

2025 Employee Benefits Enrollment Presentation

Agenda

- Benefit Enrollment Period
- Benefit Eligibility
- Benefit Plan Overview
- Enrollment Process
- Questions & Answers

Benefit Enrollment Periods

Current Employees – Open Enrollment: May 20, 2025 to June 6, 2025

- ✓ Employees can make changes to their employee benefits elections during the open enrollment period.
- ✓ Changes made during this period will be effective **7/1/2025**

New Hires / Newly Benefit Eligible

- ✓ Employees can elect benefits upon hire or initial benefits eligibility.
- ✓ Elections must be made within a 30-day period
- ✓ Coverage is effective 1st of the month following date of hire / benefit eligibility.

Elections made during this period will remain in effect until the end of the plan year (6/30), unless you experience an IRS-approved “qualifying event”.

Approved qualifying events include:

- Marriage or Divorce
- Death
- Birth or adoption of a dependent
- Change in employment status
- Change in dependent’s eligibility status
- Loss of or significant change to your current coverage
- Judgment, decree or court order

You have 30 days from the date of the event to notify Lynda Swift, HR Generalist x8942.

Who is Eligible?

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

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

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

- Your legal spouse
- Your dependent children

Benefit Plan Overview

Benefit Overview

- Medical
 - Carrier Change from ConnectiCare to Cigna
 - No change to plan design
- Dental - Cigna
- Voluntary Vision - Unum
- Health Savings Account – Health Equity
- Flexible Spending Account – Health Equity
- Life and Disability - Prudential
- Colonial Products

Medical/Rx – Plan Highlights

Employees currently enrolled in the medical plan will be automatically transferred to the Cigna medical plan for July 1, 2025.

ID cards will be mailed prior to the 7/1/2025 plan start date; **Digital ID cards** are available on-demand via the myCigna.com mobile app and member website.

Provider network: Cigna Open Access Plus

- ✓ The Cigna provider network is a national network.
- ✓ The Connecticare and Cigna provider networks were compared and there was a strong overall match.
- ✓ **Behavioral Health (BH) providers:** The BH network match was strong, but there were providers that were in-network with Connecticare that will be out-of-network with Cigna. To minimize disruption, Cigna has agreed to an automatic 12-month transition of care. This means out-of-network BH claims will be considered in-network for a 12-month period (7/1/2025 to 6/30/2026).

Medical/Rx – Plan Highlights

Cigna Choice Fund Open Access Plus HSA Plan		
	In-Network	Out-of-Network
Annual Deductible	\$2,250 per individual \$4,500 per family	
Employer HSA* Contribution	\$1,125 – individual \$2,250 – family	
Annual Out-of-Pocket Maximum	\$3,000 per individual \$6,000 per family	
	Plan Pays	Plan Pays
Preventive Care	100% deductible does not apply	80% after deductible
Office Visit	100% after deductible	80% after deductible
Lab & X-ray	100% after deductible	80% after deductible
Complex Radiology	100% after deductible	80% after deductible
Inpatient Hospital	100% after deductible	80% after deductible
Emergency Room	100% after deductible	80% after deductible

**Note: HSA is with Health Equity and will be reviewed later in presentation*

Medical/Rx – Plan Highlights

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

Note: For prescriptions obtained through mail order, members will need to contact Cigna’s mail order program through Express Scripts prior to the first order. It is recommended that members refill their current mail order prescriptions through Connecticare prior to 7/1. This will give members time to establish the new mail order service through Cigna. Cigna’s One Guide representatives can help and can be reached at **888-806-5042**.

Medical/Rx – Contributions

Cigna Choice Fund Open Access Plus HSA Plan		
Payroll deductions are on a bi-weekly basis		
	10-month employees (20 pay deductions)	12-month employees (24 pay deductions)
Employee	\$133.88	\$111.56
Employee & Spouse	\$308.01	\$256.67
Employee & Child(ren)	\$275.76	\$229.80
Employee & Spouse & Child(ren) (Family)	\$393.72	\$328.10

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

Cigna One Guide

Cigna One Guide® helps you make informed choices and get the most from your plan, offering personalized support to help you stay healthy and save money.

During enrollment, we're just a call away to help:

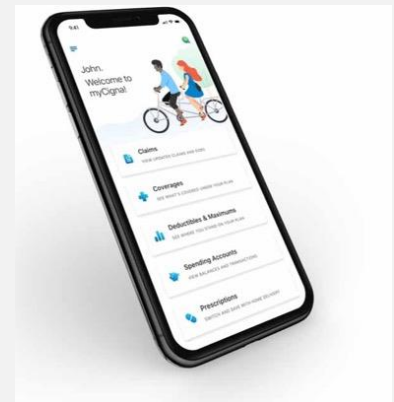
- Answer questions about the basics of coverage for medical plans and products
- Identify the types of health plans available to you to help you choose the one that best meets your needs
- Find out if your doctors are in network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you

Call **888-806-5042**



Your online home for assessment tools, plan management, medical updates and much more:

- Find in-network doctors, dentists and medical services
- View, print and email ID cards
- Review your coverage
- Manage and track claims, account balances and deductibles
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available
- Manage your home delivery prescription orders² or talk with a pharmacist
- Use the Price a Medication feature to explore medication costs³



 Download the **myCigna**[®] app and access your account.¹

For illustrative purposes only.

1. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna[®] features may vary depending on your plan and individual security profile.

2. [Not all plans include home delivery as a covered pharmacy option. Please log in to the myCigna[®] app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.]

3. [Prices shown on myCigna[®] are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna[®] for more information.]

Digital ID Cards

Enjoy easy, secure access to your ID cards.

No longer worry about misplacing your ID. Simply log in to myCigna.com® mobile app or website to view your digital ID card.¹

Getting your digital ID card is easy!

- Log in to myCigna® website or app.
- Click or tap "ID Cards."
- View your card(s) and the cards of any dependents.²

You can **show** your digital ID card on your phone screen, **print** it or **email** it to your doctor's office.

1. The transition to digital ID cards does not apply to the following: all insured medical clients situated in Texas, New York, Florida, and Colorado (ASO will be included); all medical clients situated in Minnesota regardless of funding type; all D-HMO plans situated in Texas; all D-HMO and D-PPO plans situated in Georgia and Minnesota; all vision plans situated in Georgia, Minnesota, and Texas. Clients with situs in Texas, North Carolina, New York, Tennessee, Colorado, Georgia, and Florida will transition beginning with 7/1/2023 new and renewal effective dates unless prohibited by a state mandate.
2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.



For illustrative purposes only.



24/7 Customer Assistance



Reach us 24 hours a day,
seven days a week




Get answers to your health,
claims and benefit questions



Ask for a Spanish-speaking
service representative, or
someone who can translate
one of 200 languages



Order an ID card, update
insurance information,
check claim status
and more

 The answers you need are just a phone call away. Anytime you need us,
feel free to call the toll-free number on your ID card.

Wellness Rewards

The Cigna Wellness Experience includes a rewards program.

- Employees covered by the Cigna medical plan can earn up to \$100 per year
- Complete healthy tasks and earn points towards \$100 reward
- Examples:
 - Complete registration – earn 100 points
 - Take 1,000 steps in a day – earn 10 points
 - Track sleep 10 days a month – earn 100 points
 - Get a flu shot – earn 200 points

Earn points to unlock each level for Wellness Cash:

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	Total Wellness Rewards
Points	7,000	25,000	40,000	60,000	
Rewards	\$10	\$20	\$30	\$40	\$100

- Go to your myCigna® Wellness Experience for a complete list of activities to earn rewards



Additional Cigna Resources



- Virtual Care
 - MDLIVE – Primary, Behavioral, Urgent, and Dermatological Care
 - Visana Health – Virtual Gynecology Clinic
- Cigna Total Behavioral Health online resources
 - myCigna.com guided navigation
 - Happify™
 - iPrevail
- Omada Diabetes Management Program
- Lifestyle Management Programs
 - Weight Management
 - Quit Tobacco
 - Reduce Stress
- IdentityForce® - Identity theft protection

Dental: Cigna

	Cigna Dental
Deductible (applies to Basic and Major services only)	\$50 Individual / \$150 Family
Annual Maximum	\$1,500
Preventive Services (Exams, Cleanings, X-rays)	100% (deductible does not apply)
Basic Services (Fillings, Simple Extractions)	100% after deductible
Endodontics (Root Canal)	100% after deductible
Oral Surgery (Surgical Extractions)	100% after deductible
Major Services (Crowns)	60% after deductible
Orthodontia (dependent children only)	50% after deductible \$1,500 per person per lifetime benefit maximum
Monthly Employee Costs	Employee Only - \$10.64 Employee & Dependents - \$27.72

Network: Total Dental DPPO

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

Voluntary Vision: Unum

	In-Network	Out-of-Network	Frequency
Exam	\$10 copay	Up to \$40	1 per 12 months
Lenses	\$25 copay*		1 per 12 months
Frames	\$120 retail allowance	Up to \$84	1 per 12 months
Contact Lenses (in lieu of eyeglasses)	\$25 copay		1 per 12 months
Elective	\$120 allowance	Up to \$120	
Non-Elective	Covered	Up to \$210	
Employee Monthly Cost:			
Employee		\$7.00	
Employee + Spouse		\$14.00	
Employee + Children		\$15.69	
Employee + Family		\$24.53	

Participating providers include Walmart, Sam's Club, JC Penney, Sear's Optical, America's Best and many more. The vision provider search engine is available 24/7 at EyeMedVisionCare.com/Unum.

*Lenticular and Standard Progressive lenses have allowance. See benefit summary for details.

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

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

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

BUT there are still a few rules:

You have to be eligible to have a HSA

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

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

HSA: How Much Can I Contribute?

	Individual Coverage	Family Coverage
2025 IRS Maximum*	\$4,300	\$8,550
CES Employer Contribution	\$1,125	\$2,250
You can contribute up to:	\$3,175	\$6,300

Please remember:

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

Flexible Spending Account (FSA) – Health Equity / Wageworks

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

HEALTH CARE FSA*

- Health Care FSAs allow you to contribute pre-tax dollars to pay for qualified medical expenses.
- The maximum you can contribute is \$3,300.

DEPENDENT CARE FSA?

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

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

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

Life and Disability: Prudential

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

Colonial Voluntary Benefits

The following voluntary products are available during your enrollment:

Disability Insurance: Helps protect a portion of your income if you are unable to work due to a covered accident or a covered sickness.

Accident Insurance: Helps offset the direct and indirect expenses such as deductibles, co-payments and other costs not covered by traditional health plans.

Cancer Insurance: Helps offset the out-of-pocket medical and indirect non-medical expenses related to the diagnosis of cancer.

Critical Illness Insurance: Helps offset the out-of-pocket medical and indirect nonmedical expenses related to critical illness treatment.

Hospital Confinement Insurance: Helps offset co-payments and deductibles not covered by most major medical plans.

Please contact Karen Coyle at 203-483-1182 or karen@colonialct.com if you have any questions regarding the enrollment process or Colonial products available.

Enrollment Process

2025-26 Enrollment Process

▪ Open Enrollment:

- ✓ Employees currently enrolled in medical coverage will be automatically transferred to the Cigna medical plan for 7/1/2025.
- ✓ Employees currently enrolled in dental and/or vision coverage will remain covered by those plans for the 2025-2026 plan year.
- ✓ If you are making changes or enrolling for the first time, enrollment forms must be submitted by **June 6, 2025** to swiftl@cestrumbull.org.

▪ New Hire / Benefits Eligibility:

- ✓ To make your benefit elections, all forms must be submitted within 30 days of hire/benefit eligibility to swiftl@cestrumbull.org .
- ✓ No benefit enrollments or changes accepted after the 30-day window has closed unless due to a family status change (qualifying event).

Questions & Resources

USI Benefit Resource Center &
Mobile App

Benefit Resource Center

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

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

855-874-6699

BRCEast@usi.com

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

Benefits Mobile App

MyBenefits2GO provides on-the-go access to your benefit plan details, HR contact information and more!

MyBenefits2GO is a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans. Store photos of ID cards and easily locate carrier and HR contact information—all in one place. The app is free and available for iPhone and Android.

SEARCH for “MyBenefits2GO” in your device's app store.

Enter CODE [K44526](#) to access your benefit details.

- **Stay Organized**

Store your benefit plan information and ID cards in one easy-to-find place.

- **Lighten Your Wallet**

Save a photo of your ID card for each plan so you always have it when you need it.

- **Get In Touch**

Find the contact information for carriers and HR all in one spot.

