

# New Hire Benefit Overview

2019

Kalamazoo  
RESA

---

*inspiring educational  
excellence*

# BENEFIT CARRIERS



**Kalamazoo RESA is  
a member of the  
West Michigan  
Health Insurance  
POOL (WMHIP)**



# 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)

**\*\*We 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.**

# 2019 Medical Plan Financials

Simply Blue Low Deductible Plan	Simply Blue High Deductible Plan	HSA Contribution
<p>Monthly employee premium contribution levels</p> <p>Single - \$80</p> <p>Two Person - \$110</p> <p>Family - \$140</p> <p>Hired after 07.01.13 Grade 12 and under</p> <p>Single - \$80</p> <p>Two Person - \$869.75</p> <p>Family - \$1208.24</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 - \$694.63</p> <p>Family - \$992.34</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. This amount is pro-rated based on your start date.**

# Medical Plan Overview

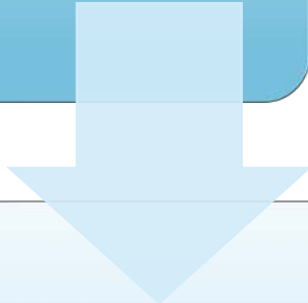
	Low Deductible	High Deductible
Plan Type	Simply Blue PPO	Simply Blue HSA PPO
Co-Insurance	Covered 90% In Network, 70% Out of Network after deductible	Covered 80% In Network, 60% Out of Network after deductible
Deductible	In Network - \$250/\$500 Out of Network - \$500/\$1,000	In Network - \$1,350/\$2,700 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 \$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-\$2700 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 2020
- ▶ Can be used for eligible medical, dental, and vision expenses



## Example:

*You elect to put \$1000 in your medical FSA account for 2019*

*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 \$3500\* for a single plan and \$7000\* for 2 person or family plans in your medical HSA

\*These contribution amounts would include the amount Kalamazoo RESA contributes

\*\*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 2019*

*\*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.*

# MEDICAL HSA

## FOR RETIREMENT?

- Retirement savings vehicle that may be superior to the 401(k)
- Triple tax advantage: pre-tax contribution, account balance grows tax free, withdrawals for eligible expenses are tax free
- Treat your HSA as an investment tool for retirement. Put money into the account but don't spend it
- Invest the money in the investment section of your HE account when you have \$2,000 saved



## Maximize Your HSA Assets in Retirement

- Pay for your eligible health/dental/vision qualified expenses tax free
- No 20% penalty after age 65 to use the funds on any expense. You would pay taxes but likely will be at a lower tax bracket after retirement.
- No requirements on when you need to withdrawal the money
- Reimburse yourself for earlier expenses. There is no requirement on when you need to reimburse yourself so save your receipts

## 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 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 2019*

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

# Member Portal

healthyblue HSA<sup>SM</sup>

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.

My Account

Account Balance  
HSA Transaction History  
Account Statements  
Manage Investments  
Make Contribution  
Contribution History  
View Pending Payments

My Toolkit

Member Portal Tutorials  
Medication Advisor  
Blue Health Connection  
Provider, Hospital & Treatment Advisor  
Out-Of-Pocket Estimator

Call us anytime

**Be sure to add a beneficiary to your account!**

- 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

Online Mental Health Services - 45 minute Skype sessions

# 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 Visits SM app
- Web – Visit [bcbsmonlinevisits.com](http://bcbsmonlinevisits.com)
- Phone – Call 1-844-606-1608

Add your Blue Cross or BCN health plan information.





- 2<sup>nd</sup> opinion
- Trustworthy medical advice from the comfort of your couch
- Available to you, your spouse, and your eligible dependents
- Access to leading medical specialists
- Within a matter of days, 2nd MD connects you with nationally recognized specialists for medical advice and second opinions over the phone or video

**\*This service is at no cost to you or your eligible dependents**

# How do I enroll?

Activate your membership

1. Download the 2nd.MD app (iTunes or Google Play) or go to <https://www.2nd.md/wmhip>
2. Use your zip code to activate your account
3. Submit a consult request online, through the app, or by calling the 2nd MD Care Team directly at 1.866.841.2575

# 2019 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 - \$26.08

Family - \$77.51

## 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

## ▶ Amplifon Hearing Health Care

- ▶ 40% off hearing exams
- ▶ Discounted prices on hearing aids
- ▶ 60 day hearing aid trial period
- ▶ Free batteries for 2 years with purchase
- ▶ 3 year warranty

## ▶ Blue Light

- ▶ For as little as \$15 you can have blue light protection added to your lens material or have a lens coatings added to reflect blue light

# 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. These shapes are primarily located on the right side of the page, creating a modern, dynamic feel.

# Madison Life Insurance

National Insurance Services



# Employer Paid Life/AD&D and Long Term Disability

## Life Insurance Benefit

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

## Long Term Disability Benefit

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

# SHORT TERM DISABILITY

A LIFE PRESERVER WHEN YOU NEED IT!



- Over one-quarter of Americans entering the workforce today will become disabled before they retire
- Disability can be caused by illness, heart attack, cancer, mental disorders, etc.
- Protect yourself and your income
- Sick day — if under 65 days accumulated, consider this 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
- 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



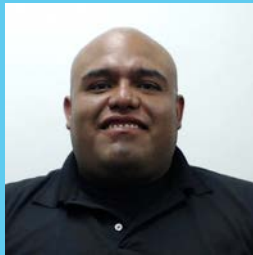
## HelpNet is:

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

# Success Coach

## Confidential Resource

A success coach can give you  
guidance and connection to  
resources



**Peter Sanchez**  
**269-270-2038**  
**[Peter@ERNSuccessCoach.com](mailto:Peter@ERNSuccessCoach.com)**  
**\*Hablo espanol**

## How can Peter assist you?

- Workplace Training: skill set
- Life Skills: budgeting, ESL, GED
- Tuition Assistance: an advanced degree
- Public Assistance: applying and navigating
- Housing: affordable rentals or home buying
- Transportation: public, repairs, car purchase
- Work Attendance: solving issues and barriers
- Conflict Resolution: family or co-workers
- Children: childcare, development
- Drugs and Alcohol: treatment and support
- Counseling: personal, marital, family
- Financial Stability: credit counseling, retirement, college and other savings plans

KALAMAZOO RESA



# WellStride

HAPPY. HEALTHY. WHOLE.



## 2019 Kalamazoo RESA Wellness Program WellStride



**WORKPLACE AWARD  
MI BREASTFEEDING-FRIENDLY**  
2017 SILVER  
[mibreastfeeding.org](http://mibreastfeeding.org)



# Next Steps

- ▶ **Enrollment Form for Medical/Dental/Vision – *even if waiving coverage***
  - ▶ *Documents for dependent coverage if applicable to you*
  - ▶ *Waiver form and documentation if applicable 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

