MYUHC.com

Access to benefits information, claims history, provider search, health and wellness resources, healthcare cost estimator tool, links to related cultural websites, and much more.

United Healthcare App

Access to coverage information, claims and treatment history, provider search, customer services access, estimate the cost of services and procedures, maintain a copy of your ID card on your phone and more. You can download the free UnitedHealthcare app from Apple iTunes App Store or Google Play for Android.

Important Contacts

Benefit Type	Carrier	Contact Information
Medical	United Healthcare	866-270-5311
Prescription Drugs	CVS Caremark	833-251-9742

Making Election Changes During the Year

You are not able to make any plan changes outside of annual open enrollment unless you experience a life altering event such as marriage, divorce, death, change in employment status, birth, adoption, loss of or significant change to your current coverage, enrollment in or ceasing to be enrolled in Medicare, Medicaid or CHIP.

All changes must be made within 30 days of the life altering event. You will be required to provide written documentation of the event such as a marriage license or birth certificate.

UHC Claim Process

Claims are typically processed and paid in the order the claim is received. However, some claims may require manual review and could take longer to process.

Contact info for the Districts in the Mississippi Valley Employee Benefits Intergovernmental Cooperative:

- Alton Community Unit School District #11
  - Kalah Westbrooks 618-474-2600 x 50627
- Cahokia Community Unit School District #187
  - Jarnia Reed, 618-332-4730
- Calhoun Community Unit School District #40
  - Meghan Klunk, 618-576-2722
- Collinsville Community Unit School District #10
  - Jamie Wilds, 618-346-6350
- Columbia Community Unit School District #4
  - Jessica Rucks, 618-281-2501
- Edwardsville Community Unit School District #7
  - Stacy Ehrman, 618-655-6046 x 10047
- Granite City Community Unit School District #9
  - Adam Garrett, 618-451-5800 x 2005
- Madison Community Unit School District #12
  - Roshella Sherrell, 618-877-1712 x 6504
- Roxana Community Unit School District #1
  - Heather Pinter, 618-254-7543
- Triad Community Unit School District #2
  - Julie Head, 618-667-5400 x 1112
- Venice Community Unit School District #3
  - Tamara Miller, 618-274-7953 x 34

Please note: The benefits outlined in this brochure are identical for all participating Districts. This brochure summarizes the benefit plans that are available to eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there are any conflicts, the official documents will prevail. Contact your district representative for a copy of the Plan Summary. Information provided in this brochure is not a guarantee of benefits.

Benefits effective July 1, 2026 through June 30, 2027

MissVIC





Plan year
July 1, 2026 –
June 30, 2027

Mississippi Valley Employee Benefits Intergovernmental Cooperative (MissVIC) recognizes the importance of providing comprehensive and competitive benefits. We continually review advancements in employee benefit programs and periodically add new benefits or change existing benefits to provide maximum value.

Who is Eligible?

Full-time eligible employees as defined by your District's Board of Education policies or your negotiated union contract. Any eligible employee may also cover their eligible dependents under the health benefit plans. Eligible dependents include: legal spouse, children up to age 26 whether natural, adopted, stepchildren, or those for whom you have legal custody by court decree, totally disabled children of any age who are unmarried and are physically or mentally incapable of self-support and dependent upon you for support.

Medical Benefits

The chart below contains a brief outline of the In-Network health benefits that are offered. Our plan also includes Out-of-Network benefits.

	PPO Plan	H S A Plan
Annual Deductible		
Individual	$1,500	$2,750
Family	$3,000	$5,500
Out-of-Pocket Max		
Individual	$4,000	$4,500
Family	$8,000	$9,000
Physician Office Visits		
Primary Care	$30 copay	10% after deductible
Specialist	$60 copay	10% after deductible
Preventive Services	100%	100% no deductible
Virtual Visits	$0 copay	10% after deductible
Diagnostic Services		
X-ray & Lab Tests	100%	10% after deductible
CT/PET/MRIs	10% after deductible	10% after deductible
Urgent Care	$30 copay	10% after deductible
Emergency Room	$350 copay waived if admitted	10% after deductible
Inpatient Facility	$100 copay per admission, then 10% after deductible	10% after deductible
Outpatient Facility	$100 copay, then 10% after deductible	10% after deductible
Other Benefits		
Mammograms, includes 3D - Preventive - Diagnostic	100%-no deductible 100%-no deductible	100%-no deductible 10% after deductible
Colonoscopy - Preventive - Diagnostic	100%-no deductible 100%-no deductible	100%-no deductible 10% after deductible
Prescription Drug Out of Pocket Maximum		
Individual	$3,000	Applies to medical out of pocket max.
Family	$6,000	
Retail Pharmacy (30 Day Supply)		
Generic	$15 copay	After deductible, then $15 copay
Preferred	$40 copay	After deductible, then $40 copay
Non-Preferred	$70 copay	After deductible, then $70 copay
Specialty	$150 copay	After deductible, then $150 copay
Mail-Order Pharmacy (90 Day Supply)		
Generic	$37.50 copay	After deductible, then $37.50 copay
Preferred	$100 copay	After deductible, then $100 copay
Non-Preferred	$175 copay	After deductible, then $175 copay

Preventive Care Services

These are services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease. These include, but not limited to, routine annual physicals for adults and children, well baby and well-child care, well-woman exams, mammograms, immunizations, and colonoscopies. The PPO plan covers these services at 100%, no deductible, no copay.

The HSA plan covers routine annual physicals for adults and children, well baby and well-child care, well-woman exams, preventive mammograms, immunizations and preventive colonoscopies at 100%, deductible is waived. For diagnostic mammograms or colonoscopy services, the annual deductible and coinsurance will be applied.

A full list of preventive care guidelines can be located at: https://www.uhc.com/health-and-wellness/preventive-care.

Virtual Visits Coverage

With 24/7 Virtual Visits, you can connect to a care provider by phone or video through www.myuhc.com or the United Healthcare app. Providers can treat a wide range of nonemergency health conditions from Flu and pinkeye to migraines and more – and may even prescribe medication as needed.

Employee Assistance Program (EAP)

When life gets stressful, the Employee Assistance Program (EAP) is just a phone call away. EAP coordinators are available 24/7 for confidential conversations and referrals to expert care and services to help with personal or work-related challenges – from helping you address depression, stress, anxiety or substance use issues to finding support for child and elder care services and more.

Available 24/7/365 by calling 888-887-4114

Calm Health – Mind. Body. You.

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists for a variety of health experiences and life stages.

- Learn techniques to improve well-being
- Work toward goals
- Support your mind and body

Visit www.uhc.app/calm

Real Appeal – Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal, an online weight management support program. It's designed to help you live a healthier life with online coaching, access to online fitness content, tools to track your progress and more. To join, log onto: enroll.realappeal.com