



INSURANCE BENEFITS: 2018-2019

Community Unit School District 300

WELCOME TO DISTRICT 300

- Community Unit School District 300 is proud to offer a wide array of excellent benefits to our employees:
 - HEALTH, DENTAL, VISION INSURANCE
 - LIFE INSURANCE
 - EMPLOYEE ASSISTANCE PROGRAM
 - FLEXIBLE SPENDING ACCOUNTS
 - RETIREMENT PLANNING


PERSONAL OPTIONS

As a new hire, you have the option to:

- ❑ Enroll now in any of the benefits offered by District 300
- ❑ Decline enrollment with an opportunity to enroll during next open enrollment period (October/November for a January 2019 effective date) or enroll later this year if you lose coverage under your
 - Spouse's plan
 - Parent's plan
- ❑ Enroll for additional Voluntary Life NOW WITHOUT EVIDENCE OF INSURABILITY (PROOF OF HEALTH)
- ❑ Enroll in 403(b)/457 savings plan now or anytime in the future

Health Insurance

Health Insurance

- District 300 offers major medical & prescription coverage through  BlueCross BlueShield of Illinois the largest health insurance company in the state.
Experience. Wellness. Everywhere.®
- 4 options:
 - HMO Illinois
 - PPO
 - Blue Choice Select PPO
 - BlueEdge HSA
- Plan election effective through December 31, 2018

HMO Illinois

HMO

- HMO Plan has lowest payroll deductions
- There are no deductibles – only co-payments
 - \$20 Office visit
 - Preventive Care covered at 100%
 - \$75 Emergency Room visit
 - Prescription Drugs
 - \$15 Generic
 - \$30 Formulary Brand Name
 - \$50 Non-Formulary Brand Name
 - 3 month supply for 2 copays
- Must elect a Primary Care Physician and Medical Group
 - Family members each select Medical Group and PCP
 - Women may also select a Women's Health Care Provider
- PCP=New Best Fried – ALL SERVICES MUST BE PROVIDED OR REFERRED BY PRIMARY CARE PHYSICIAN



PPO

PPO

- PPO does not require you to select a Primary Care Physician
- May receive treatment from any provider
 - BCBS negotiates fees with in-network Providers
 - Lower co-insurance and out-of-pocket costs when you stay in the PPO Network
- PPO Benefits:
 - Preventive Care covered at 100%
 - \$500 Deductible (maximum 3 per family)
 - 10% co-insurance for ***in-network providers*** up to \$600 (maximum 3x family)
 - ***Scheduled Maximum Allowance on non-network providers – you are responsible for balance billing***
 - \$150 Emergency Room copay, then 10%
 - Prescription Drugs
 - \$15 Generic
 - \$30 Formulary Brand Name
 - \$50 Non-Formulary Brand Name
 - 3 month supply for 2 copays when using mail order program

Blue Choice Select

Blue Choice Select

- Smaller network than PPO
- Be sure to select “Blue Choice Select” network on BCBS website when searching for providers
- Blue Choice Select Benefits:
 - Preventive Care covered at 100%
 - \$500 deductible ***in-network*** (maximum 3 per family)
 - 10% co-insurance for ***in-network*** providers up to \$600 (maximum 3x family)
 - ***Scheduled Maximum Allowance on non-network providers – you are responsible for balance billing***
 - \$150 Emergency Room copay, then 10%
 - Prescription Drugs
 - \$15 Generic
 - \$30 Formulary Brand Name
 - \$50 Non-Formulary Brand Name
 - 3 month supply for 2 copays when using mail order program

Blue Edge PPO Health Savings Account (HSA)

- Same network as PPO
- PPO Benefits:
 - Preventive Care covered at 100%
 - All other expenses applied towards deductible and co-insurance, including prescription drugs
 - \$1,500 single ***in-network*** deductible / \$3,000 family ***in-network aggregated*** deductible
 - 10% co-insurance ***in-network*** up to \$250 single/\$500 family
 - ***Scheduled Maximum Allowance on non-network providers – you are responsible for balance billing***
 - \$150 Emergency Room copay, then 10%

Blue Edge PPO Health Savings Account (HSA)

- Health Savings Account:
 - Employee owned bank account with debit card at First American Bank
 - District 300 contributes on pre-tax basis:
 - Annually \$750 Single/\$1,500 Family
 - New Hires \$250 Single/ \$500 Family
 - You can contribute \$\$ into your own account on a pre-tax basis
 - Use these funds to pay plan deductibles and coinsurance
 - Use funds for dental and vision expenses
 - Use funds for dependents, even if not covered under medical plan



1 800MD –HMO Members not eligible

- ❑ Telemedicine via phone or video consultation
- ❑ Treats common conditions 24/7/365
- ❑ Saves Time and money –Member pays nothing
- ❑ Board certified and licensed physicians
- ❑ RX may be prescribed if needed

- ❑ Need to register and fill out health history online prior to consultation

Smart Choice MRI –PPO Members

- Need an MRI –advise your doctor you will use Smart Choice MRI
- Lower cost MRI averaging \$500 -\$600 –Average in a hospital setting may be \$1200 -\$1500
- Earn \$100 incentive to be deposited to HSA, HRA or FSA fund

Dental Insurance

- Dental Insurance is available through Delta Dental.

 DELTA DENTAL

Everyone deserves
a healthy smile

- 3 Options
 - Dental HMO
 - Dental PPO
 - Dental Premier PPO



Dental Insurance

- PPO and Premier PPO Networks
 - 3 levels of coverage:
 - Delta PPO Dentist- largest discount
 - Delta Premier Dentist
 - Non-Network Dentist
 - Subject to Scheduled Maximum Allowance
 - You are responsible for balance billing



Vision Insurance

- Vision Insurance is available through



Vision Service Provider

- There are no insurance cards for VSP. Just make sure your eye doctor accepts VSP and let them know you have that coverage. They will pull you up in their system!

Life Insurance

Board Paid Life Insurance



- Full Time employees automatically enrolled in a \$50k Board Paid Term Life Insurance Policy
- Employees working less than full time up to .50 FTE automatically enrolled in a \$25,000 Board Paid Term Life Insurance Policy
- Employees less than .50 FTE do not receive a Board Paid Term Life Insurance Policy

Voluntary Life Insurance

- Available to Employees, Spouses and Children
- **30 days from date of hire to elect coverage up to the guaranteed issue amounts without proof of health.**
- Employees may elect up to \$500k. Guaranteed Issue \$150k, excess amount subject to proof of health.
- Spouses eligible for up to 50% of Employee Coverage to \$250k . Guaranteed issue \$50k, excess amount subject to proof of health.
- Dependent Children eligible up to \$10,000.

Employee Assistance Program

Employee Assistance Program



FREE, CONFIDENTIAL Assistance for Employees and Family Members

- Relationships
- Marital
- Family
- Financial Issues
- Legal Issues
- Co-Dependency
- Work/Life Balance
- Substance Abuse
- Grief/Loss
- Elder Care
- Child Care
- Stress/Anxiety
- Change
- Depression


Employee Assistance Program

- Provides Short Term Counseling
- Further treatment referred to network providers
- Available 24/7
- Call 800-456-6327
- If emergency, immediately connected with a counselor
- Website access
 - www.perspectivesltd.com
 - User ID: com505
 - Password: perspectives



Flexible Spending Accounts

Flexible Spending Account Facts

- Allows you to pay for eligible medical expenses with **tax-free dollars**  for you and/or your dependents
- You and/or your dependents do not need to be covered under the District 's medical plan to participate
- Estimate how much in unreimbursed medical expenses you expect to incur before the end of the year.
 - Deducted from paycheck
 - Entire election amount deposited on to debit card
 - Use debit card to pay these expenses FSAs are **“Use it or lose it.”** If you do not use all of your funds during the calendar year, you forfeit the remaining amount.

Health Care FSAs

- Maximum contribution of \$2,650 per year
- Funds can be used for:
 - Medical deductible, coinsurance, copays
 - Dental deductible and coinsurance expenses
 - Vision – glasses, contacts, contact solution, lasik surgery
 - IRS Publication 502
 - \$500 or less can be used in the following plan year for eligible expenses.

Dependent Care FSAs

- Maximum contribution of \$5000 per year per family.
- Dependent care funds can only be reimbursed after funds have accrued in account and accessed by filing a claim form.
- Dependent Care provider must be declaring income. The District does offer all-day childcare options at deLacey Family Education Center. Call 224-484-2400 for more info!



Health Reimbursement Arrangement

HRA

- Health Reimbursement Arrangement accounts are set up for all teachers in District 300.
- The Board contributes \$250 annually to this account.
- Funds in the account will grow, tax-free, and can be accessed tax-free after retirement for reimbursement of health care expenses.

Deadlines

- ❑ You must sign up for Health, Dental and Vision through **Employee Self Service**.
- ❑ You have 30 days from Date of Hire to enroll in Health, Dental, Vision, Optional Life and FSA.
- ❑ Your insurance takes effect the first day of the next month after your Start Date.
- ❑ You can enroll in the 403(b) at anytime.
- ❑ Open enrollment is October 15th through November 15th every year.

Questions?

- Forms are available on SharePoint under Human Resources > Employee Benefits
- District contact information:

Katie Lind, Benefits Coordinator

katie.lind@d300.org

PH: 847-551-8358

FX: 847-551-8493



Contact

Cathy Elfstrand at Cathy.Elfstrand@thehortongroup.com

Debbie Lorsch at Debbie.Lorsch@thehortongroup.com