

# Benefits Overview

for 2020



# Health & WellBeing Programs

- BlueCross BlueShield
  - Utilization Management
  - Well onTarget®
- Delta Dental
- Humana Vision
- Teladoc Medical
- CHC Wellbeing
  - Biometrics
  - Health Risk Assessment
- HealthyWage

## Physical



## Financial



- Flexible Spending Accounts
  - Healthcare
  - Dependent Care
- Health Savings Accounts
- Retirement (TRS/IMRF)
- Life Insurance
- Long Term Disability
- Voluntary Products
- Tax Sheltered Annuities
- BCBS Benefits Value Advisor

## Social/Emotional



- HealthyWage
- Employee Assistance Program
- Teledoc Behavioral Health

# Here's What We're Going to Cover

- Health Insurance Plans
- Incentives for 2020
- High Deductible Health Plans and How They Can Work for You
  - Health Savings Account
  - Eligibility
  - Benefits Value Advisor
- Wellness Screening Dates
- Open Enrollment Dates

# No Changes to Your Plan Choice

- Platinum PPO
- Platinum Limited PPO
  - \$350/\$700 deductible
- Gold HDHP PPO
- Gold HDHP Limited PPO
  - \$2,800/\$5,600 deductible
  - Maximum HSA Contribution: \$3,550/\$7,100, plus \$1,000 catch-up contribution for age 55+



# What's in it for You in 2020?

- One-month Premium Holiday if you newly elect or switch from a full-network plan to either Limited Network Plan, Platinum or Gold
- One-time bonus contribution to your Health Savings Account (HSA) of \$500 single; \$1,000 family. **Total District contribution to your HSA in 2020 is \$1,500 single; \$3,000 family**



# High Deductible Health Plans and How They Can Work for You



- All in-network preventative care services are covered at 100% - there is no deductible
- Comes with an HSA, a tax-savings tool
- Lower premium than Platinum Plan
- Once the deductible is met, you do not incur additional expenses for in-network care
- Access to the Benefits Value Advisor tool

# Health Savings Account (HSA)

HSAs allow you to save for healthcare costs **tax free**.

- Pay for eligible medical, dental and vision expenses, including deductibles
- You decide when to use the money – the HSA is **your** account
- Unused funds rollover from year to year
- May be used as a retirement account for healthcare: long-term care, COBRA premiums and Medicare premiums (age 65+)



# Less Taxes = \$AVING\$!

Contributions are **tax free**.

- You decide if you want to contribute
- Catch-up contributions available for age 55+
- District contribution regardless of your contribution decision

Withdrawals are **tax free** when used for eligible medical expenses.





# Do I Pay More for an HDHP?



Not necessarily.

- The deductible is higher, but your premium is significantly less, and you receive HSA contributions from the District
- District contribution is available at the beginning of the plan year to help lighten the load, and providers will work with you to create a payment plan for higher expenses
- Remember – you never lose your money

# How Do the Plans Compare?

In-Network	Gold HDHP Limited PPO	Platinum Limited PPO
Out-of-Pocket Maximum (includes deductible)	\$2,800 x 2 = \$5,600	\$1,350 x 2 = \$2,700 plus Copays and Rx <sup>(4)</sup>
Annual Employee Premium <sup>(1)</sup>	\$2,320	\$2,991
District HSA Contribution	(\$3,000)	N/A
<b>Potential Maximum<sup>(2)</sup></b>	<b>\$4,920</b>	<b>\$5,691</b> <b>plus Copays and Rx <sup>(4)</sup></b>
<b>Potential Minimum<sup>(3)</sup></b>	<b>(\$680)</b>	<b>\$2,991</b>

(1) Family coverage with subscriber plus one dependent

(2) Out-of-pocket maximum + premium – HSA contribution

(3) Premium minus HSA contribution

(4) Out-of-pocket maximum for Rx is \$3,000 (x 2 for family coverage)

# BCBS Networks



- **Participating Provider Organization –**  
Full Network of BCBS providers
  - Platinum PPO
  - Gold HDHP PPO
- **Blue Choice Select PPO –**  
Limited Network of BCBS providers
  - Platinum Limited PPO
  - Gold HDHP Limited PPO

# Am I Eligible for an HSA?

- You must be enrolled in a High Deductible Health Plan (HDHP)
- You cannot be enrolled in Medicare
- You cannot be covered by **any** non-HDHP health plan
- You cannot be claimed as a dependent on another person's tax return
- You cannot be covered by a healthcare flexible spending account



# Teladoc



- Convenient and affordable healthcare option through phone and video consults
- Available for medical and behavioral health concerns
  - Medical – certified doctors in internal medicine, family practice and pediatrics
  - Behavioral Health – experienced psychiatrists, psychologists, therapists and social workers
- 24/7/365 access
- Provides significant costs savings versus office visits

# What Questions Should I Ask Myself?

- Do I have a doctor?
- What network is my doctor in? My preferred hospital?
- What medications do I take?
- Do I know how Teladoc works?
- Do I have money today to cover medical expenses?
- How will I pay for healthcare when I retire?
- Could I use a little more money?

# Outcomes Based Wellness Program

## WELLNESS SCREENINGS September 10 – November 9, 2019

How do I receive the “with-Wellness” premium rate?

- Participate in the Wellness Screening through the district
- Meet one of the following criteria:
  1. **HEALTHY** Covered employee and covered spouse are in range for three of the five health metrics defined by the district
  2. **IMPROVEMENT** Covered employee and covered spouse have improved by 5% on three of the five health metrics on their 2019 wellbeing assessment as compared to 2018 results
  3. **REASONABLE ALTERNATIVE** Submitted to CHC directly, a Reasonable Alternative Form is completed and signed by your doctor

*If you do not qualify, the premium rate is an additional \$300 per year if you carry Employee Only coverage; \$600 for Family coverage.*

# Annual Open Enrollment



**October 17 – November 6, 2019  
for an effective date of January 1, 2020**

- Elect, drop or waive benefits
- Enroll/drop spouse and/or dependent children
- Change medical plan election
- Enroll in a Flexible Spending Account

**ENROLLMENT ACTION - ELECT OR WAIVE - IS  
REQUIRED FROM ALL BENEFIT-ELIGIBLE EMPLOYEES.  
ALL 2019 PLAN YEAR HEALTH BENEFITS WILL  
END ON **DECEMBER 31, 2019** IF NO ACTION IS TAKEN**



*Important*