

2018 ANNUAL
ENROLLMENT

Dickinson ISD

**BENEFIT
REVIEW**

OF
2018

www.mybenefitshub.com/dickinsonisd

INTRO

Supplemental Benefit elections will become effective 9/1/2018 (elections requiring evidence of insurability, such as life Insurance, may have a later effective date, if approved). After annual enrollment closes, benefit changes can only be made if you experience a qualifying event (and changes must be made within 30 days of event).

**ENROLLMENT DATES:****07/16/18 - 08/17/18****ONSITE ENROLLERS:****August 8 - ESC 9:00am-4:00pm****August 10 - Lobit 9:00am-4:00pm****August 10 - McAdams 9:00am-4:00pm****August 13 - Kranz 9:00am-4:00pm****August 15 - DHS 9:00am-4:00pm****August 16 - ESC 9:00am-4:00pm**

To self enroll:

SCAN**LOGIN INSTRUCTIONS****1**

GO TO:

www.mybenefitshub.com/dickinsonisd**2**

CLICK LOGIN:

LOGIN**3**

ENTER USERNAME & PASSWORD:

All login credentials have been RESET to the following defaults:

Username:

The first six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

Default Password:

Last Name* (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.

You will be able to enroll in your Medical and other benefits as early as July 16, 2018. Enroll EARLY before you come back for the new school year!

BASIC LIFE + AD&D, VOL. LIFE, AD&D

NEW! The carrier is changing to Mutual of Omaha. The district was previously with Sun Life Financial. These policies will be identical. The district provides eligible employee with basic life. Voluntary Group Term Life is one of the most inexpensive ways to purchase life insurance and is available to You, Your Spouse and Dependent Children. You have the freedom to select the amount of your coverage. Current participants may increase existing coverage two steps up to the Guaranteed Issue Limits with no medical questions asked. New employees have a guaranteed issue limit of \$100,000 for themselves, \$50,000 for their spouse, and \$10,000 for their children.

INDIVIDUAL LIFE W/ QOL RIDER

NEW! Permanent life coverage that stays in place until age 100. Guarantee issue is \$100K for Employee and \$30K for spouse. Quality of Life Benefit allows an insured, who permanently loses the ability to perform at least 2 of the 6 activities of daily living without assistance, to receive 4% of their death benefit paid monthly to a long term care provider, including home care, for a maximum of 18 months. Children and grandchildren may be covered to a maximum of \$20K.

TELEHEALTH: HOW TIME IS MONEY

121 minutes

Is the average total visit time for a typical in-person medical visit; 20 of which is face-to-face time with a doctor.

\$25 billion

was spent unnecessarily in opportunity cost by employed adults in the United States.

2018-19 TRS-ActiveCare Plan Highlights

Effective Sept. 1, 2018 through Aug. 31, 2019 | In-Network Level of Benefits¹



Medical Coverage	ActiveCare 1-HD	ActiveCare Select or ActiveCare Select Whole Health (Baptist Health System and HealthTexas Medical Group; Baylor Scott and White Quality Alliance; Kelsey Select; Memorial Hermann Accountable Care Network; Seton Health Alliance)	ActiveCare 2 NOTE: If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan. However, as of Sept. 1, 2018, TRS-ActiveCare 2 is closed to new enrollees.
Deductible (per plan year)			
In-Network	\$2,750 employee only/\$5,500 family	\$1,200 individual/\$3,600 family	\$1,000 individual/\$3,000 family
Out-of-Network	\$5,500 employee only/\$11,000 family	Not applicable. This plan does not cover out-of-network services except for emergencies.	\$2,000 individual/\$6,000 family
Out-of-Pocket Maximum (per plan year; medical and prescription drug deductibles, copays, and coinsurance count toward the out-of-pocket maximum)	The individual out-of-pocket maximum only includes covered expenses incurred by that individual.		
In-Network	\$6,650 individual/\$13,300 family	\$7,350 individual/\$14,700 family	\$7,350 individual/\$14,700 family
Out-of-Network	\$13,300 individual/\$26,600 family	Not applicable. This plan does not cover out-of-network services except for emergencies.	\$14,700 individual/\$29,400 family
Coinsurance			
In-Network Participant pays (after deductible)	20%	20%	20%
Out-of-Network Participant pays (after deductible)	40% of allowed amount	Not applicable. This plan does not cover out-of-network services except for emergencies.	40% of allowed amount
Office Visit Copay Participant pays	20% after deductible	\$30 copay for primary \$70 copay for specialist	\$30 copay for primary \$70 copay for specialist
Diagnostic Lab Participant pays	20% after deductible	20% after deductible	20% after deductible
Preventive Care See below for examples	Plan pays 100%	Plan pays 100%	Plan pays 100%
Teladoc® Physician Services	\$40 consultation fee (counts toward deductible and out-of-pocket maximum)	Plan pays 100%	Plan pays 100%
High-Tech Radiology (CT scan, MRI, nuclear medicine) Participant pays	20% after deductible	\$100 copay plus 20% after deductible	\$100 copay plus 20% after deductible
Inpatient Hospital (preauthorization required) (facility charges) Participant pays	20% after deductible	\$150 copay per day plus 20% after deductible (\$750 maximum copay per admission)	\$150 copay per day plus 20% after deductible (\$750 maximum copay per admission; \$2,250 maximum copay per plan year)
Freestanding Emergency Room Participant pays	\$500 copay per visit plus 20% after deductible	\$500 copay per visit plus 20% after deductible	\$500 copay per visit plus 20% after deductible
Emergency Room (true emergency use) Participant pays	20% after deductible	\$250 copay plus 20% after deductible (copay waived if admitted)	\$250 copay plus 20% after deductible (copay waived if admitted)
Outpatient Surgery Participant pays	20% after deductible	\$150 copay per visit plus 20% after deductible	\$150 copay per visit plus 20% after deductible
Bariatric Surgery Physician charges (only covered if performed at an IOQ facility) Participant pays	\$5,000 copay (does apply to out-of-pocket maximum) plus 20% after deductible	Not covered	\$5,000 copay (does not apply to out-of-pocket maximum) plus 20% after deductible
Annual Vision Examination (one per plan year; performed by an ophthalmologist or optometrist using calibrated instruments) Participant pays	20% after deductible	\$70 copay for specialist	\$70 copay for specialist
Annual Hearing Examination Participant pays	20% after deductible	\$30 copay for primary \$70 copay for specialist	\$30 copay for primary \$70 copay for specialist

Preventive Care

Some examples of preventive care frequency and services:

- **Routine physicals** – annually age 12 and over
- **Mammograms** – one every year age 35 and over
- **Smoking cessation counseling** – eight visits per 12 months

- **Well-child care** – unlimited up to age 12
- **Colonoscopy** – one every 10 years age 45 and over
- **Healthy diet/obesity counseling** – unlimited to age 22; age 22 and over – 26 visits per 12 months

- **Well woman exam & pap smear** – annually age 18 and over
- **Prostate cancer screening** – one per year age 50 and over
- **Breastfeeding support** – six lactation counseling visits per 12 months

Note: Covered services under this benefit must be billed by the provider as “preventive care.” Non-network preventive care is not paid at 100%. If you receive preventive services from a non-network provider, you will be responsible for any applicable deductible and coinsurance under the ActiveCare 1-HD and ActiveCare 2. There is no coverage for non-network services under the ActiveCare Select plan or ActiveCare Select Whole Health.

For a listing of preventive care services, please view the Benefits Booklet at www.trsactivecareaetna.com for the latest list of covered services.

2018-19 TRS-ActiveCare Plan Highlights

Prescription Coverage	ActiveCare 1-HD	ActiveCare Select or ActiveCare Select Whole Health (Baptist Health System and HealthTexas Medical Group; Baylor Scott and White Quality Alliance; Kelsey Select; Memorial Hermann Accountable Care Network; Seton Health Alliance)	ActiveCare 2 NOTE: If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan. However, as of Sept. 1, 2018, TRS-ActiveCare 2 is closed to new enrollees.
Drug Deductible (per person, per plan year)	Must meet plan-year deductible before plan pays. ²	\$0 generic; \$200 brand	\$0 generic; \$200 brand
Short-Term Supply at a Retail Location (up to a 31-day supply) Tier 1 – Generic	20% coinsurance after deductible, except for certain generic preventive drugs that are covered at 100%. ²	\$20 for a 1- to 31-day supply	\$20 for a 1- to 31-day supply
Tier 2 – Preferred Brand	20% coinsurance after deductible	\$40 for a 1- to 31-day supply ³	\$40 for a 1- to 31-day supply ³
Tier 3 – Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance for a 1- to 31-day supply ³	50% coinsurance for a 1- to 31-day supply (Min. \$65 ⁴ ; Max. \$130) ³
Extended-Day Supply at Mail Order or Retail-Plus Pharmacy Location (60- to 90-day supply) ⁵ Tier 1 – Generic	20% coinsurance after deductible	\$45 for a 60- to 90-day supply	\$45 for a 60- to 90-day supply
Tier 2 – Preferred Brand	20% coinsurance after deductible	\$105 for a 60- to 90-day supply ³	\$105 for a 60- to 90-day supply ³
Tier 3 – Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance for a 60- to 90-day supply ³	50% coinsurance for a 60- to 90-day supply (Min. \$180 ⁴ ; Max. \$360) ³
Specialty Medications (up to a 31-day supply)	20% coinsurance after deductible	20% coinsurance	20% coinsurance (Min. \$200 ⁴ ; Max. \$900)
Short-Term Supply of a Maintenance Medication at Retail Location (up to a 31-day supply) The second time a participant fills a short-term supply of a maintenance medication at a retail pharmacy, they will pay a convenience fee. They will be charged the coinsurance and copays in the row below the second time they fill a short-term supply of a maintenance medication. Participants can avoid paying the convenience fee by filling a larger day supply of a maintenance medication through mail order or at a Retail-Plus location.			
Tier 1 – Generic	20% coinsurance after deductible	\$35 for a 1- to 31-day supply	\$35 for a 1- to 31-day supply
Tier 2 – Preferred Brand	20% coinsurance after deductible	\$60 for a 1- to 31-day supply ³	\$60 for a 1- to 31-day supply ³
Tier 3 – Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance for a 1- to 31-day supply ³	50% coinsurance for a 1- to 31-day supply (Min. \$90 ⁴ ; Max. \$180) ³

What is a maintenance medication?

Maintenance drugs are prescriptions commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicines. Examples of maintenance drugs are those used to treat high blood pressure, heart disease, asthma and diabetes.

When does the convenience fee apply?

For example, if you are covered under TRS-ActiveCare Select, the first time you fill a 31-day supply of a generic maintenance drug at a retail pharmacy you will pay \$20, then you will pay \$35 each month that you fill a 31-day supply of that generic maintenance drug at a retail pharmacy. A 90-day supply of that same generic maintenance medication would cost \$45, and you would save \$225 over the year by filling a 90-day supply.

A specialist is any physician other than family practitioner, internist, OB/GYN or pediatrician.

¹ Illustrates benefits when in-network providers are used. For some plans non-network benefits are also available; there is no coverage for non-network benefits under the ActiveCare Select or ActiveCare Select Whole Health Plan; see Enrollment Guide for more information. Non-contracting providers may bill for amounts exceeding the allowable amount for covered services. Participants will be responsible for this balance bill amount, which maybe considerable.

² For ActiveCare 1-HD, certain generic preventive drugs are covered at 100%. Participants do not have to meet the deductible (\$2,750 – individual, \$5,500 – family) and they pay nothing out of pocket for these drugs. Find the list of drugs at info.caremark.com/trsactivecare.

³ If a participant obtains a brand-name drug when a generic equivalent is available, they are responsible for the generic copay plus the cost difference between the brand-name drug and the generic drug.

⁴ If the cost of the drug is less than the minimum, you will pay the cost of the drug.

⁵ Participants can fill 32-day to 90-day supply through mail order.

Monthly Premiums

TRS-ActiveCare Monthly Premium	TRS-ActiveCare 1-HD			TRS-ActiveCare Select/ ActiveCare Select Whole Health			TRS-ActiveCare 2		
	Full monthly premium*	Premium with min. state/district contribution**	Your monthly premium***	Full monthly premium*	Premium with min. state/district contribution**	Your monthly premium***	Full monthly premium*	Premium with min. state/district contribution**	Your monthly premium***
Individual	\$367	\$142		\$540	\$315		\$782	\$557	
+Spouse	\$1,035	\$810		\$1,327	\$1,102		\$1,855	\$1,630	
+Children	\$701	\$476		\$876	\$651		\$1,163	\$938	
+Family	\$1,374	\$1,149		\$1,668	\$1,443		\$2,194	\$1,969	

* If you are not eligible for the state/district subsidy, you will pay the full monthly premium. Please contact your Benefits Administrator for your monthly premium.

** The premium after state, \$75 and district, \$150 contribution is the maximum you may pay per month. Ask your Benefits Administrator for your monthly cost. (This is the amount you will owe each month after all available subsidies are applied to your premium.)

*** Completed by your benefits administrator. The state/district contribution may be greater than \$225.

TRS ACTIVECARE AETNA STATE PLANS

GROUP # 866325 | DICKINSON INDEPENDENT SCHOOL DISTRICT 2018-2019

ActiveCare 1-HD <i>(District Pays \$125.00 Per Check)</i>	Cost to Employee <i>(Per Paycheck)</i>
Employee Only	\$58.50
Employee and Child(ren)	\$225.50
Employee and Spouse	\$392.50
Employee and Family	\$562.00
Family (Both Employees Employed at DISD)	\$437.00
Split Premium—Family (Spouse works at another TRS ActiveCare district)	\$218.50
ActiveCare Select Plan <i>(District Pays \$125.00 Per Check)</i>	Cost to Employee <i>(Per Paycheck)</i>
Employee Only	\$145.00
Employee and Child(ren)	\$313.00
Employee and Spouse	\$538.50
Employee and Family	\$709.00
Family (Both Employees Employed at DISD)	\$584.00
Split Premium—Family (Spouse works at another TRS ActiveCare district)	\$292.00
ActiveCare 2 <i>(District Pays \$125.00 Per Check)</i>	Cost to Employee <i>(Per Paycheck)</i>
Employee Only	\$266.00
Employee and Child(ren)	\$456.50
Employee and Spouse	\$802.50
Employee and Family	\$972.00
Family (Both Employees Employed at DISD)	\$847.00
Split Premium—Family (Spouse works at another TRS ActiveCare district)	\$423.50

Dental - Cigna

The District's dental insurance with Cigna. The plan is a PPO giving you freedom to see a dentist in or out of Cigna's network. The plan pays \$1500 of benefit per insured per plan year. It also includes an orthodontia benefit of \$1500 per insured per lifetime. Employees who sign up for the Cigna dental plan during open enrollment will have no waiting periods for services. Dental cards will be mailed to participants.

Employee Assistance Plan - LifeWorks

This benefit is provided by your employer and is still with LifeWorks. This benefit covers you, your spouse and dependents. It provides access to both telephonic and face-to-face consultations for a variety of life events as well as access to on-line resources.

NEW! Disability - UNUM

The new carrier is UNUM. Disability insurance protects one of your most valuable assets, your ability to earn a living. This insurance may replace up to 66.67% of your income if you become physically unable to work due to a sickness or injury. Pre-existing condition limitations apply.

Cancer - American Public Life

Cancer insurance offers you and your family extra insurance protection in the event you or a covered family member are diagnosed with cancer. Benefits are paid to you to help with medical expenses. New enrollees may be subject to Pre-Existing condition limitations within the first 12 months of coverage. This plan is offered on a guaranteed issue basis, meaning no health questions or additional forms are required. The Guaranteed Issue is applicable to the employee, spouse and dependents.

VISION—VSP

VSP is still the vision carrier. Vision insurance is a type of health coverage to insure for services rendered by eye care professionals. It provides coverage for routine eye examinations and may cover all or part of the costs associated with contact lenses, eyeglasses and vision correction, depending on the plan.

NEW! Accident - VOYA

Voya is the new carrier. Accident insurance is designed to supplement your medical insurance coverage by covering out-of-pocket costs experienced with an injury. The plan also includes an Accidental Death and Dismemberment benefit. Accident coverage is low cost protection available to you and your family without evidence of insurability.

Telehealth - MDLIVE

MDLive provides 24/7/365 access to board certified physicians via telephone or video consultations who can diagnose, recommend treatment and prescribe medication whether you are at home, traveling or at work. Telehealth makes non-emergency care more convenient and accessible. Participation in a major medical plan is NOT required to use MDLive. Unlimited access and never pay a consultation fee.

Flexible Spending Account - NBS

An FSA allows you to pay medical, dental, vision, and prescription expenses on a pre-tax basis, thereby reducing your taxable income. Your full annual contribution is available for use at the beginning of the plan year. The maximum contribution amount is \$2,650.

NEW! Critical Illness— UNUM

Critical illness insurance is designed to supplement your medical coverage by easing the financial impact associated with out of pocket costs with health events such as: heart attacks, strokes, renal failure, etc. It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition. Guarantee issue is \$30K for Employee, Spouse up to 100% of Employee amount. With employee coverage: all eligible dependent children are covered automatically 100% of employee amount at no additional cost. New conditions added: Alzheimer's, MS, ALS and child conditions like: cystic fibrosis, down syndrome, cerebral palsy.

NEW! Individual Life w/ QOL Rider— 5 Star

Permanent life coverage that stays in place until age 100. Guarantee issue is \$100K for Employee and \$30K for spouse. Quality of Life Benefit allows an insured, who permanently loses the ability to perform at least 2 of the 6 activities of daily living without assistance, to receive 4% of their death benefit paid monthly to a long term care provider, including home care, for a maximum of 18 months. Children and grandchildren may be covered to a maximum of \$20K.

CALL CENTER INFORMATION

Number: (866) 914-5202

Hours of Operation: M-TH (8am-5:30pm) FR (8am-3pm)

DICKINSON ISD BENEFITS OFFICE

Lily Galindo, Benefits/Risk Management Coordinator

281.229.6050