the Murfee Meadows 125 plan, which must be re-enrolled each year. We strongly encourage everyone to review their benefit elections in PlanSource to ensure their accuracy. Please log into PlanSource, our online benefits administration system, to review your Hoover Board sponsored benefits. Your user name is the first letter of your first name, up to six (6) letters of your last name and the last four digits of your social security number. For your convenience, we have reset all passwords to your date of birth in this format YYYYMMDD. You will be prompted to create a new password once you log in.

Thank you for your commitment to our school district. Best wishes for an outstanding school year!

Learning for Life - Benefit Choices for You!!

Benefits for You and Your Family

Hoover City Schools is pleased to announce your 2024 - 2025 Benefits Open Enrollment – Learning for Life...Benefit Choices for You! The program is designed to provide you with benefit solutions that help you stay healthy and feel secure.

Our benefits program will continue to offer many of the benefits you enjoy today: a medical reimbursement plan, a dependent care reimbursement plan, dental insurance, vision insurance, basic life insurance, voluntary term life and accidental death and dismemberment insurance, short term disability, long term disability, critical illness with cancer insurance and accident insurance.

You must re-enroll each year for the Murfee Meadows Flexible benefit plans. The effective date for all Hoover City Schools benefits is October 1. This includes any changes, additions or deletions to any of your current elections.

Who Is Eligible?

If you are a Full Time Employee working 20 or more hours per week with Hoover City Schools, you are eligible to participate.

When & How Do I Enroll?

Open enrollment will be conducted August 19 - September 4, 2024. As noted, you will automatically be enrolled in the same coverage with Guardian for dental and vision that you had with Met Life. All Mutual of Omaha benefits will also roll forward automatically. The Murfee Meadows Flexible Benefit Plan options must be re-enrolled each year using Plansource. This is the time to review the benefits available to you, make any necessary changes, and enroll or drop coverages. Hoover City Schools uses PlanSource exclusively to manage our Hoover Board Sponsored employee benefit offerings and open enrollment period. PlanSource allows you the opportunity to explore the Board benefit offerings and enroll or make changes on your own time as long as it is within the open enrollment window. Your PlanSource username is: first initial, up to 6 letters of last name and last four of SSN. Your PlanSource password is your Date of Birth: YYYYMMDD. Should you have any issues with logging in or navigating the PlanSource system, please contact payroll@hoover.k12.al.us.

What's New for 2024

We are pleased to announce that all employee benefits offered through the Board will be continued at rate hold. To obtain these current rates, we will be moving the dental and vision to Guardian effective October 1, 2024. If you are an existing employee, you (and your dependents if applicable) will automatically be enrolled in the same level of Dental and Vision benefits with Guardian that you had with MetLife. There are certain anniversaries when premiums may increase, on an individual basis, due to premiums tied to age. You may review all your benefits and any potential premium changes to you personally by logging into Plansource during this open enrollment period.

Please also remember, Murfee Meadows Section 125 Flexible Benefit plans must be enrolled new each year. While all other benefits will be automatically enrolled for this next plan year, you must re-enroll in Murfee Meadows at this open enrollment to maintain that benefit. No changes will be made to any enrollment beyond the listed open enrollment dates without a qualifying event.

Enrollment Dates: August 19th - September 4th, 2024
For Assistance: payroll@hoover.k12.al.us

Log on to PlanSource to enroll in your benefits.

URL: <https://benefits.plansource.com/>

Frequently Asked Questions

Q: *How do I enroll in my benefits for the 2024 - 2025 plan year?*

A: Log into PlanSource to review your benefit elections. If your benefit elections are accurate and you do not wish to make any changes at this open enrollment, you will be enrolled in those benefits starting October 1, 2024. If you enrolled in the Section 125 Flexible Benefit Plan through Murfee Meadows, please note that this benefit will not roll over into the next plan year. You must re-enroll each plan year. Enrollment in the Murfee Meadows flexible benefit plans for the 2024 - 2025 plan year will be done through PlanSource.

If you would like to add, drop or change any benefit election, you must do so using PlanSource during this open enrollment period. If you need assistance, email payroll@hoover.k12.al.us

Q: *I am a new employee at Hoover City Schools. How do I enroll in my benefits?*

A: As a new hire, you should review this guide carefully and consider each product offering. To enroll, visit benefits.plansource.com within 30 days of your hire date.

Q: *As a benefit eligible employee of Hoover City Schools, when am I allowed to enroll or make changes to any of my benefits?*

A: There are only two occasions when you can change (add or drop) your benefits coverage:

- During Open Enrollment
- Within 30 days of a “qualifying event”

Q: *What is a qualifying event?*

A: A qualifying event is a change in a person’s life that creates the need to add, drop, increase or change coverage. Examples of qualifying events may include:

- Marriage or divorce
- Birth or adoption
- Coverage loss of a spouse

Q: *Following a “qualifying event”, how much time do I have to submit a request to change coverage?*

A: Within 30 days of the qualifying event you must submit your request for change in PlanSource AND submit required documentation to the Payroll Department. For details about what documentation is required please reach out to the payroll department within 30 days of the event. Otherwise, you will have to wait until the next Open Enrollment period to change coverage.

Enrollment Dates: August 19th - September 4th, 2024

For Assistance: payroll@hoover.k12.al.us

Q: *How long is my child eligible to stay on my insurance?*

A: All benefits have dependent eligibility up to age 26, with some limitations. You can email payroll@hoover.k12.al.us for specific details.

Q: *What do I need to do if my address or name changes?*

A: In order to ensure that you continue receiving important documents and to protect the privacy of your mail, be sure to sign on to PlanSource to update your contact information as soon as possible and follow the instructions provided. You should also provide these changes to the Payroll/Benefits team.

Public Education Employees' Health Insurance Plan (PEEHIP)

It is important to know that the State PEEHIP options remain in place and are in addition to Board provided options. To participate in the State PEEHIP plans including the medical plans, dental, vision, FSA, CHIP, or the voluntary plans, **you will need to enroll separately through PEEHIP.** The deadline for submitting paper forms is August 31, 2024. Any paper forms postmarked after August 31, 2024 will not be accepted. The deadline for submitting online open enrollment changes is midnight of September 10, 2024. After September 10, 2024, the open enrollment link will be closed. The deadline for enrollment or re-enrolling in the Flexible Spending Account online or on paper is September 30, 2024.

For additional information or to enroll online, please visit www.rsa-al.gov or call 877-517-0020.

Section 125 Flexible Benefit Plan (Murfee Meadows, Inc.)

Whatever your lifestyle status – married with children, single parent, single with no children – a Flexible Benefit Plan with Murfee Meadows, Inc. can save you money. The Plan allows you to set aside pre-tax dollars to cover qualified expenses that you would normally pay out of your pocket with post-tax dollars.

You pay no Federal income, State income or FICA taxes on the money you place in the Flexible Benefit Plan. You can opt to participate in either one or both, the Medical Reimbursement account and/or Dependent Care Reimbursement account.

NOTE: The Medical Reimbursement account allows a rollover amount of \$640 in unused funds at the end of the Plan year to rollover to the next plan year. The maximum to contribute for Medical Reimbursement this year will be \$3,200. Please also note that if you enroll in the Dependent Care Reimbursement you must have your childcare provider complete the Verification Form. This form can be found by logging in to your online account at <https://mmi.wealthcareportal.com>. Or, you can contact Murfee Meadows, Inc. and they will provide one for you.

****To re-enroll with Murfee Meadows, Inc. for the 2024-2025 benefit year, you will need to log into PlanSource to complete your elections.**

***You MUST re-enroll each year if you want to continue participation. Your election does not automatically renew.**

If you need assistance, e-mail payroll@hoover.k12.al.us

To find out about the eligibility of items please visit www.fsastore.com. For questions regarding the administration of the Plan contact Murfee Meadows, Inc. at 125info@murfeemeadows.com or dial 800-600-0947.

Dental Insurance

Hoover City Schools will continue to offer two great dental plans and we are pleased to announce that the provider of our dental and vision plans will switch to Guardian on October 1, 2024. The plans you have always enjoyed will remain unchanged. Making this change not only allows us to maintain our current rates without an increase, but it also expands our network of dentists. Both plans offer participants two preventive maintenance cleanings per calendar year. Further preventive services such as bi-annual exams and bitewing x-rays will be covered at 100%. With your plan, claims will be paid directly to your dentist – if you choose a preferred dentist within the Guardian network. For a listing of Guardian network providers, please visit www.guardianlife.com > Find a Dentist > Select "Dental benefits bought through your workplace" > search using your location under PPO: DentalGuard Preferred. Guardian Dental offers one of the most expansive dental networks in the state as well as the country. Be sure to check that your provider will be in-network with Guardian. Using an out of network Guardian dentist could potentially result in further balance bill charges to the member and could require manual filing.

The contributions to your dental plan will be deducted from your paycheck on a pre-tax basis. This will allow you significant savings in the taxes you pay from your paycheck. **Every enrolled member with Guardian will receive new Dental and Vision cards in the mail following open enrollment.** Please begin using these new cards effective October 1st. Open Enrollment is the time to review you and your family's dental and vision needs. It is also the time to add family members and choose which dental plan fits your family's needs best. Please login to PlanSource during this open enrollment period to review your benefit elections.

Hoover City Schools is proud to continue to offer dental insurance to all eligible employees at no cost to the employee. You may continue to choose to elect family coverage for \$48.00 a month. Or you may continue to choose the Buy-Up option for \$9.00 a month for single coverage or \$65.00 a month for family coverage. The buy-up plan includes Orthodontic coverage for all family members, including dependent children. It also includes a \$1,750 plan year maximum on dental benefits and a \$1,500 LIFETIME maximum on Orthodontic services per member.

PLAN FEATURES	BASE PLAN BENEFITS	BUY-UP OPTION BENEFITS
Deductible (Single/Family)	\$25 deductible per member per plan year (maximum of 3 deductibles per family)	\$25 deductible per member per plan year (maximum of 3 deductibles per family)
Plan Year Maximum	\$1,250 per member	\$1,750 per member
Out-of-Network	Paid at 90th percentile	Paid at 90th percentile
Diagnostic and Preventive (Exams and Cleanings)	Covered at 100%	Covered at 100%
Restorative (Fillings and Root Canals)	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
Supplemental (Oral Surgery and Anesthesia)	Covered at 80%, subject to deductible	Covered at 100%, subject to deductible
Prosthetic (Crowns and Dentures)	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible
Periodontic (Gum Disease)	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible
Orthodontic (Braces)	N/A	Covered at 50% Lifetime maximum of \$1,500 per member. Benefits to all family members.

Enrollment Dates: August 19th - September 4th, 2024

For Assistance: payroll@hoover.k12.al.us

Vision Insurance

Hoover City Schools will continue to offer voluntary vision using the same VSP Choice Vision Network, only now administered by Guardian starting October 1, 2024. VSP Choice/Vision PPO providers may be found by visiting www.guardianlife.com > Find a Vision Provider > VSP > search using your zip code. The plan offers a comprehensive package of vision benefits designed to promote proper eye health. With many years of success in the health benefits industry, VSP Choice/Vision PPO administered by Guardian offers uncompromising standards of excellence. Your contributions to your vision plan will be deducted from your paycheck on a pre-tax basis. This will allow you significant savings in the taxes you pay from your paycheck. Please review the plan description and rates below. Enrollment in the Guardian vision plan is only allowed at each open enrollment period or during a qualifying life event. You may not drop the vision plan during the benefit year without a qualifying event. All members enrolled in vision will receive a new Vision ID card in the mail from Guardian following open enrollment.

PLAN FEATURES	IN-NETWORK BENEFITS	OUT-OF-NETWORK BENEFITS
Comprehensive Eye Exam (once every 12 months)	\$20 copay	Covered up to \$45 allowance
Eyeglass Lenses (once every 12 months)		Covered up to:
Single	\$20 copay	\$30 allowance
Bifocal	\$20 copay	\$50 allowance
Trifocal	\$20 copay	\$65 allowance
Lenticular	\$20 copay	\$100 allowance
Eyeglass Frames (once every 24 months) (20% off the additional amount when patients choose a frame that exceeds the allowance. Available from all in-network providers, except Costco locations.)	\$130 allowance after eyewear copay	Covered up to: \$70 Allowance
Costco	\$70 Allowance	
Contact Lenses		
Contact Fitting and Evaluation	Standard or premium fit cover full with a copay not to exceed \$60	Applied to the allowance for the contact lenses
Elective Lenses	Covered up to \$130 allowance	Covered up to \$105 allowance
Necessary	Covered after eyewear copay	Covered up to \$210 allowance

VISION RATES (MONTHLY)	
Employee Only	\$7.81
Employee + Family	\$16.78

Employer Paid Basic Term Life & Accidental Death & Dismemberment (AD&D) Insurance

Hoover City Schools provides a basic life and accidental death & dismemberment (AD&D) benefit at no cost to you! This benefit is available to all Full Time Employees working 20 or more hours per week, and is offered through Mutual of Omaha. The plan offers a benefit of two and a half (2.5) times your annual salary up to a maximum benefit of \$500,000. The AD&D amount is equal to the amount of your life insurance benefit.

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For Assistance: payroll@hoover.k12.al.us

Voluntary Term Life and AD&D Insurance

In addition to your employer-paid life insurance, you have the opportunity to purchase voluntary term life insurance (VTL) protection for yourself, your spouse and your children on a voluntary payroll deducted basis through Mutual of Omaha. Your individual cost varies depending on age and will be provided to you at the time of enrollment through Plansource.

On Yourself: You can be insured for amounts of life insurance from \$10,000 to \$300,000 in \$10,000 increments. In no event shall Life Insurance Benefits exceed \$300,000. New Hires may elect an amount up to the maximum on a guarantee issue basis (no medical questions), however this is only available at your new hire eligibility period. **If you are currently enrolled in the VTL program, you may increase your coverage by \$50,000 (not to exceed the maximum) with no medical questions during this open enrollment only. If you are not enrolled today, or you would like to increase by more than \$50,000, you must complete Evidence of Insurability (EOI). EOI is a series of medical questions you must complete which will determine your acceptance or declination for the coverage. This is done directly and confidentially with Mutual of Omaha in PlanSource. Please note, no coverage elected that is pending EOI approval is effective until an approval letter is sent to you as well as the Board. The Board will automatically approve your coverage in the PlanSource system upon acceptance, but note that the approval date may be past October 1.**

On your Dependents: You have the option to cover your spouse in increments of \$5,000 up to 100% of your benefit amount or \$30,000, whichever comes first. Your spouse must not be disabled or confined to a hospital at the time of enrollment. You may also elect to provide coverage for eligible dependent children in increments of \$1,000 up to \$10,000. You must cover yourself in order to be eligible to cover your dependents. All requests for new or increased spouse and dependent children coverage will be subject to the same Evidence of Insurability (EOI) rules above.

The amount of the Voluntary Accidental Death & Dismemberment (AD&D) insurance benefit is equal to the amount of voluntary term life insurance for employees and dependents if elected.

Voluntary Short Term Disability Insurance

If you became disabled tomorrow and couldn't work for several months, would you have enough sick leave or savings to cover your living expenses during that time? If not, you may want to consider short term disability insurance.

Short Term Disability provides income replacement in the event of a disability that occurs on or off the job and includes sickness and pregnancy. If disabled, benefits are eligible to begin after 30 days and can run for up to 22 weeks or until you were able to return to work. Disabilities lasting longer than 22 weeks qualify for long term disability (below). Short Term Disability Insurance does have a pre-existing limitation of 3/6. This means that if you sought or received medical advice for a medical condition three months prior to the effective date, it will be considered a pre-existing condition and will not be covered unless you are treatment-free for six months after the effective date of coverage. To be eligible for the coverage, you must be a Full Time employee working 20 or more hours per week and be actively at work on the effective date.

PLAN FEATURES	BENEFITS
Weekly Benefit	60%
Maximum Weekly Benefit	\$1,500
Elimination Period	30 days
Maximum Benefit Period	22 weeks

Short Term Disability Insurance does have a pre-existing limitation of 3/6. This means that if you sought or received medical advice for a medical condition three months prior to the effective date, it will be considered a pre-existing condition and will not be covered unless you are treatment-free for six months after the effective date of coverage. To be eligible for the coverage, you must be a Full Time employee working 20 or more hours per week and be actively at work on the effective date.

The Short Term Disability with Mutual of Omaha is offered each open enrollment on a guarantee issue basis. Although the coverage is guarantee issue, the benefit still does carry a pre-existing condition limitation, and may only be elected at each open enrollment. Please take the time at this open enrollment period to determine if enrollment is right for you and your family.

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For Assistance: payroll@hoover.k12.al.us

Important – The Short Term Disability benefits will not pay in addition to any sick or vacation paid leave you have accrued. **You must exhaust all accrued paid leave before any disability benefits are paid.** Benefits begin after the 30 day elimination period if your sick and vacation accrued days are already exhausted at that time. It is important to evaluate the number of paid leave days you have accumulated to determine whether the Short Term Disability benefit is a good fit for you.

Employer Paid Long Term Disability Insurance

Hoover City Schools provides all Full Time Employees working 20 or more hours per week with Long Term Disability Insurance through Mutual of Omaha. This plan provides you with the security of knowing you will have income replacement in the event of an extended disability for accident or illness. You must be actively at work with Hoover City Schools on the day your coverage takes effect. Upon approval of a disability claim, you will receive 60% of your monthly salary up to a maximum monthly benefit of \$9,000 once you have been out of work for 180 days. The maximum duration of the benefit is until Social Security normal retirement age. Review your current situation, including the amount of vacation, personal and sick days you have available, to determine if you might have a need to supplement this coverage with voluntary short term disability coverage.

Long Term Disability Insurance does have a pre-existing limitation of 3/12. This means that if you sought or received medical advice for a medical condition three months prior to the effective date, it will be considered a pre-existing condition and will not be covered unless you are treatment-free for twelve months after the effective date of coverage.

Important – The Long Term Disability benefits will not pay in addition to any sick or vacation paid leave you have accrued. You must exhaust all accrued paid leave before any disability benefits are paid. Benefits begin after the 180 day elimination period if your sick and vacation accrued days are already exhausted at that time.

Group Critical Illness Insurance

Critical Illness with Cancer coverage is offered through Mutual of Omaha on a voluntary basis. Critical Illness Insurance will pay a lump sum benefit at the diagnosis of a covered illness. You choose the level of coverage with employee benefit amounts of \$10,000 or \$20,000 and spouse benefit amounts of \$5,000 or \$10,000. You can use the money to pay for copays, deductibles, childcare, transportation, lodging or any other expenses that you may have.

If you are a new hire, coverage for both you and your spouse is available on a guarantee issue basis during your new hire eligibility date. During open enrollment, if you are not already enrolled, you may elect \$10,000 on yourself and on your spouse on a guarantee issue basis. Any increase or new election of more than \$10,000 on yourself or your spouse will require Evidence of Insurability with Mutual of Omaha. Critical Illness coverage with Mutual of Omaha carries a 3/12 pre-existing conditions exclusion. This means that if you were treated for a medical condition three months prior to the effective date, it will be considered a pre-existing condition and will not be covered unless you are treatment-free for twelve months after the effective date of coverage.

WHAT IS COVERED?

The following specified critical illnesses are covered under the base plan:

- Cancer
- Carcinoma in situ
- Heart attack
- Major organ failure
- End-stage renal (kidney) failure
- Coronary artery bypass surgery
- Benign brain tumor
- Coma
- Stroke
- Other covered conditions include, ALS, Alzheimer's Disease, Parkinson's Disease.

Please refer to the policy for complete details and coverage amounts about these covered conditions.

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For Assistance: payroll@hoover.k12.al.us

You can use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis. Some conditions, such as Cancer, Stroke and Heart Attack, can be paid more than once. See the Reoccurrence benefit information listed below.

The following is automatically included in your plan:

WELLNESS BENEFIT

This benefit can pay \$75 per calendar year per insured individual if a covered health screening test is performed including:

- Blood Tests
- Chest X-rays
- Stress Tests
- Pap Smear
- Mammograms
- Electrocardiogram (EKG)
- Colonoscopies
- Prostate-Specific Antigen (PSA)

A full list of covered tests will be provided in your certificate.

REOCURRENCE BENEFIT

This benefit can provide:

- An additional payout for a second occurrence of:
 - Cancer - Organ Transplant - Heart attack - Stroke
- 12 months must elapse between occurrences of the same condition
- A benefit payout of 100%

WHO IS ELIGIBLE?

- All employees who are actively at work
- Spouse rates are based on age of employee
- Child(ren) newborn up to their 26th birthday

All eligible children are automatically covered at 25% of the employee benefit amount at no additional cost. Eligible children are covered for the same conditions as the employee and the following specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. Diagnosis must occur after the child's coverage effective date.

In addition to those listed, we also cover Club Foot, Muscular Dystrophy and Type 1 Diabetes.

Reduction of benefits -The benefit amount for the employee and spouse reduces by 50% on the first policy anniversary date after the insured individual's 70th birthday. Premiums will not be reduced. For coverage purchased after age 70, benefit amounts will not be reduced.

Being "actively at work" means that on the day you apply for coverage, you are working at one of your company's business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if your normal duties are limited or altered due to your health or if you are on a leave of absence.

Carcinoma in Situ (Non-Invasive Cancer) means Diagnosis of cancer in which the tumor or cells still lie within the tissue of origin without having invaded neighboring tissue or regional lymph nodes.

Accident Insurance

BECAUSE MEDICAL INSURANCE DOESN'T COVER EVERYTHING.

If you and your family are active, chances are, you're no stranger to a hospital emergency room. Even with medical insurance, a fall while bicycle riding or your child's sprained ankle at soccer practice can cost you a bundle in out-of-pocket expenses. Are you financially prepared for all of the medical and non-medical costs of treatment and recovery from a serious injury?

FINANCIAL SUPPORT TO GET YOU BACK ON YOUR FEET

- No matter what kind of medical coverage you have, you will have out-of-pocket costs that could really set you back financially
- Mutual of Omaha pays you cash benefits based on covered injuries, treatments and services

Enrollment Dates: August 19th - September 4th, 2024

For Assistance: payroll@hoover.k12.al.us

- Payments go directly to you, and you can pay for other expenses, like traveling to the hospital, childcare and lost income from missed work

HERE'S AN ILLUSTRATION OF HOW MUTUAL OF OMAHA ACCIDENT INSURANCE WORKS

While the plan offered by your employer may differ, here's an example of how Mutual of Omaha Accident Insurance helped John. While John was hiking in a local park, he fell and tore cartilage in his knee. He went to the hospital emergency room for treatment and stayed overnight. The doctor gave him a brace and scheduled him for a follow up visit.

SEE HOW ACCIDENT INSURANCE OFFSET JOHN'S EXPENSES:

Ambulance	\$200	Knee Brace	\$100
Hospital Admission	\$1,000	X-ray	\$50
Emergency Room Visit	\$150	Knee Cartilage Tear	\$500
Hospital Confinement (2 days)	\$400	2 Follow-up Visits with Dr.	\$150
Medical Resonance Imaging (MRI)	\$150		
TOTAL CASH BENEFIT PAID TO JOHN: \$2,700			

ACCIDENTAL INJURY INSURANCE WITH MUTUAL OF OMAHA IS EASY

- No health or medical questions to answer
- Convenient payroll deduction
- Take the coverage with you if you leave your current employer
- Annual \$50 Health Screening Benefit

UNFORTUNATELY, AN ACCIDENT COULD HAPPEN TO YOU. ARE YOU FINANCIALLY PREPARED?

- Over 40 million Americans received emergency room treatment for an accidental injury¹
- 63% of Americans *with medical insurance* used all their savings for out-of-pocket medical costs³
- The average cost of an emergency room visit in the U.S. is \$2,168⁴

Enroll now, and protect your finances from the unexpected with Mutual of Omaha Accident Insurance!

Employee Assistance Program

Mutual of Omaha provides you and your family an EAP program to help you and your family cope with life, from the everyday to the unexpected. Your EAP professional team is here to assess your needs and handle your concerns in a confidential, respectful manner. Your EAP benefits are provided through your employer and there is no cost to you for utilizing EAP services. If additional services are needed, your EAP will help locate appropriate resources in your area. Your plan provides up to three face to face visits with a counselor. If you need help visit mutualofomaha.com/eap or call 800-316-2796 for 24/7 confidential consultation and resource services.

Travel Assistance Program

Mutual of Omaha proved a Travel Assistance Program to help you and your family avoid unexpected bumps in the road anywhere in the world. This program is provided to you at no cost and is available any time you travel more than 100 miles from home. The program offers pre trip assistance, emergency travel support services and medical assistance while traveling on a single trip for up to 120 days in length. Travel Assistance is available toll free 24 hours a day, 7 days a week. For inquiries withing the US, please call 1-800-856-9947. For inquiries outside the US, call collect 312-935-3658.

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Will Preparation

Mutual of Omaha is also now proud to announce to you Will Preparation services provided by EPOQ, Inc. As a full time employee of Hoover City Schools you will now have access to these benefits at no cost to you. Epoq, Inc. (Epoq) provides FREE online will preparation to all Hoover City Schools Full time employees through our partnership with Mutual of Omaha. Creating a will is an essential part of estate planning. While many people recognize the importance of purchasing life insurance, less than 50 percent have a legal will. In just 10 minutes, you can create a personalized will. Here's how it works:

- Log on to www.willprepservices.com
- Use the code MUTUALWILLS to register
- Answer a few simple questions about your estate
- Download, Print and Share any documents instantly

Next Steps

Please review this enrollment guide carefully in preparation for the upcoming 2024 - 2025 annual enrollment period. This will be your only opportunity to enroll in the benefits program for the 2024 - 2025 plan year.

Important Telephone Numbers and Websites

Employee Self-Service Portal	PlanSource	payroll@hoover.k12.al.us	https://benefits.plansource.com/
Medical Insurance	BlueCross BlueShield of Alabama	1-800-327-3994	www.bcbsal.org/peehip1/
PEEHIP	Public Education Employees' Health Insurance Plan	1-877-517-0020	www.rsa-al.gov
Section 125 Flexible Benefit Plan	Murfee Meadows	1-205-871-9515 1-205-871-9519 (fax)	www.murfeemeadows.com
Dental Insurance	Guardian	1-800-627-4200	Find a Dental Provider: www.guardianlife.com
Vision Insurance	Guardian	1-800-627-4200	Find a Vision Provider: www.guardianlife.com Search VSP
Basic Life and AD&D Insurance	Mutual of Omaha	1-800-775-8805	www.mutualofomaha.com
Voluntary Term Life and AD&D Insurance		1-800-775-8805	
Long Term Disability		1-800-877-5176	
Short Term Disability		1-800-877-5176	
Critical Illness Insurance		1-800-775-8805	
Accident Insurance		1-800-775-8805	
Employee Assistance Program		1-800-316-2796	
Travel Assistance		1-800-856-9947	

The information in this guide should in no way be construed as a promise or guarantee of employment or benefit coverage. Pricing, underwriting, plan specifics and all other product features are solely that of the Insurance Company. If there is a conflict between the information in this guide and the actual plan document or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies and plan documents available from the Benefits Department.

Enrollment Dates: August 19th - September 4th, 2024
For Assistance: payroll@hoover.k12.al.us