



2024 Open Enrollment

Pierz ISD 484
November 2023



First Things, First.



- Introductions
- Health Insurance
- Health Savings Account
- Flexible Spending Account
- Dental Insurance
- Vision Insurance
- Life Insurance
- Disability Insurance
- Additional Services
- Open Enrollment
- Questions



NIS

National Insurance Services

NIS: Who We Are



Meet Your Team



Aaron Casper
Employee Benefits
Consultant

Your full benefit expert:
Responsible for overall
assessment and
management of all your
benefit plans.



Adam Kuck
Account Manager

Your main point of contact
for all your benefit plans.
Resolves employee claim
issues with carriers, takes
policy-related questions,
and assists the Consultant
with the medical carrier
during renewal.



Ashley Veenendaal
Senior Client Relations

Your medical and ancillary
benefit resource for
assistance with policy
changes, renewals, claim
reconciliation, and Benefit
Bridge implementation.



Pierre Guilfoile
Director of Health Plan
Analytics

Your medical and dental
utilization specialist: Runs
utilization analytics and
presents solutions based on
your data. Handles medical
and dental renewals, policy
changes and claim
reconciliation.

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Health Insurance Definitions



Definitions



Deductible

- The amount of money you're required to pay out-of-pocket before your plan starts paying benefits. Once you reach your deductible, your insurance will cover the rest for the duration of your plan year if your plan includes 100% coinsurance.

Coinsurance

- The percentage of claims charged by your health care provider that you're responsible for paying until you reach your out-of-pocket maximum.

Out-of-Pocket Maximum

- The dead-stop total amount of money you have to pay out of your own pocket for claims costs after your deductible and coinsurance are both satisfied.

Co-Pay

- The payment you're responsible for in addition to an amount paid by your insurance. For example, if you have a \$50 copay for a \$250 in-network doctor's visit, that means you pay \$50 for the visit. Your health insurance would pay the rest.

Definitions Continued



Network

- A network is a group of health care providers who've agreed to provide you with discounted, pre-negotiated rates.
- When you visit providers outside of your network (called out-of-network providers), they can charge you whatever they want and can balance bill you after the insurance company pays their portion.

Embedded Deductible

- On a family contract, each family member has an individual deductible in addition to the overall family deductible. This means that if one member of the family reaches the individual deductible before the family deductible is reached, his/her services will be paid by the insurance company. The other members on the plan would then have to satisfy the remaining family deductible/out of pocket maximum.

Non-Embedded Deductible

- There is no individual deductible. On a family contract, the overall family deductible must be reached, either by an individual or by the family in order for the insurance company to pay for services.

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Health Insurance Options



Your Insurance Carrier



- Your insurance carrier is Sourcewell / HealthPartners



Plan Options



Your plan offering includes 3 plan options

- \$1,600 Deductible Plan
- \$3,200 Deductible Plan
- \$4,150 Deductible Plan

*These are the same three plans we offered last year, other than the deductibles indexing up slightly due to IRS minimum deductible levels changing for HSA-eligible plans in 2024.



Plan Design Layout



\$1,600 HSA/VEBA Deductible Plan	In-network	Out-of-network
Deductible (Non-Embedded)	\$1,600 Individual \$3,200 Family	\$3,200 Individual \$6,400 Family
Out-Of-Pocket Maximum	\$1,600 Individual \$3,200 Family	\$4,800 Individual \$9,600 Family
Preventive Care	100% Coverage	20% Coinsurance
Office Visits	0% Coinsurance	20% Coinsurance
Urgent Care	0% Coinsurance	0% Coinsurance
Hospital Visits	0% Coinsurance	20% Coinsurance
Emergency Room	0% Coinsurance	0% Coinsurance
Prescription Coverage	Preventative: \$0 Copay (Generic) Preventative: \$50-\$100 Copay (Brand) Formulary: 0% Coinsurance Non-Formulary: Not Covered	Retail Formulary or Preventative: 20% Coinsurance Non-Formulary or Mail: Not Covered



Plan Design Layout



\$3,200 HSA/VEBA Deductible Plan	In-network	Out-of-network
Deductible (Embedded)	\$3,200 Individual \$6,400 Family	\$6,400 Individual \$12,800 Family
Out-Of-Pocket Maximum	\$3,200 Individual \$6,400 Family	\$9,600 Individual \$19,200 Family
Preventive Care	100% Coverage	20% Coinsurance
Office Visits	0% Coinsurance	20% Coinsurance
Urgent Care	0% Coinsurance	0% Coinsurance
Hospital Visits	0% Coinsurance	20% Coinsurance
Emergency Room	0% Coinsurance	0% Coinsurance
Prescription Coverage	Preventative: \$0 Copay (Generic) Preventative: \$50-\$100 Copay (Brand) Formulary: 0% Coinsurance Non-Formulary: Not Covered	Retail Formulary or Preventative: 20% Coinsurance Non-Formulary or Mail: Not Covered



Plan Design Layout



\$4,150 HSA/VEBA Deductible Plan	In-network	Out-of-network
Deductible (Embedded)	\$4,150 Individual \$8,300 Family	\$8,300 Individual \$16,600 Family
Out-Of-Pocket Maximum	\$4,150 Individual \$8,300 Family	\$12,450 Individual \$24,900 Family
Preventive Care	100% Coverage	20% Coinsurance
Office Visits	0% Coinsurance	20% Coinsurance
Urgent Care	0% Coinsurance	0% Coinsurance
Hospital Visits	0% Coinsurance	20% Coinsurance
Emergency Room	0% Coinsurance	0% Coinsurance
Prescription Coverage	Preventative: \$0 Copay (Generic) Preventative: \$50-\$100 Copay (Brand) Formulary: 0% Coinsurance Non-Formulary: Not Covered	Retail Formulary or Preventative: 20% Coinsurance Non-Formulary or Mail: Not Covered



Rates



\$1,600 Deductible Plan	1/1/24 Rates
Employee	\$822.95
Employee + Spouse	\$1,759.36
Employee + Child(ren)	\$1,534.46
Family	\$2,284.19

\$3,200 Deductible Plan	1/1/24 Rates
Employee	\$749.66
Employee + Spouse	\$1,602.67
Employee + Child(ren)	\$1,397.80
Family	\$2,080.76

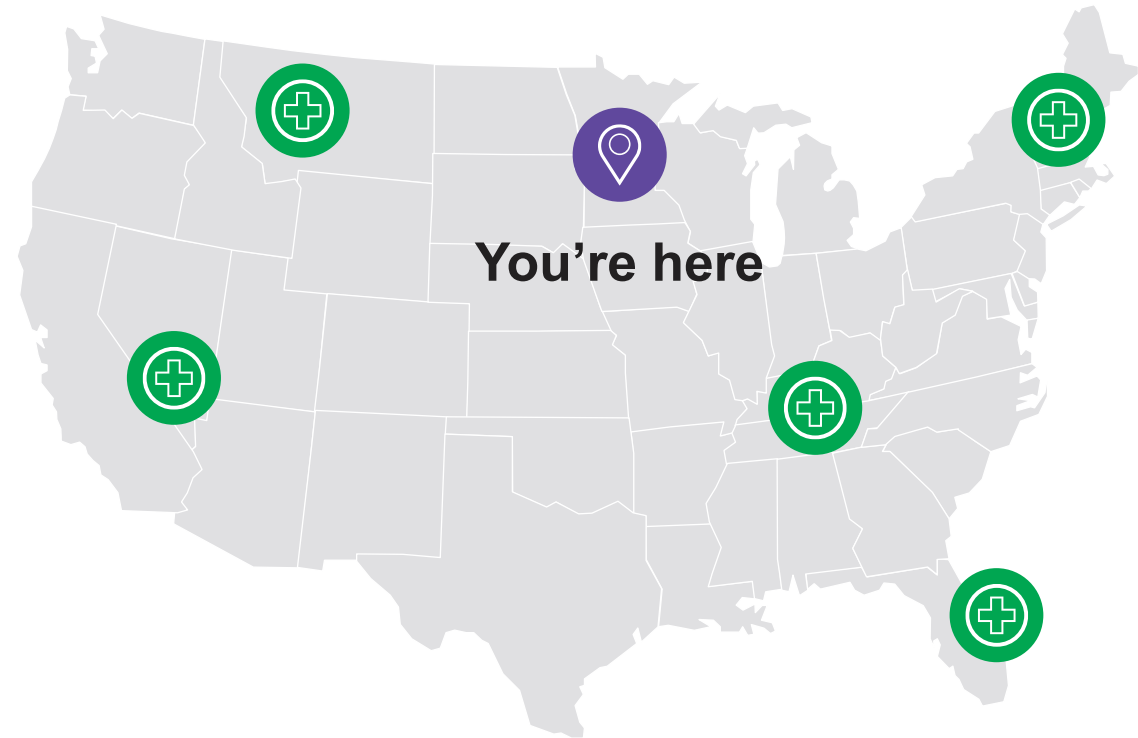
\$4,150 Deductible Plan	1/1/24 Rates
Employee	\$712.41
Employee + Spouse	\$1,523.04
Employee + Child(ren)	\$1,328.35
Family	\$1,977.37



Open Access network



Get the most choices
of doctors and clinics.



Search the network for your doctor or find a new one at healthpartners.com/openaccess



Your member ID card



ID 99999999 Payer ID 94267 Group 12345 Renews January
Name SAMPLE CARD
Care Type Open Access

Office Visit \$_.00
 Urgent Care \$_.00
 Convenience Care \$_.00
RxBIN 003585 RxCN 24002

Sign-in for important plan information.
healthpartners.com



OAP
Open Access Plus Plan

National coverage with Cigna

We're here for you – easily find our number and give us a call

Print date 7/23

Member Services 952-883-5000 or 800-883-2177
 HealthPartners Member Services, PO Box 1309, Minneapolis, MN 55440-1309
 For emergencies call 911 and/or get immediate medical attention. For medical advice call the CareLineSM nurse service any time 612-339-3663 or 800-551-0859.

Admissions Fax information to 952-853-8705 or call 800-316-9807
Claims Payer ID 94267 healthpartners.com/eservices
 HealthPartners Claims, PO Box 1289, Minneapolis, MN 55440-1289
Pharmacy healthpartners.com/formulary

	In Network	Out of Network
Deductible (Individual/Family)	\$,./\$/.,	\$,./\$/.,
Out of Pocket Max (Individual/Family)	\$,./\$/.,	\$,./\$/.,

AWAY FROM HOME CARE Offered by HealthPartners Insurance Corp
 Optometry care includes PHCS network.

For your doctor to ask questions and submit claims



What is the Top Value Rewards program?

- **Facing surgery or a medical procedure?**
 - Choosing a top value provider ensures you receive the best care at the best value.
 - Your coinsurance will be waived and, if traveling more than 50 miles from home, you can be reimbursed for travel and lodging expenses.
 - You will also become eligible to receive a gift card for choosing a top value provider for eligible procedures.
- **End result:** you get the best care and you pay less.



Top Value Reward Program-Gift Cards

Top Value Providers: Eligible procedures	Gift Card Amount Smart Plans 1, 3, 5, 7, 8 100/0 Plans	Gift Card Amount Smart Plans 2, 4, 6 80/20 Plans
Spine Surgery	\$1,000	\$500
(Arthroscopic) Shoulder Surgery	\$1,000	\$500
Hip Replacement & Revision	\$1,000	\$500
Knee Replacement & Revisions	\$1,000	\$500
Cardiac Ablation	\$1,000	\$500
(Arthroscopic) Knee Surgery	\$500	-
Gallbladder Surgery	\$500	-
Hernia Surgery, Inguinal	\$500	-
Cataract Surgery	\$500	-
Carpal Tunnel Surgery	\$200	-
Rotator Cuff Surgery	\$200	-
Cardiac Catheterization/Angioplasty	\$200	-
Tonsil/Adenoid Surgery	\$200	-
Ear Tubes	\$200	-



Find the best plan with Plan for MeSM

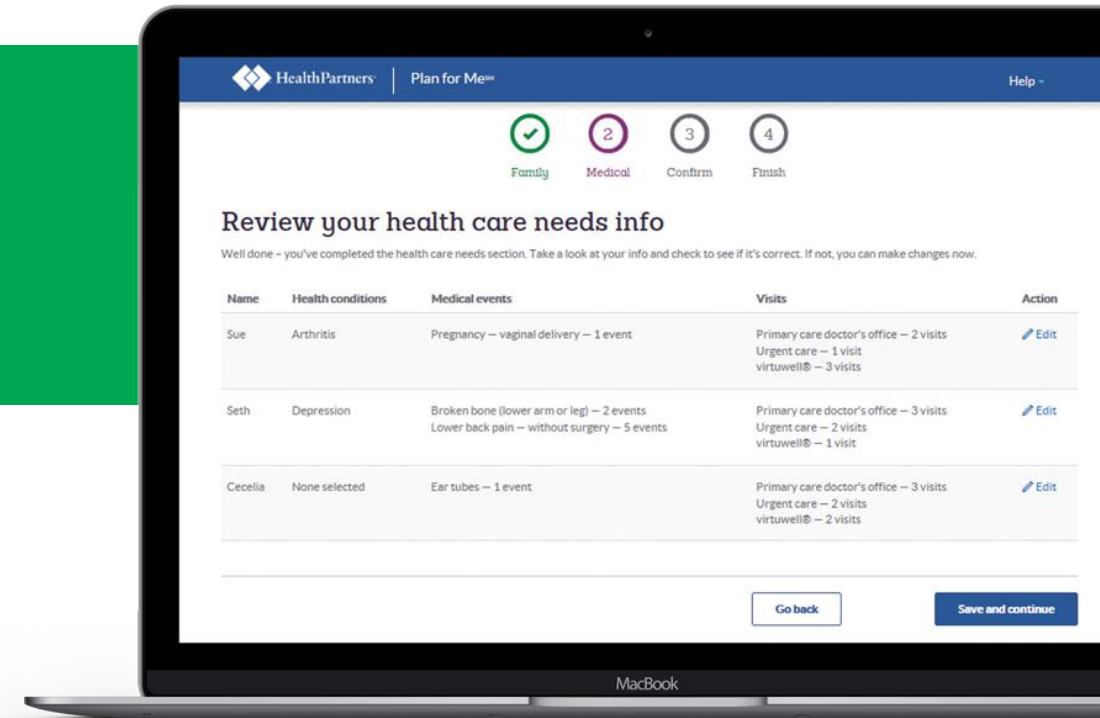
Compare your plan options and potential costs – all based on your unique situation.

Enter the age and gender for you and anyone else you want your plan to cover. Pick from a list of common health conditions, medical events, care visits and medicines.

- Check if your doctor is in-network
- See how your meds are covered
- Estimate your health care costs
- Compare your plan options



Get started at healthpartners.com/planforme



Group Number

5126

Site Number

All

Effective Date (plan start date)

01/01/2024

Care today for a healthy tomorrow



Prevent problems before they start.

Even if you're not sick, you can catch any issues early – when treatment is most effective. Your health plan covers in-network preventive care at 100%; you don't pay anything.

Alcohol, tobacco and weight screenings

Screenings for high blood pressure, diabetes and cholesterol

Breast, cervical and colorectal cancer screenings

Routine pre- and post-natal care

Vaccines

Well-child visits



Visit healthpartners.com/preventive to find out what care is recommended for you.

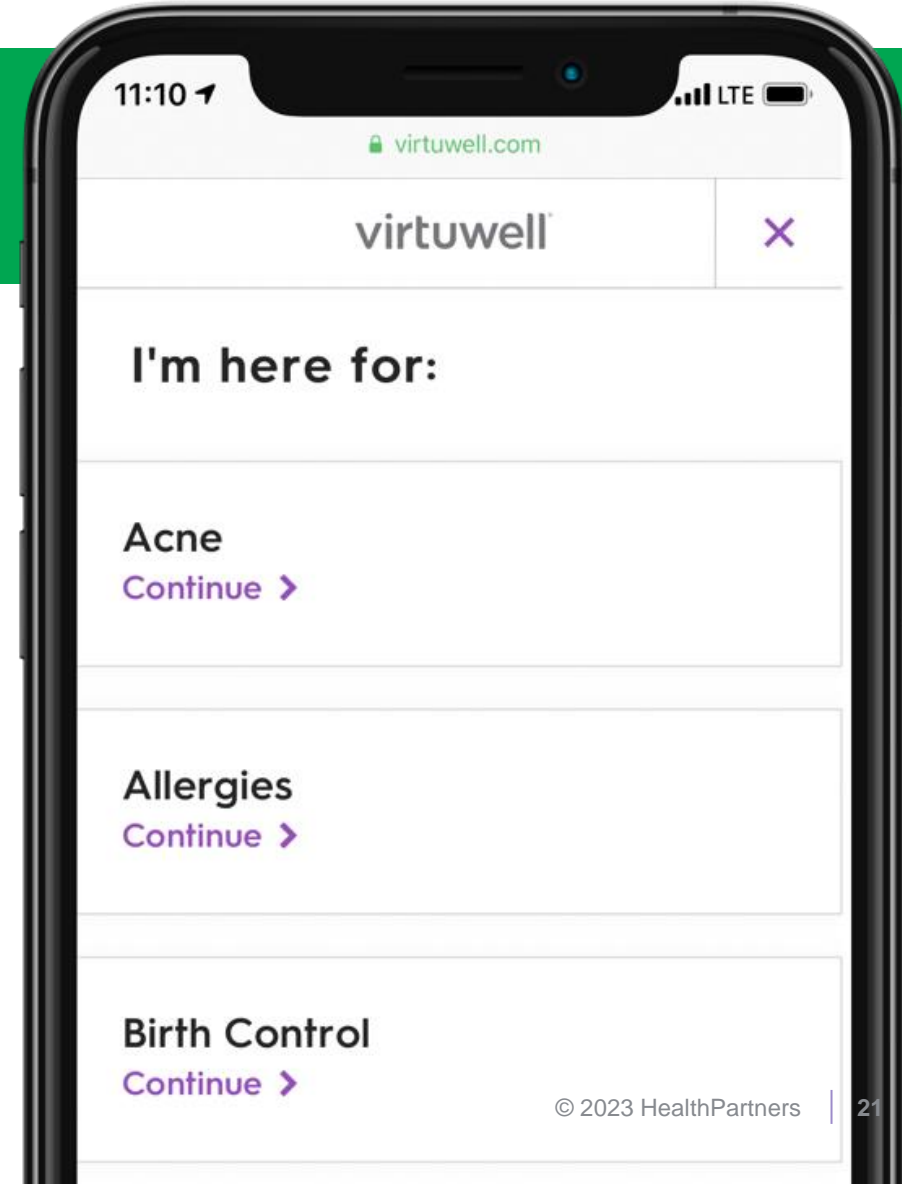


Virtuwell® – 24/7 online clinic

Save time and money by getting treated for common conditions from your smartphone, tablet or computer. Your plan covers telemedicine care.

Fast, affordable and guaranteed

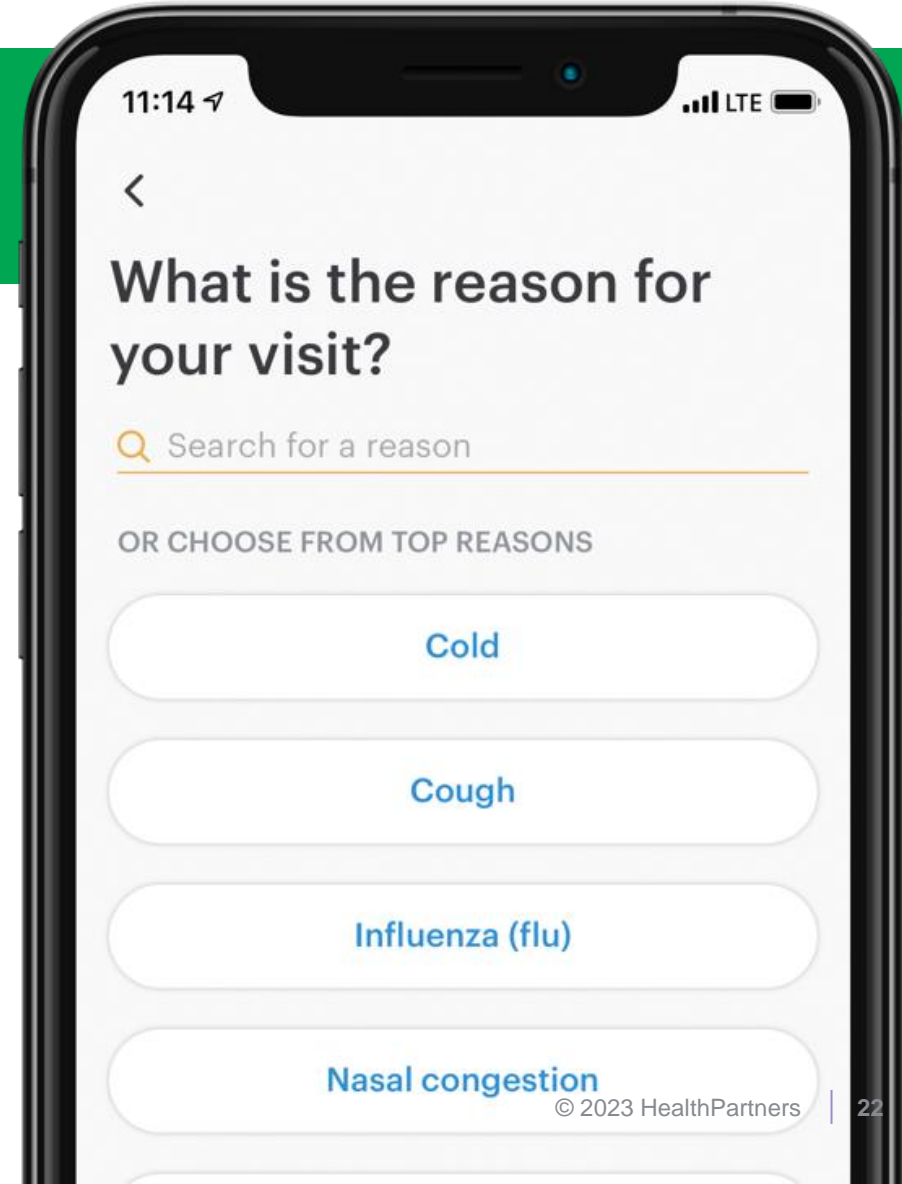
- Start your visit any time with any device – no appointments, video or downloads needed
- Answer a few questions online to get treatment for more than 60 common conditions
- Nurse practitioners give you a diagnosis, treatment plan and prescription – all in about an hour
- If for any reason you can't be treated, there's no charge. Plus follow-up care about your treatment is free
- Virtuwell visits are a fraction of the cost of walk-in, urgent or primary care visits. **Plan members will receive 100% coverage for the first three visits with Virtuwell.** View FAQs and get started at virtuwell.com/cost/healthpartners



Doctor On Demand

Save time and money by getting treated for common conditions from your smartphone, tablet or computer. Your plan covers telemedicine care.

- Urgent care for cold and flu, skin conditions and allergies
- Live video visits with a doctor include assessment, diagnosis and prescription
- When you create a free member account, your cost is always shown up front, without any surprise bills later
- Register at doctorondemand.com



Prescription benefits

Prescription coverage

Check your formulary (drug list) to understand your costs and get support if your medicine isn't working for you.



Formulary

Covered medications on your plan's drug list, including brand, generics, and specialty medications.



Non-Formulary

Medications not found on your plan's drug list. The plan does not cover drugs that are not on the formulary.



Search by the name or type of medicine at healthpartners.com/preferredrx
Use your Summary of Benefits and Coverage (SBC) to find how much you'll pay.



Get the most from your medicines

Try generics



They're just as safe and effective, but cost a lot less.

Talk to your doctor or pharmacist.

Search for the lowest cost



Our online Prescription shopping tool helps you understand your plan coverage, compare pharmacy prices, transfer prescriptions and more.

Members can get started at healthpartners.com/pharmacy

Talk with a pharmacy navigator



Answers to your questions around benefits, coverage, costs, formularies and more.

Call Member Services and ask to talk with a [Pharmacy Navigator](#).

Meet with a pharmacist



In a one-on-one visit, a pharmacist will review your medicines with you to make sure they're working and are right for you. Plus, it's free.

Learn more at healthpartners.com/mtminfo



Medicine delivered to your door

Skip the trip to the pharmacy. Get your prescriptions mailed to your home with WellDyne.

5 great things about mail order

- 1 You'll never pay for standard shipping.
- 2 Refilling your medicine online or with the mobile app is easy.
- 3 All orders are sent in a tamper-resistant, plain package to make it more private.
- 4 Safety is important. You'll get the best quality medicine.
- 5 You'll get your medicine delivered within seven to 10 days and can track the status of your order every step of the way.



To get started, call **800-591-0011**
or visit [**healthpartners.com/mailorder**](https://healthpartners.com/mailorder)



Extra support

Your Fertility Benefits

Sponsored by the Better Health Collective



Comprehensive Coverage

Bundled fertility treatment coverage for every unique path to parenthood



Personalized Guidance

Unlimited guidance and support from a dedicated Patient Care Advocate (PCA)



Premier Specialists

Convenient access to the largest national network of fertility experts

To learn more and activate your benefit, call: **833.208.8447**



Omada

- Omada for Diabetes Prevention
- Omada for Condition Management (Diabetes & Hypertension)
- Health coaching, peer group support, connected devices



Get started at omadahealth.com/healthpartners



Personal nurse support

Living with a health condition is easier when you have a team of people to support you. Work with a nurse one on one at no cost.

We offer personalized support and resources through phone calls and other communications for **no cost**. So you can manage your condition and stay out of the hospital.

Working with a HealthPartners nurse is a great addition to your health care team. All support is confidential. A HealthPartners nurse can help:

- Focus on your goals
- Answer questions
- Work with you and your doctor
- Connect you to resources



Get started at healthpartners.com/nursesupport



Face cancer with confidence

You don't need to face a cancer diagnosis alone. Our nurses will be with you every step of the way.

Through phone calls and other communications, we'll support you in feeling your best and meeting your personal health goals. All support is confidential and at no cost to members. A HealthPartners nurse can:

- Help you make decisions that fit your life and values
- Connect you to resources
- Collaborate with your provider and clinic team
- Listen when you just need someone to talk to



Get started at healthpartners.com/cancersupport



Relief for your back pain

Most Americans will experience back pain at some point in their lives.

We offer personalized support and resources for **no cost** through phone calls and other communications.

A HealthPartners nurse is a great addition to your health care team. All support is confidential.

- Get tips to manage pain

- Learn about treatment options

- Find resources to help you feel better



Learn more at healthpartners.com/backhealth
Get started at healthpartners.com/healthsupport



Healthy baby, healthy you

If you're pregnant or thinking about it, we're here to help. Our support is confidential and no cost.

Start by taking the online assessment

- You may get a call from a nurse to answer questions and get advice between doctor visits
- You'll have access to **My Pregnancy** – a personalized, digital support written by our health experts and timed to where you're at in your pregnancy
- Download our free **myHealthyPregnancy app** powered by YoMingo for important anytime, anywhere parent education and fun extras for every stage of pregnancy, newborn care and more

BabyLine phone service

24/7 nurse support for pregnancy and newborn concerns



Visit healthpartners.com/healthy-pregnancy to learn more and take the assessment

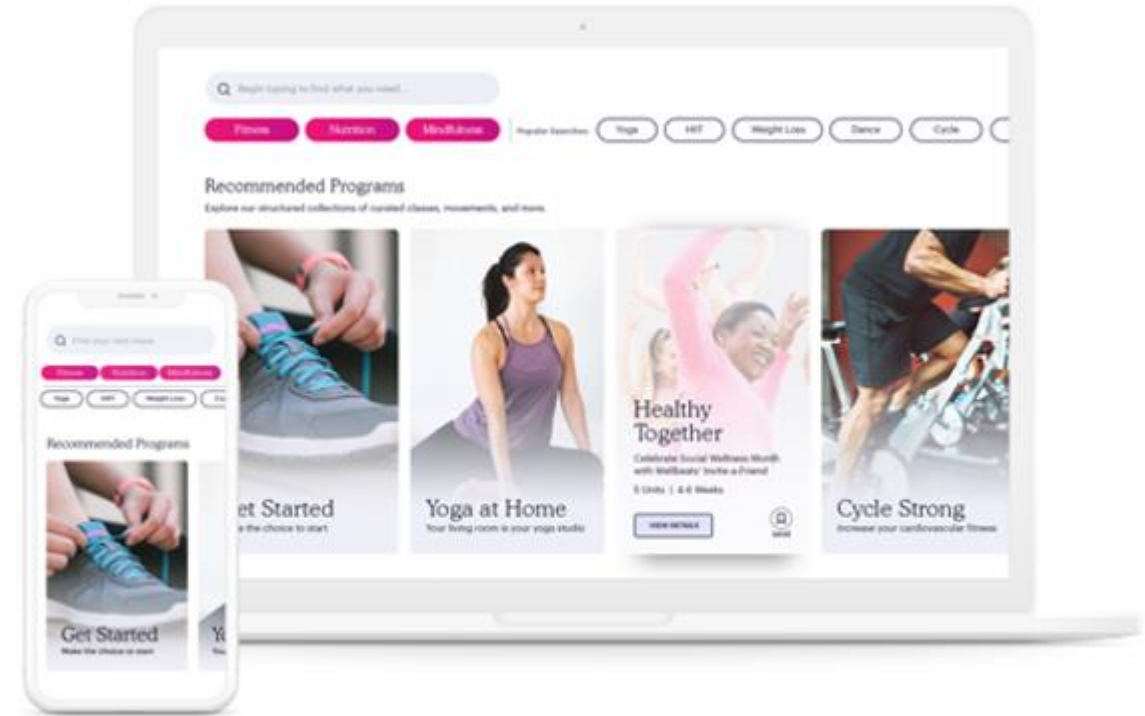


Move more with Wellbeats

Wellbeats offers on-demand fitness, nutrition and mindfulness classes to help you live a healthier life.

Find opportunities for all ages, interests and ability level.

- Enjoy classes like yoga, strength training, running, meditation, nutrition and recipes, cycling, dance, stretching and more. New classes are added regularly!
- Get personalized recommendations based on your well-being preferences and goals.



Sign in to your well-being program at healthpartners.com/livingwell



Living healthier just got a little less expensive

Get special savings from handpicked retailers – all designed to help you live healthy every day.

Show your member ID card to save money on:

- Eyewear
- Exercise equipment
- Fitness classes
- Well-being classes
- Eating well
- Healthy mom and baby products
- Hearing aids
- Pet insurance
- And more!

Discounts on gym memberships

Husk Gym Network:

- Discounts on memberships at more than 11,000 fitness centers, weight loss programs and wellness brands

The Active&Fit Direct™ program:

- Access more than 11,000 fitness centers nationwide for a flat monthly fee



Visit healthpartners.com/discounts for a list of participating retailers and discounts



A resilient you

We're here to support the whole you – including your emotional health.

Our free and confidential programs will help you build resilience and cope with life's challenges.

- Digital well-being activities to help build healthy habits, like *Healthy Thinking* and *Tackle Stress*
- myStrength flexible and comprehensive digital program with tools and activities for stress, depression, sleep and more
- Answers to benefits-related questions from behavioral health navigators



Behavioral health navigators

Guidance to understand your mental or chemical health benefits



Visit healthpartners.com/resilience for more information and resources



Find balance with everyday support

Your Employee Assistance Program (EAP) has your back 24/7.
It's free and completely confidential.

Adopting
a child

Finding
child care

Grieving

Knowing
your legal
options

Making
a budget

Managing
stress

And more



Call **866-326-7194**

Log on to hpeap.com, password: **Sourcewell** | Download the **iConnectYou** mobile app



Take charge of your health plan

You go online to research, plan and follow up on big decisions.

A HealthPartners online account makes it just as easy to stay on top of your health care and insurance. You have real-time access to your personal health plan information in one simple place.

Top 6 ways to use your online account and mobile app

1 See recent claims, what your plan covered and how much you could owe.

2 Get cost estimates for treatments and procedures specific to your plan.

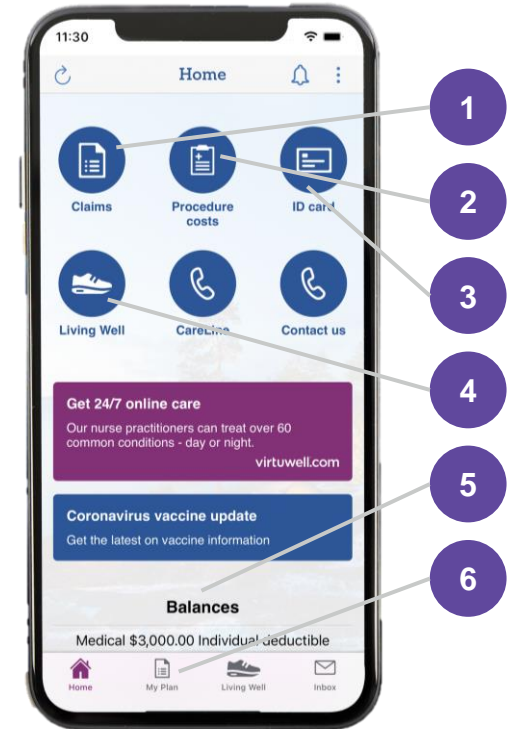
3 View your HealthPartners member ID card and fax it to your doctor's office.

4 Access your Living Well dashboard to check your program progress, take the health assessment and complete activities.













5 Check your balances, including how much you owe before your plan starts paying (deductible) and the most you'll have to pay (out-of-pocket maximum).

6 Search for doctors and pharmacies covered by your plan.

 Sign in at healthpartners.com or on the myHP mobile app



Here for you 24/7

Member Services	Help with all things related to your plan	 	Mon – Fri, 7 a.m. to 6 p.m., CT 800-883-2177 or 952-883-5000
Nurse NavigatorSM program	Support in finding the right care	 	Mon – Fri, 7:30 a.m. to 5 p.m., CT 800-883-2177 or 952-883-5000
Pharmacy Navigators	Help with your medicines	 	Mon – Fri, 8 a.m. to 5 p.m., CT 800-883-2177 or 952-883-5000
Behavioral Health Navigators	Help with mental or chemical health benefits	 	Mon – Fri, 8 a.m. to 5 p.m., CT 888-638-8787
CareLineSM service nurse line	Trusted nurse advice	 	24/7, 365 days a year 800-551-0859
BabyLine phone service	Expert guidance on your pregnancy or new baby	 	24/7, 365 days a year 800-845-9297



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Health Savings Account (HSA)



Your Health Savings Account (HSA)



Account **you own** that works with your HSA-qualified health plan

Allows you to set aside a portion of **pretax payroll**

You **pay no taxes** on the money you put into the account – or funds you take out to pay for qualified medical expenses

Any interest earned is **tax-free**

No “use it or lose it” stipulation; **unused funds rollover to the next year**

The account **stays with you**, even if you change jobs or retire



How your HSA works

1

Enroll
in your employer's
HSA-qualified
health plan

2

Ensure
that you:

- ✓ **Are not claimed as a dependent** on someone else's tax return
- ✓ **Have no other health plan coverage** (including spouse's medical FSA¹)
- ✓ **Are not enrolled in Medicare**

3

Set aside
portion of payroll pretax,
not more than:

2023:

\$3,850 for single
\$7,750 for family

2024:

\$4,150 for single
\$8,300 for family

\$1,000 catch-up
contribution – 55 & over

4

Use
a convenient
debit card to
pay providers

5

Submit bills
for reimbursement of
out-of-pocket expenses



You can use your HSA to pay for:

- ✓ **NEW!** Over-the-counter supplies, medications, and some feminine hygiene products
- ✓ Medical expenses *not* covered by your health plan, including:
 - Out-of-pocket expenses
 - Co-pays
 - Co-insurance
 - Prescription drugs
 - Dental care expenses
 - Vision care expenses
- ✓ Health insurance premiums
 - COBRA during a job transition or post-employment
 - Medicare upon reaching the age of 65
 - Some long-term care insurance premiums



It's important to save all your receipts to validate expenses, as required by the IRS.



These you can't pay for:

- ✗ Expenses that aren't related to medical treatment or care as defined by the IRS
- ✗ Personal use items
 - Toothpaste
 - Lotions
 - Makeup
 - Soaps
 - Shaving supplies
- ✗ Health insurance premiums



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Flexible Spending Account (FSA)



Your Medical Flexible Spending Account (FSA)



An expense account that works with your health plan



Pay for qualified medical costs, **tax-free**



Set aside a **portion** of your payroll pretax



Save money on these costs¹

¹ Depends on your tax filing status. Please consult your tax advisor with questions.



How your Medical FSA works

1

Estimate next year's out-of-pocket costs

2

Equal Portions are deposited from your paycheck into the account

3

Total amount is available day one

4

A Spouse in another plan may also open an FSA

5



Use a convenient FSA debit card to pay providers for eligible expenses

6

A Medical FSA is a "use it or lose it" account¹

2023*:

\$3,050 contribution limit

*IRS has not released 2024 figures yet



Benefits Administrator. Elevated Solutions.

¹ Depending on how your employer sets up the account, money may be forfeited at end of the plan year or grace period.



You can use your Medical FSA to pay for:

- ✓ **NEW!** Over-the-counter supplies, medications, and some feminine hygiene products
- ✓ Expenses for you, your spouse, and any health plan dependent
- ✓ Medical expenses not covered by your health plan, including:
 - Out-of-pocket medical expenses
 - Copayments, coinsurance
 - Prescription drugs
 - Dental and vision care expenses



Always save your receipts to ensure proper validation of expenses, as required by the IRS.

If you have an HSA, your FSA will be limited to vision and dental expenses until your health plan deductible has been met



Benefits Administrator. Elevated Solutions.



These you can't pay for:

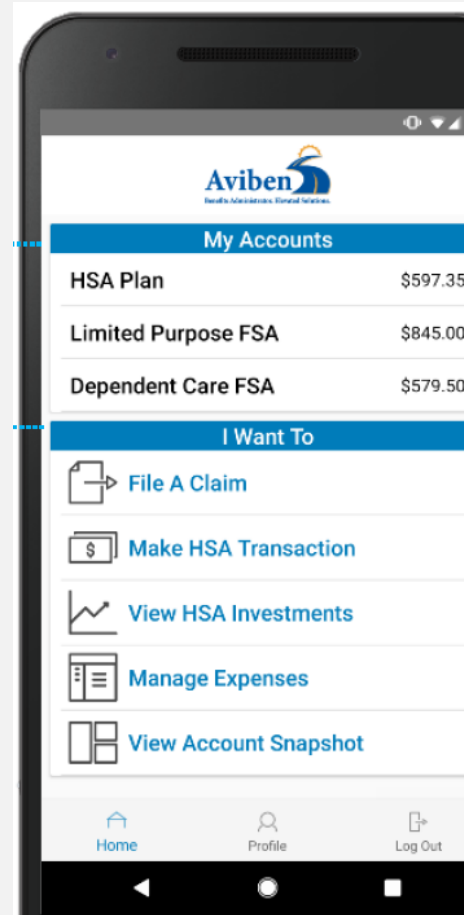
- ✗ Costs that aren't considered qualified medical expenses as defined by the IRS
- ✗ Health insurance premiums



Mobile App

Easy to use tool that features:

- View account details and account balances
- Submit claims
- Snap a photo of a receipt and submit with a new or existing claim
- Report debit card lost or stolen
- Aviben mobile app available in Apple App Store or Google Play



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Dental Insurance



Dental Plan Highlights

	BENEFIT LEVEL 1	BENEFIT LEVEL 2	OUT-OF-NETWORK
Annual maximum	\$1,500	\$1,000	\$750
Deductible			
Per person per calendar year	\$25	\$50	\$50
Family	\$75	\$150	\$150
Preventive/Diagnostic care			
Exams, cleanings, x-rays, fluoride	100%	100%	100%
Sealants, space maintainers	100%	100%	100%
Basic I services	No waiting period	6 month waiting period	
Amalgam fillings	100%	80%	50%
Posterior composite fillings	80%	80%	50%
Simple extractions	80%	80%	50%
Non-surgical periodontics	80%	50%	50%
Endodontics	80%	50%	50%
Basic II services	No waiting period	6 month waiting period	
Surgical periodontics	80%	50%	50%
Other oral surgery	80%	50%	50%
Major services	No waiting period	12 month waiting period	
Crowns, onlays	50%	50%	0%
Bridges, dentures	50%	50%	0%
Dental implants	50%	50%	0%



Dental Plan Rates



Monthly Dental Premiums	Current	1/1/24 Rates
Employee	\$34.79	\$36.88
Employee + 1	\$69.22	\$73.37
Family	\$104.33	\$110.59



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Vision Insurance



Vision Plan Highlights



SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
CONTACT LENS FIT AND FOLLOW-UP		
Fit and Follow-up - Standard	Up to \$40	Not covered
Fit and Follow-up - Premium	10% off retail price	Not covered
FRAME		
Frame	\$0 copay; 20% off balance over \$150 allowance	Up to \$105
LENSES		
Single Vision	\$20 copay	Up to \$30
Bifocal	\$20 copay	Up to \$50
Trifocal	\$20 copay	Up to \$70
Lenticular	\$20 copay	Up to \$70
Progressive - Standard	\$75 copay	Up to \$50
Progressive - Premium	\$105 - 195 copay	Up to \$50
LENS OPTIONS		
Anti Reflective Coating - Standard	\$45 copay	Up to \$23
Anti Reflective Coating - Premium Tier 1 - 3	\$57 - 85 copay	Up to \$23
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$40	Not covered
Polycarbonate - Standard < 19 years of age	\$0 copay	Up to \$20
Scratch Coating - Standard Plastic	\$15	Not covered
Tint - Solid and Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered



Vision Plan Highlights



SUMMARY OF BENEFITS		
VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
CONTACT LENSES		
Contacts - Conventional	\$0 copay; 15% off balance over \$150 allowance	Up to \$150
Contacts - Disposable	\$0 copay; 100% of balance over \$150 allowance	Up to \$150
Contacts - Medically Necessary	\$0 copay	Up to \$300
OTHER		
Hearing Care from Amplifon Network	Up to 64% off hearing aids; call 1.877.203.0675	Not covered
EXAM SERVICES		
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
FREQUENCY		
	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS
Lenses	Once every plan year	Once every plan year
Frame	Once every 2 plan years	Once every 2 plan years
Contact Lenses	Once every plan year	Once every plan year
(Plan allows the member to receive either contacts and frame, or frame and lens services.)		



Vision Plan Rates



Monthly Vision Premiums	Current
Employee	\$5.95
Employee + Spouse	\$11.31
Employee + Child(ren)	\$11.90
Family	\$17.49

Rates guaranteed until 12/31/2026!



Enjoy more extras: Member-only savings & discounts



40% off

additional pair of glasses



15% off

standard LASIK prices or
5% off the promotional price



20% off

any remaining balance
over the frame allowance



15% off

any balance over the conventional
contact lens allowance



20% off

any non-covered items,
including non-prescription
sunglasses



up to 40% off

hearing exams and discounted,
set pricing on hearing aids

At participating in-network providers. Some exclusions may apply. Log into Member Web for details.

How to find an eye doctor



Use the Provider Locator
at eyemed.com



Download and use the EyeMed Members App
(available in the App Store or Google Play)



Check the listing of the closest
eye doctors from your Welcome Kit (you'll
get this after you enroll)



Experience more with member tools

You'll receive an in-home Welcome Kit detailing your new vision benefits and the closest eye doctors. And using your benefits couldn't be easier with access to convenient digital tools.

EyeMed Members App

- Benefits, eligibility and claims at-a-glance
- Find an eye doctor and get door-to-door directions
- Grab special offers
- Load and save prescriptions
- Set exam and contact lens reminders
- Pull up ID card and add to your wallet (for iOS only)

Member Web

- See benefits and eligibility status*
- View Savings Dashboard
- Estimate out-of-pocket costs before your visit to the eye doctor
- Download ID cards and EOBs
- Find an eye doctor
- Check claim status
- Get special offers



*Due to HIPAA regulations, members will not be able to view dependents over the age of 18

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Life Insurance & LTD



Life and Accidental Death & Dismemberment



Basic Life and AD&D

- Basic life and AD&D is provided by the school district to eligible employees based on your employment contract

Supplemental Life and AD&D

- Employees – can purchase \$50,000 or \$100,000 of add'l life insurance (up to 7 times your annual earnings)
- Spouses – employees can purchase \$25,000 or \$50,000 of life insurance for their spouses (no more than 50% of employee's supplemental life amount)
- Dependent child(ren) – employees can purchase \$10,000 of life insurance for dependent children up to age 26
- *Remember: update your beneficiaries!!*

RELIANCE STANDARD
LIFE INSURANCE COMPANY

Long-Term Disability Insurance



Disability insurance is income insurance.

- Employer Paid Premiums
- Benefit is a 60% based on pre-disability earnings with a 60 consecutive calendar day elimination period
- Eligibility varies by union contract
- Reliance Standard

RELIANCE STANDARD
LIFE INSURANCE COMPANY

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National Insurance Services

Additional Services



Employee Assistance Program (EAP)



Take Care of Your Most Valuable Asset Mental health is an aspect of our health that is often overlooked. Utilize the EAP to find solutions to some of your more personal struggles.

- Employees have access to counselors 24-hours a day,
- Toll free: 866-451-5465
- Up to 3 in-person assessment and counseling sessions at no cost.
- Legal Assistance, Financial Assistance, Child & Eldercare Assistance, Memorial Planning, Stress Management, Relationship problems, Depression
- Claimant Assist Services
- Toll Free: 866-472-2734



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Open Enrollment



Don't Miss Open Enrollment!

**Your Open
Enrollment Period is:
11/06 - 11/17**



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NIS

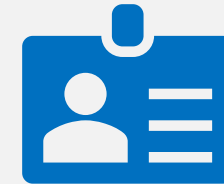
National Insurance Services

Questions?





Who can I call?



■ Benefits Questions:

- Ashley Veenendaal, NIS Sr Client Relations; 262-780-1236 or aveenendaal@nisbenefits.com
- Adam Kuck, NIS Account Manager; 262-780-1326 or akuck@nisbenefits.com
- Aaron Casper, NIS Consultant; 262-780-1361 or acasper@nisbenefits.com
- Jennie Loidolt, Human Resources Specialist; 320-468-6458 x1901 or jloidolt@pierz.k12.mn.us

