



New Hire Benefit Overview

2018

Kalamazoo
RESA

*inspiring educational
excellence*

BENEFIT CARRIERS

BCBS of Michigan- Two choices: High Deductible and Low Deductible Plan through the West Michigan Health Pool
Medical/Prescription Coverage

Delta Dental of Michigan
Dental Coverage

EyeMed Vision
Vision Coverage

Madison Life
Life, AD&D, LTD, And STD

HelpNet
Employee Assistance Program

Viverae
Wellness Program

DEADLINES

- ▶ **Benefit Elections must be made within 30 days of your date of hire**
- ▶ **Dependent certification is due within 30 days of your date of hire**
- ▶ **Benefit Elections go into effect on your 31st day of employment**



DOCUMENTATION

- Proper documentation is needed for all eligible dependents that you would like to cover on the medical & prescription, dental or vision plan
- Copies are accepted and can be faxed or emailed to human resources
 - ▶ **Child (Children can be covered until the end of the month that they turn 26)**
 - Birth Certification, Adoption order, or court document showing relationship
 - ▶ **Spouse (2 documents needed)**
 - Marriage Certificate
 - Proof of current marriage (last year's tax return or recent bill coming to your name and spouse's name at the same address)

****I can also accept the first page of last year's tax return with all dependents and spouse listed in place of all of the above.**

2018 Medical Plan Financials

Simply Blue Low Deductible Plan	Simply Blue High Deductible Plan	HSA Contribution
<p>Monthly employee premium contribution levels</p> <p>Single - \$60</p> <p>Two Person - \$90</p> <p>Family - \$120</p> <p>**Hired after 07.01.13 Grade 12 and under</p> <p>Single - \$60</p> <p>Two Person - \$823.05</p> <p>Family - \$1150.09</p>	<p>No monthly employee premium contribution</p> <p>Single - \$0</p> <p>Two Person - \$0</p> <p>Family - \$0</p> <p>Hired after 07.01.13 Grade 12 and under</p> <p>Single - \$0</p> <p>Two Person - \$671.14</p> <p>Family - \$958.78</p>	<p>Kalamazoo RESA will fund your HSA account the following amounts in January</p> <p>Single - \$200</p> <p>Two Person - \$400</p> <p>Family - \$400</p> <p>Hired after 07.01.13 Grade 12 and under</p> <p>Single - \$200</p> <p>Two Person - \$200</p> <p>Family - \$200</p>

Kalamazoo RESA offers Cash In Lieu to employees who choose to waive medical benefits. \$1800 is paid for the calendar year in two lump sums of \$900 each during the months of June and December

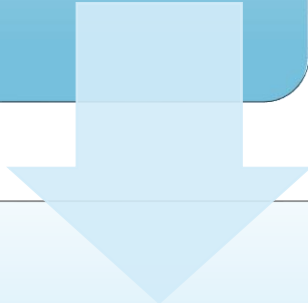
Medical Plan Overview

	Low Deductible	High Deductible
Plan Type	Simply Blue PPO	Simply Blue HSA PPO
Co-Insurance	Covered 90% In Network, 70% Out of Network after deductible	Covered 80% In Network, 60% Out of Network after deductible
Deductible	In Network - \$250/\$500 Out of Network - \$500/\$1,000	In Network - \$1,350/\$2,700 Out of Network - \$2,700/\$5,400
In Network Out-of-Pocket Maximum	\$1,000/\$2,000 (Coinsurance) \$2,500/\$5,000 (Deductible, Coinsurance, Rx, and OV Copays)	\$2,300/\$4,600 (Deductible, Coinsurance, Rx copays)
Emergency Room Copay	\$150 copay for facility charges	Covered 80% after deductible
Office Visit	\$20 copay PCP \$40 copay Specialist \$60 copay Urgent Care	Covered 80% after deductible
In-Network Physical, Speech, Occupational Therapy, and chiropractic care	Covered 90% after deductible (limited to 30 visits) (limited to 12 visits for chiropractic)	Covered 80% after deductible (limited to 30 visits) (limited to 12 visits for chiropractic)
Routine/Preventative Care	Covered at 100%, no deductible	Covered 100%, no deductible
Drug Card	\$10/\$40/\$80	\$20/\$40/\$80 after deductible

How the Low Deductible Plan Works

In Network, most covered medical services apply toward the deductible. Then the plan pays 90% and the participant pays 10%

- Exception: Preventive care is covered at 100% with no deductible
- Exception: Office visits have the flat dollar copay and are not subject to deductible or coinsurance



You continue to pay the 10% of claims (co-insurance) until you have paid \$1,000 single or \$2,000 family. Then the plan pays 100% for the remainder of the year for co-insurance. Your remaining responsibility is co-pays.

Low Deductible Office Visit Example

“Sick” Physician Office Visit

- ▶ \$20 copay (specialists are \$40) (urgent care \$60)
 - ▶ No deductible applies for the visit
 - ▶ Services at the visit such as lab work, x-rays, etc. will go towards your deductible and then your *10% coinsurance would apply to those services.*

- ▶ Prescription
 - ▶ \$10/\$40/\$80 copay
 - ▶ No deductible applies

Medical FSA - Flexible Savings Account

- ▶ You can elect to contribute \$100-\$2650 to your medical FSA
- ▶ Pre-tax benefit
- ▶ A use-it or lose-it program
- ▶ Can be used for eligible health expenses
- ▶ You are able to rollover up to \$500 into 2019
- ▶ Can be used for eligible medical, dental, and vision expenses



Example:

You elect to put \$1000 in your medical FSA account for 2018

You have access to that money as soon as the account is set up

How a High Deductible Health Plan (HDHP) Works

All covered medical and prescription services apply toward the deductible until it's met.

- *Exception: Preventive Care is covered at 100% with no deductible*
- *You can use the money in your HSA to pay for these services*

Once the deductible is met you will have 80% coverage for most medical services.

Prescriptions covered at \$20/\$40/\$80 **after** the deductible is met.

High Deductible Office Visit Example

“Sick” Physician Office Visit

- ▶ Give the office your BCBS card
 - ▶ They will send the bill to BCBS
 - ▶ You will receive a bill from your provider once BCBS has discounted and recorded your service. You will not pay at time of service.
 - ▶ If you have NOT met your deductible you will pay the full cost of the bill when received.
 - ▶ If you have met your deductible you will pay 20% of the bill when received.
- ▶ Prescription
 - ▶ If you have NOT met your deductible you will pay the full cost of the prescription.
 - ▶ If you have met the deductible you will pay copays \$20/\$40/\$80.

Medical HSA -Health Savings Account

You can elect to contribute \$3450 for a single plan and \$6850 for 2 person or family plans in your medical HSA

**55 or older can contribute an additional \$1,000

- ▶ Pre-tax benefit
- ▶ Not a use-it or lose-it program - balance rolls over year to year
- ▶ Can be used for eligible medical, dental, and vision expenses



Example:

You elect to put \$1000 in your medical HSA account for 2018

**You can make contribution changes at any time in the year.*

You have access to that money as it is pulled from your check and placed in your account.

Who is *not* eligible for an HSA

Examples of “1st dollar” medical benefits that make someone ineligible for an HSA per IRS guidelines:

***Medicare**

SSID (Social Security disability insurance)

Tricare Coverage

Full Medical Flexible Spending Arrangements (HRA)

Adult Children who do not qualify as a your tax dependent (IRS Publication 502)

Covered by a spouses FSA or HRA plan Y

You cannot have an HSA if you are covered by your spouse’s plan that can pay for any of your medical expenses with an FSA or HRA before your HSA health plans deductible is met.

*****Contact Jeni Opel in HR for more information. There are rules with HSA contributions that apply up to 6 months prior to enrolling in Medicare.***

Dependent Care Flexible Spending Account

DCFSA's give you a convenient way to pay for eligible day care (child and adult) expenses

- ▶ Set aside pre-tax dollars through convenient payroll deductions
- ▶ Submit claim forms for reimbursement
- ▶ Save money on taxes
- ▶ Contribute \$100 - \$5,000
- ▶ If you do not use it you do lose it, so budget accordingly



Example:

You elect to put \$1000 in your DCFSA account for 2018

You have access to that money as it is pulled from your check and placed in your account.

Member Portal

healthyblue HSASM

Welcome back, **John Doe** [734899]

My Account My Money My Toolkit HOME MY PROFILE FORMS & DOCS LOGOUT

Quick Stats

- HSA Available Balance: \$3,929.20
- HSA Contributions YTD: \$0.00
- HSA Distributions YTD: \$0.00

My Alerts

Enter Beneficiary Information Online

From the My Profile link on your home page, you can view and edit Beneficiary information.

General Tip

Use the PayChoice™ Platform to pay providers, reimburse yourself, or schedule payments.

- View balance
- Review account activity
- Transfer HSA funds
- Pay bills online
- View Insurance Information
- Online account statements
- Online tutorials
- Online support links
- Calculators
- Forms

**You will receive a welcome kit along with your debit card shortly after your benefits begin.

Accessing Funds

Funds from the spending accounts are disbursed in the following ways:

- ▶ Debit card - not for DCFSA
- ▶ Online bill payment
- ▶ Online reimbursement

Debit Cards





Blue365.

- * BLUE365
- * Offers access to health and wellness deals exclusive to members

Check Out Some Other Great Deals:

[See All Deals ▶](#)



DUNHAMS SPORTS
10% Off All Regularly Priced Merchandise and 20% Off All Regularly Priced Protective Gear



GREATER MIDLAND COMMUNITY CENTER
One Month Free at Any Greater Midland Center



LASIKPLUS
Over \$800 Off LASIK

Blue Cross Online Visits

Access to online medical and behavioral health services anywhere in the U.S.

When?

- When your primary care doctor isn't available.
- When you feel too sick to drive.
- When you can't leave your home or workplace.
- When you're on vacation or traveling for work.
- When you're caring for children or a family member and can't leave.
- When you're looking for affordable after-hours care.
- When it's convenient for you.

Why?

- Sinus and respiratory infections
- Colds, flu and seasonal allergies
- Urinary tract infections
- Vomiting
- Diarrhea
- Headache
- Strains and sprains
- Pinkeye
- Rashes

How does an online visit work?

24/7 online health care is fast and easy.



Step 1:
Visit website or mobile
app

Step 2:
Choose a doctor



Step 3:
See the doctor online

How do I enroll and choose a doctor?

Every doctor has an online photo and a profile

- Languages spoken
- Experience
- Affiliations
- Practice philosophy

How to enroll

- Mobile – Download the BCBSM Online VisitsSM app
- Web – Visit bcbsmonlinevisits.com
- Phone – Call 1-844-606-1608

Add your Blue Cross or BCN health plan information.

2018 Dental and Vision Plan Financials

Delta Dental

Single - \$0

Two Person - \$0

Family - \$0

Hired after 07.01.13 Grade 12 and
under

Single - \$0

Two Person - \$27.48

Family - \$76.11

EyeMed Vision Care

Single - \$0

Two Person - \$6.14

Family - \$12.21

Hired after 07.01.13 Grade 12 and
under

Single - \$0

Two Person - \$6.14

Family - \$12.21

Delta Dental Plan Overview



Member's responsibility (co-pays and dollar maximums)

▶ Dollar maximums

Annual maximum (for Class I, II and III services)

\$1,000 per member

Lifetime maximum (for Class IV services)

\$1,500 per member

Class I services (basic cleanings)	- 75% of approved amount
Class II services (minor filling)	- 75% of approved amount
Class III services (more extensive dental work)	- 50% of approved amount
Class IV services (orthodontia to age of 19)	- 50% of approved amount

**Review your Dental summary for specific services

EyeMed Plan Overview



- ▶ **Annual Vision Exam**
 - ▶ Cost \$0
 - ▶ Contact Lens Exam - \$55 or less
 - ▶ Visit covered once every plan year

- ▶ **Frames and Lenses/Contact Lenses**
 - ▶ Covered once every plan year
 - ▶ Coverage up to \$150 allowance

CARDS???

- ▶ Eye-Med
 - ▶ All EE's will receive welcome kit with ID cards
- ▶ Delta
 - ▶ No cards - just inform your dentist you have Delta and they can look up your information
- ▶ BCBS
 - ▶ You will receive cards in the mail
- ▶ Debit Card for HSA/FSA
 - ▶ You will receive cards in the mail

The background features abstract, overlapping geometric shapes in various shades of blue, ranging from light sky blue to deep navy blue, creating a modern and professional aesthetic.

Madison Life Insurance

Madison Life Insurance

- ▶ Employer Paid Life/AD&D Insurance
- ▶ Employer Paid Long Term Disability
- ▶ Voluntary Life/AD&D Insurance
- ▶ Voluntary Short Term Disability

Employer Paid Life/AD&D and Long Term Disability

Life Insurance Benefit

- ▶ \$20,000 Employee Term Life/AD&D Insurance

Long Term Disability Benefit

- ▶ 60% of your wages +
- ▶ 10% progressive income benefit
- ▶ 70% total income benefit
 - ▶ up to \$6,000/month
- ▶ Benefit begins on 91st day

Employee Voluntary Coverage Options

Voluntary Life/AD&D Insurance

- ▶ Employee
 - ▶ \$10K increments up to 5x salary
 - ▶ \$500K max
- ▶ Spouse
 - ▶ \$5K increments up to 2.5x employee salary
 - ▶ \$250K max
- ▶ Dependent Children
 - ▶ 4 options - \$2,500 \$5,000 \$7,500 \$10,000

Guaranteed issued amount is \$140,000 for employee and \$30,000 for spouse for life insurance
Evidence of Insurability is required for additional amounts.

Employee Voluntary Coverage Options

Voluntary Short Term Disability Benefit

- ▶ 60% of your wages
- ▶ Minimum \$100/week
- ▶ Maximum \$1,200/week
- ▶ Begins 1st day accident / 8th day of illness
- ▶ Benefit duration is 13 weeks
 - ▶ If you are receiving salary continuation during your time off your benefits from Madison Life will be reduced
 - ▶ No Evidence of Insurability (EOI) is required: there is a 3 month look back provision with 12 month pre-existing wait period

HelpNet: for you and your family

Personal counseling provided for:

- ▶ You and your household members
- ▶ Marital and family Issues
- ▶ Addiction
- ▶ Emotional problems
- ▶ Legal and financial concerns
- ▶ Careers
- ▶ Relationships
- ▶ Stress, anxiety and depression
- ▶ Aging parents

HelpNet offers:

- ▶ Assessments
- ▶ Counseling
- ▶ Community referrals



HelpNet is:

- a free, personal Employee Assistance Program
- a local company headquartered in Battle Creek.

K A L A M A Z O O R E S A



WellStride

HAPPY. HEALTHY. WHOLE.



**2018 Kalamazoo RESA
Wellness Program
WellStride**



**WORKPLACE AWARD
MI BREASTFEEDING-FRIENDLY**

2017 SILVER
mibreastfeeding.org



2018 WellStride Program

Health
Assessment
50 points

- ▶ Incentive program
- ▶ Easy to track 200 point structure
- ▶ Requirements include:
 - Health Risk Assessment
 - Biometric Screening
 - Identifying a personal risk area and focusing your goal and activities around that one area.

Annual
Physical
50 points

Goal setting
and Program
Activities
50-100 points

Biometric Screening 50 points

WellStride 2018

More information can be found on the Kalamazoo RESA intranet under the WellStride Wellness Page

These 4 items are required to earn your 200 points
Deadline for completion of the program is 12/31/2018

#1 Biometric Screening onsite or with your primary care physician (50 pts)

#2 Health Assessment (50pts)

#3 Personal Goal Identified (0 points until the activities are complete)

#4 Personal Goal Recording sheet (documenting 5-10 activities)

****Annual Physical: 50 points (OPTIONAL-HIGHLY ENCOURAGED)**

Visit your primary care physician for your annual physical and earn an additional 50 points.

****Complete your biometrics at your annual physical and you earn 100 points!**

Activity Ideas

HelpNet

- Online Seminars
- Elearning Courses

Meet with our KRESA
wellness intern

Summer Family Stroll

Group Studies
Book Clubs

BCBSMI

- Targeted programs under
your personal wellness
section

Step Tracking

KRESA Challenges

Community Events

- Cooking Classes
- Financial Classes
- Fitness Classes
- Mindfulness Classes

Create a budget and use it

Snack and Learns

- Offered by the Wellness
Committee

Atomic Learning
-Online Courses



Join our wellness team

- ▶ Who are we and what do we do?
 - ▶ Represent our site locations
 - ▶ Meet monthly
 - ▶ Plan events, share information,
 - ▶ Take information back to our site locations
 - ▶ Organize wellness activities at our sites
 - ▶ We are your contact if you have ideas or concerns
 - ▶ Anyone can join

Visit the
Wellstride and
Wellness sections
on our Kalamazoo
RESA intranet

Read your
monthly
wellness
newsletter

Contact Emily
Betros/Wellness
Coordinator
Emily.betros@kresa.org

Next Steps

- ▶ **Enrollment Form for Medical/Dental/Vision – *even if waiving coverage***
 - ▶ *Documents for dependent coverage if applies to you*
 - ▶ *Waiver form and documentation if applies to you*
- ▶ **Enrollment Form for Madison Life/Beneficiary Form**
 - ▶ *Even if not electing any additional coverages*
- ▶ **Evidence of Insurability**
 - ▶ *Only Complete if electing over the guaranteed issuing amount*
 - ▶ *\$140,000 Employee*
 - ▶ *\$30,000 Spouse*

Questions and Answers

