



# Lewis Central Community School District

**2024 Benefits Open Enrollment**

# Disclaimer

THIS DOCUMENT HIGHLIGHTS THE MAIN FEATURES OF MANY OF THE BENEFIT PLANS SPONSORED BY YOUR EMPLOYER. FULL DETAILS OF THESE BENEFITS ARE CONTAINED IN THE LEGAL DOCUMENTS GOVERNING THE PLANS. IF THERE IS ANY DISCREPANCY OR CONFLICT BETWEEN THE PLAN DOCUMENTS AND THE INFORMATION PRESENTED HERE, THE PLAN DOCUMENTS WILL GOVERN. IN ALL CASES, THE PLAN DOCUMENTS ARE THE EXCLUSIVE SOURCE FOR DETERMINING RIGHTS AND BENEFITS UNDER THE PLANS.

# Open Enrollment Highlights

## What's Changing?

- New Medical carrier – Wellmark Blue Cross/Blue Shield
- 3 Medical plans - \$3,000 OPM, \$5,000 OPM, \$3500 HDHP
- Dental plan enhancement
- Vision dual plan option – Basic and Premier
- Health Savings Account (HSA) Annual Contribution Limit
- Flexible Spending Account (FSA) Annual Contribution Limit



# Open Enrollment

- Open Enrollment: May 13-24
- Elections made during open enrollment begin July 1, 2024
  - *NOTE: Deductibles and Out-of-Pocket Maximums reset January 1<sup>st</sup>*
- To make a change outside of open enrollment, you must have a life event such as: marriage, divorce, death, birth, adoption, loss of coverage on spouse's plan, etc.
  - *Notify HR within 30 days of qualified event*

# Medical: Wellmark Blue Cross Blue Shield

Network: Blue PPO / PBM: CVS Caremark

	<b>\$3,000 OPM</b>	<b>\$5,000 OPM</b>	<b>\$3,500 HDHP</b>
<b>In-Network Deductible</b> Per Person / Per Family	\$3,000 / \$6,000	\$5,000 / \$10,000	\$3,500 / \$7,000
<b>In-Network Coinsurance</b>	20%	20%	0%
<b>In-Network Out-of-Pocket Maximum</b> Per Person / Per Family	\$3,000 / \$6,000	\$5,000 / \$10,000	\$3,500 / \$7,000
<b>Preventive Care</b>	\$0	\$0	\$0
<b>Office Visit</b>	\$0 PCP* / \$25 Specialist	\$0 PCP* / \$25 Specialist	Deductible, 0%
<b>Urgent Care</b>	\$25	\$25	Deductible, 0%
<b>Telehealth (Doctor on Demand)</b>	\$0	\$0	Deductible, 0%
<b>Emergency Room</b>	\$250	\$250	Deductible, 0%
<b>Inpatient / Outpatient</b>	Deductible, 20% coinsurance	Deductible, 20% coinsurance	Deductible, 0%
<b>Prescription Drugs**</b>			
Tier 1	\$10	\$10	Deductible, 0%
Tier 2	\$75	\$75	Deductible, 0%
Tier 3	50% coinsurance	50% coinsurance	Deductible, 0%
Specialty	20% coinsurance	20% coinsurance	Deductible, 0%

\*PCP is defined as General Practice, Family Practice, Internal Medicine, OB/GYN, Pediatricians, Nurse Practitioners, Certified Nurse Midwives, and Physician Assistants. Chiropractors, Speech Pathologists, Physical Therapists, Occupational Therapists also included in PCP Copay. Mental Health/Chemical Dependency office visits included in PCP copay.

\*\*Mail order – 2 copayments

*\$1,000 OPM Closed Plan is still available for those currently enrolled.  
Refer to your Benefits Guide for Out-of-Network information.*



# Reminders for Wellmark Transition

- Find a Provider **Blue PPO** Network –  
[www.wellmark.com/member/find-provider](http://www.wellmark.com/member/find-provider)
- Prescription Drug List **Blue Rx Value Plus** –  
[www.wellmark.com/member/prescription-drugs](http://www.wellmark.com/member/prescription-drugs)
- Prudent Rx for certain Specialty Drugs will need to be re-established
- Prior Authorizations will need to be re-established
- Prior deductible/out-of-pocket maximum credit
- Watch for new ID cards arriving in June



# Health Savings Account (HSA): iSolved

Employees can fund an HSA with pre-tax dollars to pay for expenses subject to the Deductible on the HDHP, or for other eligible health care expenses. You can also save your HSA monies for future health care costs!

**Must be enrolled in the HDHP to be eligible**

**Account balance rolls over year-to-year**

**Account is yours, even if you switch jobs, health plans, or retire**

**Access to funds once they have been contributed**

**Triple tax savings**

Coverage Level	2024 Annual HSA Contribution Limit
Single	\$4,150
Family	\$8,300
Catch-Up Contribution (Age 55+)	\$1,000

**Refer to your Benefit Guide to determine if there are any contributions made for your classification.**



# Flexible Spending Account (FSA): iSolved

Employees can fund an FSA with pre-tax dollars to pay for health care expenses and/or dependent day care expenses

- Current FSA plan year ends June 30, 2024 – employees must re-enroll every year
  - Expenses for the current FSA plan year must be submitted to iSolved by September 30, 2024
- Use it or lose it! (*except for the Rollover limit on the Health Care FSA*)

## **3 types of FSAs**

- Health Care FSA – may be used for medical, dental, or vision expenses
  - Annual maximum contribution is **\$3,200**
  - Rollover limit is **\$610** (you may still elect the full annual maximum contribution amount)
  - Front-loaded account; funds are available the first day of the plan year
- Limited Purpose FSA – may be used for dental or vision expenses only; for employees also contributing to an HSA
  - Annual maximum contribution is **\$3,200**
  - Front-loaded account; funds are available the first day of the plan year
- Dependent Care FSA – may be used for eligible day care expenses for qualified dependents, including children under age 13, an older disabled dependent child, or a disabled adult
  - Annual maximum contribution is **\$5,000** if married filing jointly or single parent, \$2,500 if married filing separate
  - Monies are available as the account is funded (money in, money out)





# Telemedicine: Doctor on Demand

- Video consultation with a licensed physician from a computer, tablet, or smartphone
- Convenient access 24/7
- Physicians can diagnose, recommend treatment, and prescribe medication (when appropriate) for **non-urgent** issues:
  - General Medicine
    - Flu, Bronchitis, Cold, Sinus problems, Nasal congestion, Arthritis, Upper respiratory infection, Sore throat, Rash/poison ivy, Pink eye, Seasonal allergies, and more
  - Mental Health
    - Anxiety, Depression, PTSD, OCD, Grief, Eating disorders, Stress, Trauma, ADHD, and more

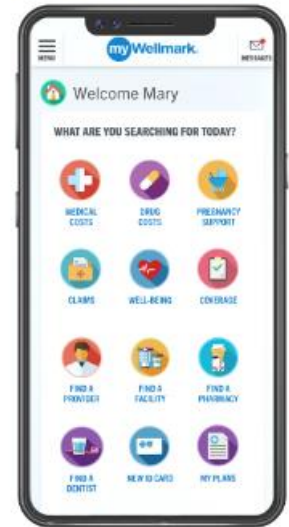


# Wellmark: Value Add Programs

Register on myWellmark.com

- BeWell 24/7 – 24-hour nurseline
- Blue 365 – discounts on apparel & footwear, fitness centers, nutrition, and travel
- IDX Identity protection

Get mobile access to your favorite myWellmark® tools.



*Reference the flyers in the Benefit Summary for additional details on these programs.*



# Vision – Dual Option

## VSP

	In-Network Only <i>(out-of-network reimbursements available)</i>	
	Basic Plan	Premier Plan
<b>EXAMS</b>	\$10 Copay	\$10 Copay
<b>FRAMES</b> VSP Light Care & Featured Frame Allowance included in both plans	\$130 Allowance	<b>\$180 Allowance</b>
<b>LENSES</b> Standard Lenses Single/Bifocal/Trifocal Lens Enhancements Progressive Lenses	Covered in full after <b>\$30 Copay</b>  Allowances vary; see plan details	Covered in full after <b>\$25 Copay</b>  Allowances vary; see plan details
<b>CONTACT LENSES</b> (in lieu of glasses) Elective	\$130 allowance	\$130 allowance
<b>LASIK</b> Lifetime limit	15-20% Discount or 5% off promotional offer	15-20% Discount or 5% off promotional offer
<b>FREQUENCY</b> Exams Frames Lenses Contact Lenses	1x every 12 months 1x every 24 months 1x every 12 months 1x every 12 months	1x every 12 months <b>1x every 12 months</b> 1x every 12 months 1x every 12 months

VSP Light Care allows you to use your frame and lens allowance toward non-prescription sunglasses or non-prescription blue light filtering glasses.

Featured Frame allowance adds an additional \$50 to your frame allowance when you choose a Featured Frame Brand at a VSP network provider location.



# Other Benefits

- Dental – Delta Dental – posterior white fillings now covered
- Basic Life/AD&D and Voluntary Life/AD&D – Madison National
  - Reminder that Beneficiary information may be updated at any time in Selerix
  - Voluntary Life dependent eligibility is to age 19, or to age 23 if a full-time student
  - If you move up to a new age bracket in 2024, your Voluntary Life premiums may change
- Long Term Disability – Madison National
- Employee Assistance Program – Employee & Family Resources (EFR)
  - 3 face-to-face counseling sessions per issue per year
  - 24/7 unlimited phone-based support
- Accident and Critical Illness – AllState
  - If you move up to a new age bracket in 2024, your Critical Illness premiums may change
- Universal Life – Trustmark



# Next Steps

## 2024 Open Enrollment is Active

- You must make elections through the benefits enrollment system to continue your coverage beginning July 1, 2024.
- Current elections will not roll over and benefits will end on June 30 if you do not take action.
- **Open enrollment is from May 13 - 24**

## Personal Information updates

- If you have dependents reaching age 19 or 26 and they are still a full-time student, mark them as such on the Website (Self-Service) or when speaking with a Benefit Counselor, to prevent their coverage from being removed

## Flexible Spending Account (FSA) and Health Savings Account (HSA)

- These elections are required to be re-elected by employees every year
- Consider any applicable Employer Contributions when determining your contribution



# Next Steps

- 1. Website (Self-Service):** Go to: <https://allstate.benselect.com>
  - Log in using your Social Security Number (no dashes) OR your full Employee ID
    - Example: GTMXXXXXX or Y0QXXXXXX
  - Your PIN is the last 4 of your Social Security Number followed by the last 2 digits of your birth year, no spaces
    - Example: Last 4 of SSN = 9999, DOB = 1/2/1975, then PIN = 999975
- 2. Call Center:** Call 844-708-5600 (Hours are 8am-5pm CST on Monday, Tuesday, Wednesday, Friday, and 8am-7pm CST on Thursday)
  - Speak directly to a Benefit Counselor to assist with benefit questions and/or to complete your enrollment

You will receive this information by email (to your Lewis Central email) by the end of the week. Reach out to Jenni Wright if you have not received by Friday.

**Open enrollment begins Monday, May 13.**



# Serve. Fully.



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Thank  
you.