

ATTENTION: Changes for 2016

Know Your Benefits

From Community Unit School District 303



August 3, 2015

The cost to provide health care coverage continues to escalate. Like many employers, we need to control these costs to stay competitive. At the same time, we want to be sure that our health benefits do what they are intended to do, which is to help you and your family achieve and maintain your health potential.

For this reason, several changes are being made to your health care benefits for 2016. Due to the extent of these changes, your Insurance Committee and District 303 have decided to start early and distribute information on the changes so each employee needing to elect coverage for 2016 can gather information, ask questions, and make an informed decision.

2016 MEDICAL INSURANCE OFFERINGS

D303 and your Insurance Committee are pleased to offer exciting new benefit options for 2016. Beginning January 1, 2016, District 303 (D303) will offer only three medical plans. These same three options will be available to all employees who are eligible for medical insurance, regardless of salary.

- HMO Plan - no changes to the current HMO plan
- PPO Plan – replaces the 2 current PPO plans with salary tiers - **NEW**
- Consumer Directed Health Plan (CDHP) w/ HSA – **NEW** – See reverse for more details

There will no longer be a different deductible for wages over \$30,000 and under \$30,000.

There will be a four tier premium for all plans:

- Employee
- Employee + Child/ren.
- Employee + Spouse
- Employee + Spouse + Child/ren



Watch for more detailed information and employee meeting announcements in the upcoming months!

Know Your Benefits

CDHP Basics

- Preventive care, such as routine physicals, wellness testing, and well pediatric care, are covered at 100% and are not subject to the deductible.
- After you have met the deductible, the plan pays 80% of the cost of in-network services until the out-of-pocket maximum is met. This applies to medical (for example, office visits, outpatient care, lab, x-ray, hospital) and to all prescription drugs.
 - Approved preventive medications are covered at 100% after copays, not subject to deductible
 - All other prescription drugs subject to deductible then covered at 100%
- You will still be able to use your current BCBS PPO doctors and hospitals. Using the BCBS PPO and Rx network will reduce what you spend for healthcare.
- CDHP is designed to engage you and your family in your healthcare spending decisions.
- Dental and Vision plans are not part of the CDHP plan and will not have any changes for 2016.

2015 Approved Maintenance Medication Classes

- Anti-angina
- Anti-arrhythmics
- Anti-coagulants/anti-platelets
- Anti-malarial
- Breast cancer prevention
- Contraceptives
- Diabetes Rx – hypoglycemic agents
- Diabetes Rx – insulin and oral
- Diabetic supplies
- Fluoride supplements
- Heparins/low molecular weight heparin
- High blood pressure
- High cholesterol
- Infant eye ointment (for newborns)
- Osteoporosis
- Prenatal vitamins
- Respiratory
- Tobacco cessation
- Vaccines

Note: These drugs could also, at times, be prescribed for treatment purposes. As a result, the listing of a drug does not mean that it will be covered by your particular benefit plan before your CDHP deductible is satisfied. If your doctor has prescribed a listed drug for treatment purposes (and not preventive purposes) then your plan does not provide coverage for that drug before your CDHP deductible is satisfied.

HSA Facts

- If you enroll in the new CDHP, D303 will contribute to your HSA on January 1, 2016
 - **\$500** for Employee Only coverage
 - **\$1,000** for Family coverage
- The employee owns the account and both employee and employer can contribute funds. **You own the account, even if you leave the district (100% portable)**
- An HSA is an employee-owned checking account with use of a debit card or checks to make payments
- Funds roll over each year for future qualified health expenses
- HSA contributions can be made through payroll deductions. They will be deposited in your HSA account by direct deposit.
- Your HSA dollars can pay for your health insurance deductibles, along with other qualified medical expenses such as dental or vision services.

Examples of qualified healthcare expenses include:

- Doctor visits, inpatient or outpatient treatment, coinsurance etc.
- Prescription drugs (Rx)
- Over-the-counter drugs, only if you obtain a prescription
- Insulin (with or without a prescription)
- Dental and vision care
- COBRA, qualified long-term care insurance, health insurance premiums paid while receiving unemployment benefits, health insurance after you turn 65 except for a Medicare supplemental policy.

D303 and the Insurance Committee are pleased to offer these exciting new benefit options for 2016. Please watch for more detailed information and employee meeting announcements in the upcoming months.