



Annual Open Enrollment for 2015



New for 2015

- **Annual Open Enrollment**
- **Spotlite Enrollment Technology**
- **Two New Medical/Rx Plan Options (3 Plans Total)**
- **Two New Voluntary Benefit Options**
- **Elimination of 30% Employee Contribution**
- **Elimination of 8/9½ years consecutive spousal coverage requirement for retirement benefits**
- **Addition of Spousal/Civil Union Partner Surcharge to offset Affordable Care Act (ACA) Fees**

ACA Impact on District 203

- **New fees/taxes of \$300,000**
- **New plan provision requirements of \$1,100,000 – Open Enrollment**
- **Spousal/Civil Union Partner Surcharge has been added to offset the financial impact of the Affordable Care Act (ACA) – savings of \$1,300,000**
- **Two new plan options have been added to offset the Spousal/Civil Union Partner Surcharge**
- **Flat 15% employee premium shares – cost of \$460,000**
- **Spousal retirement coverage – savings of \$225,000**

Single Coverage Benefit Plan Comparison

In-Network	Platinum PPO	Gold HDHP	Silver PPO
Deductible	350	2,600	1,000
Office Visit	20 Copay	100% after Ded. ⁽¹⁾	35 Copay ⁽¹⁾
Coinsurance	80% after Ded.	100% after Ded.	80% after Ded.
Coinsurance Max	1,000 + Copays	0	2,000
Rx Copay	5 / 20 / 40 Copay	100% after Ded. ⁽¹⁾	5 / 20 or 25% / 40 or 25% Copay ⁽¹⁾
Rx OOP	No Limit	N/A	1,500
Maximum OOP	1,350 + Copays	2,600	4,500

⁽¹⁾ Preventive Care covered 100%, Deductible Waived

Family Coverage Benefit Plan Comparison

In-Network	Platinum PPO	Gold HDHP	Silver PPO
Deductible	350 x 2 = 700	2,600 x 2 = 5,200	1,000 x 2 = 2,000
Office Visit	20 Copay	100% after Ded. ⁽¹⁾	35 Copay ⁽¹⁾
Coinsurance	80% after Ded.	100% after Ded.	80% after Ded.
Coinsurance Max	1,000 per Member + Copays	0	2,000 x 2 = 4,000
Rx Copay	5 / 20 / 40 Copay	100% after Ded. ⁽¹⁾	5 / 20 or 25% / 40 or 25% Copay ⁽¹⁾
Rx OOP	No Limit	N/A	1,500 x 2 = 3,000
Maximum OOP	700 + 1,000 per Member + Copays	5,200	9,000

⁽¹⁾ Preventive Care covered 100%, Deductible Waived

Single Coverage Annual Maximum

In-Network	Platinum PPO	Gold HDHP	Silver PPO
	Current Network	Current Network	Blue Choice Network
Maximum OOP	1,350 + Copays	2,600	4,500
Annual Employee Premium ⁽¹⁾	1,033	827	827
Monthly Employee Premium ⁽¹⁾	86.17	68.92	68.92
District HSA Contribution	N/A	(1,000)	N/A
Total Annual Maximum	2,383 + Copays	2,427	5,327

⁽¹⁾ Assumes Maximum Wellness Credit; Medical/Rx only

Family Coverage Annual Maximum

In-Network	Platinum PPO	Gold HDHP	Silver PPO
	Current Network	Current Network	Blue Choice Network
Maximum OOP	700 + 1,000 per Member + Copays	5,200	9,000
Annual Employee Premium ⁽¹⁾⁽²⁾	3,093	2,474	2,474
Monthly Employee Premium ⁽¹⁾⁽²⁾	257.75	206.20	206.20
District HSA Contribution	N/A	(2,000)	N/A
Total Annual Maximum	5,793 + 1,000 per Add'l Member + Copays	5,674	11,474

(1) Assumes Maximum Wellness Credit; Medical/Rx only

(2) Doesn't include Spousal/Civil Union Partner Surcharge

What is a Health Savings Account (HSA)?

Important Features of an HSA

- **Maximum 2015 Contributions**
\$3,350 Single/\$6,650 Family
- **Catch-Up Contributions**
\$1,000 for age 55 & older
- **Portability**
You own the account
- **Rollover Capabilities**
- **Withdrawals for Non-Medical Expenses**
You can make withdrawals for non-medical expenses. However, these distributions will then be considered as income and therefore subject to a tax penalty
- **Use your IRA to seed your HSA**
One time only
- **HSA funds can be used to pay for**
Long Term Health Care
COBRA Premiums
Medicare Premiums if age 65 or over

Tax Advantages of a Health Savings Account... Easy as 1, 2, 3

1

Contributions are tax-free

2

Withdrawals are tax-free when used for Health Care expenses (for example, deductibles and prescriptions). To see a full list of eligible expenses go to www.irs.gov and review IRS Publication 502.

3

Interest is earned tax-free

BMO Harris Health Savings Account

To be eligible to open an HSA, you must be:

- **Covered by a qualified HDHP**
- **Not enrolled in Medicare Part A or Part B**
- **Not listed as a dependent on another person's income tax return**
- **Not covered by another non-HSA qualified medical plan - including a Health Flexible Spending Account**

To open an HSA, fill out the Employee Application you receive on your Spotlite benefits confirmation page after completing enrollment in District 203's HDHP and return the form to your Employee Benefits Coordinator.

Your account will be established as of the first of the month, a Welcome Kit and Debit MasterCard will be mailed to your home address.

There are no minimums for opening deposits, no monthly maintenance fees, and no ATM transaction fees for withdrawals and deposits at BMO Harris ATMs. HSA checks are available upon request.

You can manage your HSA online through BMO Harris' online banking and request free paper or e-statements.

BCBSIL Benefits Value Advisor

If you enroll in District 203's Gold HDHP, you gain access to BCBSIL's Benefits Value Advisor (BVA), a customer service program to help you improve your quality of care and achieve cost savings.

BVA can assist you:

- Find and compare in-network providers based on quality, patient reviews and cost information
- Compare treatment cost estimates among facilities to access average savings of approximately \$2,000 per claim
- Obtain preauthorization for procedures
- Schedule appointments with providers
- Review benefits, claims and coverage guidelines
- Connect to clinical programs and online educational tools

Which Plan is Right for me? Example 1

Single Coverage: Healthy	
Preventive Office Visit	150
12 Generic Contraceptives (Preventive)	360

In-Network	Platinum PPO	Gold HDHP	Silver PPO
Premium ⁽¹⁾	1,034	827	827
Deductible	0	0	0
Medical Copays	0	0	0
Medical Coinsurance	0	0	0
Rx Copays	60	0	0
HSA Contribution	N/A	(1,000)	N/A
TOTAL	1,094	(173)	827

⁽¹⁾ Maximum Wellness Credit; Medical/Rx only

Which Plan is Right for me? Example 2

Single Coverage: Type II Diabetes

Medical Supplies	1,300
2 Office Visits	160
48 Brand Name Prescriptions	4,800
Preventive Visit	150

In-Network	Platinum PPO	Gold HDHP	Silver PPO
Premium ⁽¹⁾	1,034	827	827
Deductible	350	2,600	1,000
Medical Copays	40	0	70
Medical Coinsurance	190	0	60
Rx Copays	1,920	0	1,500
HSA Contribution	N/A	(1,000)	N/A
TOTAL	3,534	2,427	3,457

⁽¹⁾ Maximum Wellness Credit; Medical/Rx only

Which Plan is Right for me? Example 3

Family Coverage: Expecting 1st Child

Hospital Charges (Mother)	4,500
Routine Obstetric Care (Mother)	2,100
ER Visit (Baby)	550
12 Generic Prescriptions (Father)	240
1 Preventive Visit Each	450

In-Network	Platinum PPO	Gold HDHP	Silver PPO
Premium ⁽¹⁾⁽²⁾	3,093	2,474	2,474
Deductible	700	3,390	1,550
Medical Copays	20	0	35
Medical Coinsurance	870	0	700
Rx Copays	60	0	60
HSA Contribution	N/A	(2,000)	N/A
TOTAL	4,743	3,864	4,819

⁽¹⁾ Maximum Wellness Credit; Medical/Rx only

⁽²⁾ Doesn't include Spousal/Civil Union Partner Surcharge

Which Plan is Right for me? Example 4

Family Coverage: Accident Prone

12 Office Visits (4 Son, 8 Father)	1,440
12 Single Source Prescriptions (Father)	480
4 Generic Prescriptions (Son)	80
MRI (Father)	1,500
X-ray (Son)	460

In-Network	Platinum PPO	Gold HDHP	Silver PPO
Premium ⁽¹⁾⁽²⁾	3,093	2,474	2,474
Deductible	0	3,620	1,460
Medical Copays	240	0	420
Medical Coinsurance	0	0	100
Rx Copays	260	0	260
HSA Contribution	N/A	(2,000)	N/A
TOTAL	3,593	4,094	4,714

⁽¹⁾ Maximum Wellness Credit; Medical/Rx only

⁽²⁾ Doesn't include Spousal/Civil Union Partner Surcharge

Things to Consider

Platinum PPO

- Grandfathered Plan
- No Limit to Copayments

Gold HDHP

- Cash Flow
- HSA Record Keeping

Silver PPO

- Confirm Provider's In-Network Status Every Time

Silver PPO Blue Choice Network

Key Facilities In-Network

- Adventist Bolingbrook Hospital
- Adventist Hinsdale Hospital
- Copley Memorial Hospital
- Edward Hospital
- Elmhurst Memorial Hospital
- Loyola University Medical Center
- Presence Mercy Medical Center

Facilities Out-of-Network

- Advocate Good Samaritan Hospital
- Central DuPage Hospital
- Delnor Community Hospital
- DuPage Medical Group
- Lurie Children's Hospital
- Northwestern Memorial Hospital
- University of Chicago Hospital

Just because a Facility is In-Network does not mean the Provider is. In-Network status is subject to change; confirm network status with your provider every time.

Flexible Spending Accounts

Flexible Spending Accounts allow you to save money by using pre-tax dollars to pay for your out-of-pocket health care and dependent care expenses. The 2015 FSA Plan Year runs January 1, 2015 through December 31, 2015.

Health FSA

- You can elect up to \$2,500 for the 2015 Plan Year.
- Funds can be used for health care expenses not reimbursed by your Medical, Dental or Vision plans.
- There is a Grace Period for funds not used by the end of the plan year. You have until 3/15/2016 to incur claims and 3/31/2016 to submit claims. Funds not used by the end of the Grace Period are forfeited.

Dependent Care FSA

- You can elect up to \$5,000 (\$2,500 if married filing separate income tax returns).
- Funds can be used for care of children under age 13 or IRS dependents of any age incapable of self-care.
- Funds not used by the end of the plan year are forfeited. You have until 12/31/2015 to incur claims and 3/31/2016 to submit claims.

Please note: IRS Regulations state you cannot have both an HSA and a Health FSA.

Delta Dental - Dental

Dental coverage is automatically included when you enroll in the District's Medical/Rx coverage. There is no change to the Dental Plan for 2015.

In-Network	Benefit
Deductible	50 per Member
Annual Maximum Benefit	2,500 per Member
Preventive Services	80% after Ded.
Basic Services	80% after Ded.
Major Services	50% after Ded.
Orthodontic Services (up to age 19)	50% after Ded.
Orthodontia Lifetime Maximum	2,000 per Member

Please note frequency limitations apply.

Humana VCP- Vision

You are given the option to elect Vision coverage after you enroll in the District's Medical/Rx coverage. There is no change to the Vision Plan for 2015.

In-Network	Benefit
Eye Exams	10 Copay
Lenses	20 Copay
Frames	50 allowance
Elective Contact Lenses	130 allowance
Medically Necessary Contact Lenses	100%

Please note frequency limitations apply.

Reliance Standard – Basic Life and AD&D

District 203 provides all full time employees with Basic Life and Accidental Death & Dismemberment Insurance at no cost to the Insured. For your amount of insurance coverage, please refer to your employment contract.

Benefits include:

- Accelerated (Living) Benefit of 75%
- Convertible to an Individual Whole Life policy upon termination of employment
- Waiver of Premium in the event of Total Disability

During Annual Open Enrollment you will be asked to name a Beneficiary. This will replace any previous beneficiary assignment and will be effective the date your enrollment is completed. You will also be given the option to name a Secondary (Contingent) Beneficiary in case the Primary Beneficiary precedes you in death.

Reliance Standard – Voluntary Life

District 203 gives you the opportunity to purchase Term Life Insurance for you and your dependents at group rates. You pay the full cost of this coverage through after-tax payroll deductions.

Insured	Benefit	Guarantee Issue Amount
Employee	Option of 10,000 – 500,000 in increments of 10,000	Under age 60: 100,000 Age 60 – 70: 10,000 Age 70 or older: none
Spouse/Civil Union Partner	Option of 10,000 – 500,000 in increments of 10,000	Under age 60: 10,000 Age 60 or older: none
Child	Option of 10,000 or 20,000	Age 14 days – 6 months: 1,000 Age 6 months - 20 years (26 if full-time student): 20,000

Benefits include:

- Accelerated (Living) Benefit of 50%
- Convertible or Portable upon termination of employment
- Waiver of Premium in the event of Total Disability

Reliance Standard – Long Term Disability

District 203 provides all full time employees Long Term Disability Insurance at no cost to the Insured. Long Term Disability replaces a portion of your earnings if you are disabled for an extended period of time due to illness or injury.

Benefits include:

- Commencement after 60 consecutive days of disability or exhaustion of sick time, whichever is greater
- Payment of 60% of basic monthly income up to a maximum of \$7,500 per month
- Benefits available for working on a part-time basis while disabled
- Survivor benefit equal to 3 times the Insured's last monthly benefit if death occurs after 180 consecutive days of Total Disability

Reliance Standard – Voluntary Accident Insurance

District 203 gives you the opportunity to purchase Accident Insurance for you and your dependents at group rates. You pay the full cost of this coverage through after-tax payroll deductions.

Accident Insurance provides a cash benefit for injuries resulting from covered accidents. Benefits include:

Service	Plan A	Plan B	Plan C
Wellness Screening	50	75	100
Ambulance	100	150	200
Emergency Treatment	150	200	250
Hospital Admission	500	1,000	1,500
Hospital Confinement	200/day, 365 max	250/day, 365 max	350/day, 365 max
Non-Surgical Fracture	2,500	3,750	5,000
Physical Therapy	25/session, 6 max	35/session, 6 max	50/session, 6 max
Concussion	100	150	200

Reliance Standard – Voluntary Critical Illness

District 203 gives you the opportunity to purchase Critical Illness Insurance for you and your dependents at group rates. You pay the full cost of this coverage through after-tax payroll deductions.

Critical Illness Insurance provides a cash benefit upon diagnosis of a covered illness or condition.

Insured	Benefit	Guarantee Issue Amount
Employee	Option of 5,000 – 50,000	15,000
Spouse/Civil Union Partner	Option of 5,000 – 50,000	15,000
Child	25% of employee benefit up to 12,500 maximum	12,500

Covered Illnesses include:

- Heart Attack
- Life Threatening Cancer
- Stroke
- Major Organ Transplant
- Kidney Failure
- Coronary Artery Bypass & Carcinoma in situ paid at 25%

Annual Open Enrollment Timeline

Open Enrollment will be held from October 15, 2014, to November 15, 2014, for benefits effective January 1, 2015, to December 31, 2015.

If you wish to retain existing benefits, or apply for new benefits, you will need to complete enrollment through Spotlite during the Annual Open Enrollment period. If you do not complete enrollment, you will not have benefits during the plan year or be able to apply for benefits until the next Annual Open Enrollment period or within 31 days of an IRS qualifying life-change event.

Enrollment actions is required by all benefit eligible employees. You must accept or waive coverage. All current health insurance benefits will end on December 31, 2014 if no action is taken.

Annual Open Enrollment Assistance

If you need access to a computer or would like assistance, you may stop by during an Open House at the PSAC Tech Center to meet with an Employee Benefits Coordinator or Group Alternatives representative. BCBS and Reliance Standard representatives will be available from approximately 3:00pm – 6:00pm.

Wednesday, October 15th 7:00am – 6:00pm

Thursday, October 23rd 7:00am – 6:00pm

Tuesday, October 28th 7:00am – 6:00pm

Wednesday, November 12th 7:00am – 6:00pm

If you have any questions about plan benefits or enrollment, please contact your Employee Benefits Coordinator:

For Certified Staff:

Kathleen Barak (630) 420-6325 kbarak@naperville203.org

For Non-Certified Staff:

Andi Pevitz (630) 420-6327 apevitz@naperville203.org