

Open Enrollment Update

Know Your Benefits

From Community Unit School District 303



Open Enrollment is Coming!

November, 2017

The St. Charles CUSD 303 (D303) Annual Benefits Open Enrollment period will begin Wednesday, November 1, 2017 and close on Thursday, November 30, 2017. During this time, everyone must enroll/re-enroll/waive coverage for 2018.

Medical Plan Additions for 2018

- **Naturally Slim Program** – Naturally Slim is a mindful eating behavior modification program proven to deliver sustainable weight loss and reverse obesity, pre-diabetes, and Metabolic Syndrome. This is not a diet! It is a 10-week online program that focuses on building behavioral skills, not dieting, to promote long term weight loss and risk reduction. After the first 10 weeks participants can receive ongoing support for one full year to reinforce skills to ensure long-term, sustainable results. This program is being offered at no cost to the participant. See the enclosed literature for more information.
- **Virtual Visits through MDLive** – Virtual visits are a new option for PPO and CDHP members. Virtual Visits are available 24 hours a day, 7 days a week, 365 days a year and can be used in place of non-urgent primary care and urgent care visits. Member cost is \$25 for PPO members and \$44 for CDHP members (the entire cost of the service, subject to the deductible). Visit findings are not sent to your Primary Care physician. See the enclosed flyer for more information.

Prescription Drug Changes for 2018

- Advantage Pharmacy Network – PPO and CDHP prescription drug plans will **exclude CVS pharmacies**. All other current network pharmacies are included in the Advantage Rx Network. There is no change to the HMO pharmacy network, which already excludes certain pharmacies.
- Members will pay the difference between brand name drugs and generics when the doctor has indicated that generics may be substituted.
- Compound medications, which are not FSA approved, will be excluded.

Open Enrollment Reminders

CUSD 303 offers three different health plans:

- HMOI
- PPO
- CDHP (Consumer Driven Health Plan) w/Health Savings Account (HSA) - this uses the PPO network but has a higher deductible. An employer HSA contribution of \$500 for single and \$1000 for family is being offered for 2018.

Know Your Benefits

Open Enrollment Reminders Cont.

Enroll in the benefit that best fits your needs (HMOI, PPO, or CDHP) then select the premium tier (Employee, Employee + Spouse, Employee + Child(ren), or Family). Selecting the correct premium tier is extremely important.

If you elect the CDHP, a HSA will automatically be opened for you through SelectAccount, the vendor who will administer the HSA. You will receive a letter from them explaining how to go online to review your account. An enrollment form is enclosed for you to complete to make additional contributions to your HSA account. Those deductions will automatically be deducted from your pay. Please return those completed forms to Lonnie Gridley at the Administration Center.

For 2018, the FSA will continue to be administered by SelectAccount. This is a paper enrollment and that enrollment form is included in your packet. All enrollment forms must be received on or before November 30, 2017 for 2018 participation. **Late forms cannot be accepted.** Medical FSA contributions have a \$2,600 annual maximum. Dependent Care contributions have a \$5,000 annual maximum. The medical FSA plan allows up to \$500 of unused funds to roll over into the next year. Monies over \$500 will be forfeited.

IMPORTANT INFORMATION REGARDING HSAs

- You must be enrolled in the CDHP to be eligible for an HSA
- You and your spouse cannot be enrolled in Medical FSAs (but for limited purpose)
- You cannot be enrolled in other coverage that is not HSA-qualified, such as the following: Non-HDHP medical plan (e.g., through spouse's employer plan), Medicare, Medicaid or a similar public program
- You cannot be someone else's tax dependent

IMPORTANT INFORMATION REGARDING MEDICAL FSAs

- Per IRS regulations, employees cannot participate in both a Medical FSA and a Health Spending Account (HSA). Since HSAs are opened on behalf of all CDHP participants, you cannot enroll in the Medical FSA if you are enrolling in the CDHP.
- If you are enrolling in the CDHP, any unused funds that are rolling over from your 2017 Medical FSA will be rolled into a LIMITED PURPOSE FSA. These funds can only be used for Dental and Vision expenses. They cannot be used toward medical expenses.

It is your responsibility to follow IRS guidelines. If you are enrolling in the CDHP but are not eligible for an HSA account due to the eligibility guidelines listed above, please contact Lonnie Gridley at 331-228-4929 so that a HSA account is not set up for you.

- Mistakes to your enrollment will cause problems with your coverage, so it is extremely important that it is entered correctly.
 - Double check dates of birth and social security numbers for accuracy.
 - Social security numbers are required.
 - Make sure relationship (spouse/child) is correct.
 - Make sure you have appropriately checked gender.
- Look over the material early and call Lonnie with any questions (331-228-4929). Please do not send questions via email.