

# Redlands Unified Insurance Committee

## Health and Welfare Benefits Plan



Welcome to the Redlands Unified School District Insurance Committee Health and Welfare Benefits Plan. For additional information and links, please refer to the Health and Welfare Benefits tab on the Redlands Unified School District webpage under Employee Information or under the Risk Management tab.

# REEP Medical Benefit Plans

## Kaiser

HMO 30 Plan

Kaiser Senior Advantage (over 65)

Deductible HMO 500

## Anthem

HMO 30 Plan

DHMO 500 Select 40 Plan

## Anthem

PPO 500 Plan

HSA 1600 Plan

HSA 3000 Plan

# Kaiser HMO 30

<b>Office Visit:</b>	<b>\$30 copay</b>
<b>Preventive Care:</b>	<b>No charge</b>
<b>Annual Deductible:</b>	<b>None</b>
<b>In-Patient Hospitalization:</b>	<b>100%</b>
<b>Out-Patient Surgery:</b>	<b>\$30 copay</b>
<b>Emergency Room:</b>	<b>\$100 copay; waived if admitted</b>
<b>Chiropractic:</b>	<b>\$10 copay/visit; 20 visits per year</b>
<b>Out-of-Pocket Maximum:</b>	<b>\$1,500/Single; \$3,000/Family</b>
<b>Prescription Drugs:</b>	<b>\$15 Generic/ \$35 Preferred Brand; 30-day supply</b>



**KAISER PERMANENTE®**

For Kaiser plans here is a quick overview of the plans. There are no changes to these plans.

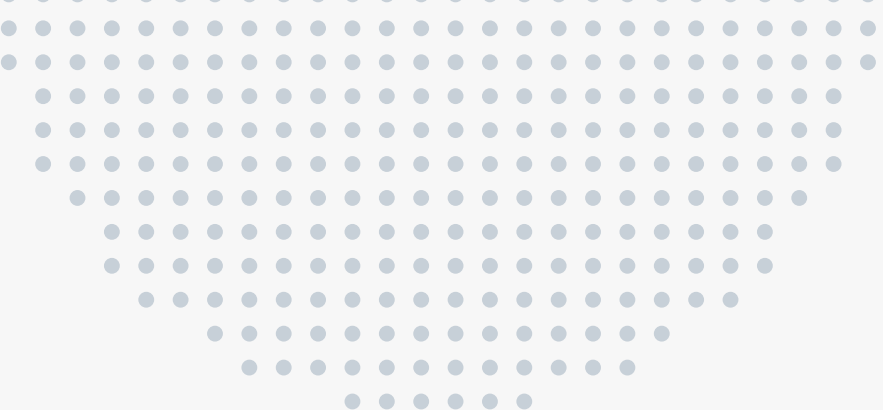
For a detail comparison of these two plans please refer to the District Website or the Benefits Office.

# Kaiser Deductible HMO \$500

<b>Office Visit:</b>	<b>\$20 copay (Deductible waived)</b>
<b>Preventive Care:</b>	<b>No charge</b>
<b>Annual Deductible:</b>	<b>\$500/Individual; \$1,000/Family</b>
<b>In-Patient Hospitalization:</b>	<b>20% coinsurance, after deductible</b>
<b>Out-Patient Surgery:</b>	<b>20% coinsurance, after deductible</b>
<b>Emergency Room:</b>	<b>20% coinsurance, after deductible</b>
<b>Chiropractic:</b>	<b>\$10 copay/visit; 30 visits per year</b>
<b>Out-of-Pocket Maximum:</b>	<b>\$3,000/Single; \$6,000/Family</b>
<b>Prescription Drugs:</b>	<b>\$10 Generic/ \$30 Brand after \$100 Rx deductible</b>

# Anthem HMO Plans

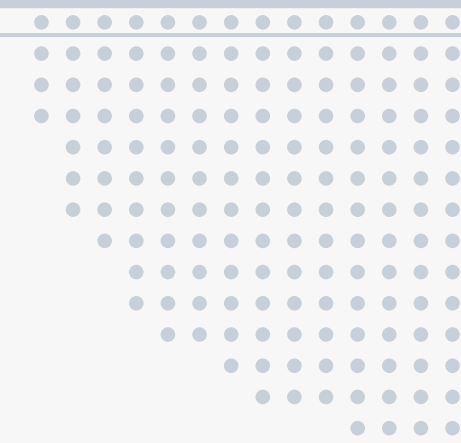
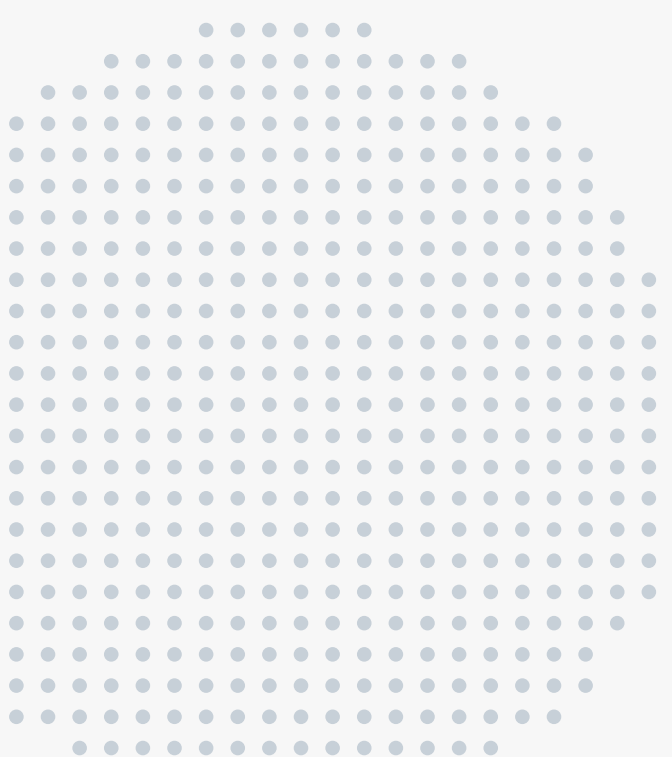
Network	Anthem DHMO 500 Select	HMO 30 Full Network
Office Visit	\$40 copay	\$30 copay
Annual Deductible	\$500/Single;	None
In-Patient Hospital	\$1,000/Family	100%
Out-Patient	Deductible, then	100%
Surgery	\$250/admit	\$500/Single;
Out-of-Pocket Max	Deductible, then	\$1,500/Family
Prescription Drugs	\$250/admit	\$15 Generic
Rx Copays	\$1,500/Single; 4,500/Family \$15 Generic \$250 Individual/ \$500 Family Brand Deductible \$40 Preferred Brand \$80 Non-Preferred Brand	\$250 Individual/ \$500 Family Brand Deductible \$40 Preferred Brand \$80 Non-Preferred Brand



## PPO 500

Here is a quick overview of the Anthem PPO plans and there are NO plan changes to the medical PPO plans.

	In-Network	Out-of-Network
Office Visit:	\$30 copay (deductible waived)	30% after deductible
Annual Deductible:	\$500/Single; \$1,500/Family	\$1,000/Single; \$3,000/ Family
Hospitalization:	10% after deductible	30% plus \$500 fee after deductible
Out-of-Pocket Max:	\$3,000/Single; \$9,000/Family	\$6,000/Single; \$18,000/Family
Prescription Drugs		
Tier 1 Pharmacy: \$10 Generic , \$30 Preferred Brand, \$10 plus difference in cost between the generic and brand name drug when a generic equivalent is available		
Tier 2 Pharmacy: Additional \$15 added to each copay		



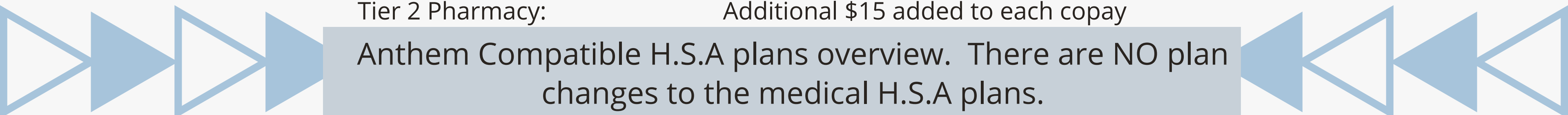
# Anthem Compatible Plans (HDHP)



## H.S.A. 1600 (Formerly H.S.A. 1)

	In-Network	Out-of-Network
Annual Deductible:	\$1,500/Single; \$3,000/Family	\$1,500/Single; \$3,000/ Family
Office Visit:	10% after deductible	30% after deductible
In-Patient Hospitalization:	10% after deductible	30% plus \$500 fee after deductible
Out-of-Pocket Max:	\$3,000/Single; \$9,000/Family	\$9,000/Single; \$18,000/Family
Prescription Drugs:	After Deductible	In-Network copay + 50%
Tier 1 Pharmacy:	\$10 Generic , \$30 Preferred Brand	
Tier 2 Pharmacy:	Additional \$15 added to each copay	

Anthem Compatible H.S.A plans overview. There are NO plan changes to the medical H.S.A plans.



## H.S.A. 3000 (Formerly H.S.A. 2)

	In-Network	Out-of-Network
Annual Deductible:	\$3,000/Single; \$6,000/Family	\$3,000/Single; \$6,000/ Family
Office Visit:	10% after deductible	30% after deductible
In-Patient Hospitalization:	10% after deductible	30% plus \$500 fee after
Out-of-Pocket Max:	\$4,000/Single; \$8,000/Family	\$9,000/Single; \$18,000/Family
Prescription Drugs:	After Deductible	In-Network copay + 50%
Tier 1 Pharmacy:	\$10 Generic , \$30 Preferred Brand	
Tier 2 Pharmacy:	Additional \$15 added to each copay	



# Anthem H.S.A. Compatible Plans (High Deductible Health Plan)

Anthem PPO H.S.A. uses Health Equity for their banking services – they provide coordinated accounting for claims and balances.

Members will receive new Anthem ID cards

Employees must initiate enrollment to open the bank account with Benefit Wallet

Members will receive a Welcome Packet from Anthem

- Benefit Wallet Fees
- \$15 - One time set-up fee
  - \$2.95 - Monthly account management fee
  - \$1 - ATM cash withdrawal fee
  - \$5 - Replacement/Additional Debit Card

Redlands USD offers an H.S.A. compatible PPO plan or sometimes referred to as High Deductible Health Plan. The H.S.A. Plans offers a banking component that allows you to set pretax dollars into this bank account which can be used for IRS Qualified Medical Expenses. Health Equity offers the banking services for the H.S.A. plans and listed on the slide are additional information and fees associated with this plan.

For more information on H.S.A. accounts please refer to the District Website or your Benefits Office.

# Express Scripts Rx Cost Saving Programs (Anthem Plans)

Your pharmacy benefit through Express Scripts has cost savings programs built in. We will review them:

**Select Home Delivery** - This program provides you the choice to have Maintenance Medications set up for home delivery. Home delivery offers 3 months of medication sent to your home for the cost of 2 copays. This saves members a copay.

**Utilization Management Programs** like Step Therapy, Prior Authorization & Drug Quantity Management are in place to control rising prescription costs thus saving members money.

As a reminder, the **Keenan Pharmacy Care Management (KPCM) Program** is the Pharmacy Vaccination Program. This program is for REEP Anthem PPO/H.S.A./MVP plans only. This program will allow members to get vaccines at a pharmacy. HMO members can get vaccines through their providers office or medical group.

Also, the **Migraine Care Value Program** is for all REEP Anthem members. This program will provides Exclusive Home Delivery for members taking migraine medication for example: CGRP inhibitors. This program will create medication reliability, improve clinical outcomes and maximizes savings for the member.

No other changes to Express Scripts prescription drug plans other than the above-mentioned.

**New** Screen RX program provides early detection and intervention to improve member adherence.

**Select Home Delivery** program provide maintenance medications to be set up for home delivery

**Utilization Management** programs control rising prescription costs and save members money

**Keenan Pharmacy Care Management (KPCM) Program** for Anthem PPO/HSA/MVP member to access vaccines at the pharmacy

**Migraine Care Value Program** for all REEP Anthem members provides Exclusive Home Delivery for members taking the CGRP inhibitors and creates medication reliability, improves clinical outcomes and maximizes savings



# Express Scripts Rx for Anthem (cont.)

## Specialty Medications Including Injectables

- Express Scripts: Acredo Specialty

- Up to a 30-day supply per copay

## Express Advantage 2-Tiered Pharmacy Network

Tier 1 Pharmacies include but are not limited to: Rite Aid, Costco, Wal-Mart, Albertsons, Vons, Stater Bros.

Tier 2 Pharmacies include but are not limited to: CVS, Walgreens, Target and The Medicine Shoppe - \$15 Additional copayment

Call Express Scripts if you have questions at 1-888-806-4969 or go online at [www.express-scripts.com](http://www.express-scripts.com).

We want to remind you that for Specialty Medications including injectable medications are filled by Acredo Specialty.

We also want to remind you that our prescription plan has a tiered Network and we encourage you to use the Tier 1 pharmacies. If you chose to use Tier 2 they may charge an additional \$15 copay.

# Out-of-State Options

## Dependents Living Out-of-State

### **Kaiser HMO**

- Urgent Care & Emergency Care

### **Anthem HMO**





- Urgent Care & Emergency Care
- Away From Home Guest Membership – 800-827-6422
- HMO Coverage if Contract HMO is Available in the Area
- Must Complete Application to Qualify and Enroll

For dependents living out of state Kaiser offers Urgent Care & Emergency Care. If this option is utilized please be sure to keep copies of the receipts/billing to submit to Kaiser for possible reimbursement.

Anthem offers an Away from Home Guest membership, which gives dependents access to Primary care. Anthem also offers Urgent Care & Emergency Care to all other non-covered areas.

Please reach out to Anthem for details as this benefit is offered in specific areas only and you must complete an application to qualify.

# REEP Wellness Program – Omada Whole Person

Omada for Prevention	Omada for Diabetes	Omada for Hypertension	Omada for Musculoskeletal
			
<ul style="list-style-type: none"> <li>+ Prediabetes</li> <li>+ Cardiometabolic Risk</li> </ul>	<ul style="list-style-type: none"> <li>+ Type 1 Diabetes</li> <li>+ Type 2 Diabetes</li> <li>+ Diabetes and Hypertension</li> </ul>	<ul style="list-style-type: none"> <li>+ Hypertension</li> <li>+ Hypertension and Diabetes</li> </ul>	<ul style="list-style-type: none"> <li>+ Injury Prevention</li> <li>+ Acute and Chronic Pain</li> </ul>

This program focused on prevention for diabetes & hypertension and weight management.

New condition additions include Diabetes, Hypertension and Musculoskeletal conditions.

REEP Wellness Program for all Anthem and Kaiser members will continue offering the Omada Health focusing on prevention on Diabetes and hypertension Prevention, and Weight Management and now will include Diabetes, Hypertension and Musculoskeletal conditions.

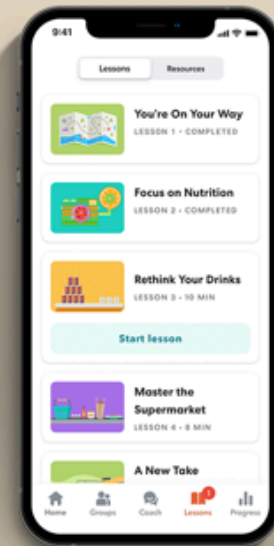
This health management program offers more robust outcomes, return on investment (ROI), and value on investment (VOI) than the previous program.

# REEP Wellness Program – Omada Health

In conjunction with Omada Health, Health Enhancement Systems (HES) is an online platform that will have engaging wellness challenges for **All REEP Members**.



*A new way  
to get healthy*



Goals of HES:

- Provide 4 to 12-week stand-alone wellness challenges to motivate healthy behaviors.
- Provide incentives to promote member enrollment and engagement in the program components.
- Promote wellness challenges between districts.
- Includes mobile app and online portal.

Another New REEP Wellness Program is the Health Enhancement Systems (HES).

This is an Online platform offers Wellness Challenges for All REEP Members. Wellness challenges encourage and motivate healthy behaviors and allows for friendly competitions between districts. HES programs will be provide 4 to 12 week wellness challenges. HES will be accessible through a mobile app or/and an online portal.

Additional information and promotional flyers will be out soon.



## Hearing Benefit Plan

Effective: 7/1/2020

Group: CIGCS Trust

**Hearing Exam:**  
Routine hearing exam included

**Hearing Aid(s):**  
\$1,000 per ear  
Frequency: Once every 60 months

Call EPIC to register: 1-866-956-5400, TTY 711

# Hearing Aid Programs & Discounts

	DELTA DENTAL	amplifon Hearing Health Care.	QualSight LASIK
	Amplifon		QualSight
Products and services	Discounts on hearing aids and one year of free follow-up care		Discount on LASIK eye surgery, including pre- and post-operative visits
Savings	62% average savings off retail hearing aid pricing <sup>2</sup> , with a best-price guarantee of 5% <sup>2</sup>		40 to 50% off the national average price of traditional LASIK eye surgery <sup>4</sup>
Access	Nationwide network of providers		Over 1,000 LASIK locations nationwide <sup>5</sup>
Quality	Leading brands featuring the latest hearing aid technology and a three-year product warranty		Experienced LASIK surgeons who have collectively performed over 7.5 million procedures <sup>6</sup>
Get started	<ol style="list-style-type: none"> <li>1. Call Amplifon.</li> <li>2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment.</li> <li>3. Amplifon will send you and your provider the details to activate your discounts.</li> <li>4. Save on hearing aids, and receive complimentary batteries for two years.</li> </ol>		<ol style="list-style-type: none"> <li>1. Call QualSight.</li> <li>2. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery.</li> <li>3. Receive written confirmation, including pricing information and directions to your provider's office.</li> <li>4. Pay a discounted price for LASIK services.</li> </ol>
Website	amplifonusa.com/deltadentalins		qualsight.com/-delta-dental
Phone	888-779-1429		855-248-2020

Redlands USD has three hearing aid benefits available to employees

- EPIC Hearing Program will continue to be bundled with the vision program at no cost to employees. All employees and dependents enrolled in vision will continue to have access to EPIC Hearing and a \$1000 per hearing aid per ear every 5 years.
- Amplifon is a Discount Program offered by Delta Dental which is available to all employees (benefit eligible and non-eligible).

# Pet Insurance by Nationwide

\*Enroll for Voluntary Pet Insurance through Nationwide's personalized link <http://www.petinsurance.com/Redlands>. For questions, please call Nationwide at 877-738-7874.

<u>Coverage details</u>	Medical w/Wellness	Medical
Injury & Illness	✓	✓
Congenital	✓	✓
Hereditary	✓	✓
Wellness and Preventive	✓	✗
Prescription Diets	✓	✓
Nutritional Supplements	✓	✓
Behavioral	✓	✓
<b>Additional Coverage</b>		
• Advertising and reward expenses	✓	✓
• Emergency boarding		
• Loss due to theft		
• Mortality benefit		



Choose reimbursement level that fits your needs 70% or 50%



- \$250 annual deductible
- \$7,500 annual maximum
- Coverage offered for Medical only or Medical, Wellness and Preventative
- Use any vet, anywhere:
- No Networks, no preapprovals

To enroll click on the personalized link <http://www.petinsurance.com/Redlands>. Enrolling your pets into this program will reimburse 90%, 70% or 50% of Vet bills after a \$250 deductible. Coverage offered for Medical only & Medical with Wellness. Wellness plan option offers neuter/spay, vaccines and more.

# Voluntary Option ID Theft Protection Plan



**Don't**  
let thieves break your bank!

**Enroll today for just \$12 tenthly!**



REEP ID Theft Protection &  
Resolution Services

ID Theft Protector offers unlimited identity theft restoration services for you and your family to help easily recover from identity theft.

ID Theft cover Employees with 24/7 credit monitoring, 24/7 emergency assistance center and ID theft recovery services to for employee, spouse and dependents.

- **Helps families fight the fastest-growing crime in America - Identity Fraud**
- **Covers Employees, Spouses/DP's and Children 21 or under who live at home or to age 24 for full time students for \$12 per family a month; 10thly**
- **Unlimited 24 x 7 x 365 toll-free customer access to multilingual (25 languages spoken) Worldwide Assistant Center**

# EMPLOYEE ASSISTANCE PROGRAM - EAP

Five Face-to-Face Sessions with Licensed Clinician per issue – No copay

- Stress, Anxiety, Depression
- Emotional / Work Issues
- Substance Abuse
- Grief and Loss, Bereavement
- Relationship Problems
- Anger Management
- Domestic Violence
- Work & Life Services
- Legal and Financial Counseling
- Identity Theft Recovery Service
- Daily Living Services

**Live your best life!**  
Take advantage of EAP's free resources and support.

Life can surprise you with its many ups and downs. That's why the Employee Assistance Program (EAP) is here for you – 24/7, 365 days a year. Whether you're struggling to find **child care**, plan for **retirement** or cope with **addiction**, we can help. EAP offers:

- One-on-one counseling by phone, in-person and online.**
- Legal and financial consultations.**
- Web-based tools and resources:**
  - Articles, checklists, quizzes and other educational materials
  - Webinars, podcasts and eLearning modules about everything from **parenting** and **identity theft** to **disaster preparedness**
  - Legal forms, including **wills**, **living trusts** and **rental agreements**
  - LiveCONNECT instant messaging with a work-life specialist
- Support on the go:**
  - The online and mobile **myStrength** program serves as a "health club for the mind," connecting you to emotional health resources for managing **depression**, **anxiety**, **stress**, **substance use** and **sleep issues**.
  - LiveHealth Online for virtual visits with a licensed therapist
  - **@AnthemEAP on Twitter**. Enjoy daily well-being information and tips.
  - **The WellPost blog at anthemEAP.com**. Read about a wide range of work-life topics, written by experts in their fields.

**Whatever life throws at you, remember that you're not alone. When you contact EAP, you'll reach a real person dedicated to your immediate needs.**

**Ready to get started?**  
Just call (800)999-7222 or visit [anthemEAP.com](http://anthemEAP.com) and enter REEP. EAP services are available to you and members of your household for free. Everything you share is confidential and stays between you and EAP.\*

\*In accordance with federal and state law, and professional ethical standards.  
Language Access Services: (711) 711-7111  
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This EAP plan is for all district employees and all immediate family members living in the same household, including non-benefited individuals.

MyStrength is also a new service included in the Anthem EAP program. It is an online platform that offers free videos to support emotional health and wellbeing. In addition, MyStrength is also available through Kaiser.

My Strength is available through the my strength app on android or apple. Flyers for all these new services will be on your District Website or Benefits Office.



# District Married Couples

Married couples who are both employed by RUSD have no employee contribution and may submit copays and deductibles to the district for reimbursement up to allotted reimbursement pool. Married couples may not enroll in a benefit plan as individuals.

## Medical

- May not enroll as individuals
- One is primary the other will be covered as a dependent
- No employee contribution – copays & deductibles may be turned in to the district for reimbursement up to allotted reimbursement pool

## Dental

- May not enroll as individuals
- One is primary the other will be covered as a dependent

## Vision

- May not enroll as individuals
- One is primary the other will be covered as a dependent

