

Edwardsville Community Unit School District #7

To: All District Employees, Retirees and COBRA Participants
From: David Courtney, Assistant Superintendent – Business Operations
Date: May 11, 2020
Subject: Health Insurance Open Enrollment Notice

District 7, a member of the MISSVIC Health Insurance Cooperative, will continue to offer two health insurance plan options through United Healthcare and pharmacy benefits through Express Scripts for the 2020-2021 school year. The health plan options will be the United HealthCare POS Choice Plus Plan and the United HealthCare H S A Plan. Our goal remains to provide our employees with the best health insurance benefits at the most reasonable cost. As a Pool, we were able to minimize next year's premium increase through a change in the Out-of-Pocket Maximum; while also offering two new enhancement programs and **Virtual Visits at NO COST to members**. Please refer below and to your benefit summaries for detailed information about your medical/pharmacy plan offerings.

<http://ecusd7.org/departments/business-operations/>

Open Enrollment Information

The District will conduct **health insurance open enrollment** for qualified employees in the United HealthCare POS Choice Plus Plan or H S A Plan on the following dates:

Monday May 18, 2020 through Friday May 29, 2020.

The open enrollment is being held for **eligible** employees if you would like to:

1. Enroll in one of the United HealthCare Plans;
2. Change enrollment to a different plan;
3. Add family (spouse and/or dependent) coverage to one of the United HealthCare Plans,
or
4. Terminate single or family coverage from one of the United HealthCare Plans.

If you wish to enroll or make enrollment changes, you must go to the District's website at <http://ecusd7.org/departments/business-operations> (under Departments, then Business Operations) and print out the United HealthCare enrollment form.

Please complete the form and send the completed paperwork to Susi Miller at Hadley House by the end of the day on Friday May 29, 2020.

Effective July 1, 2020, POS Choice Plus Plan health insurance premium deductions will be as follows:

Single Coverage -

\$ 713.00 per month less contract amount paid by District 7

Classified Employees with Family Coverage -

\$1,452.00 per month less contract amount paid by District 7

Certified Employees with Family Coverage -

\$1,452.00 per month less contract amount paid by District 7

Employees with Family who pay **all** premiums -

\$1,452.00 per month

Effective July 1, 2020, H S A Plan health insurance premiums deductions will be as follows:

Single Coverage - \$ 596.00 per month less contract amount paid by District 7

- \$ 90.00 monthly contribution to H S A account by District 7

Classified Employees with Family Coverage - \$1,202.00 per month less contract amount paid by District 7

- \$ 90.00 monthly contribution to H S A account by District 7

Certified Employees with Family Coverage - \$1,202.00 per month less contract amount paid by District 7

- \$ 90.00 monthly contribution to H S A account by District 7

Employees with Family who pay **all** H S A premiums - \$1,202.00 per month

Medical Benefits

Please note we are making two changes to the health plan for the 2020-2021 plan year:

	POS Plan		H S A Plan	
	2019-2020 Plan Year	2020-2021 Plan Year	2019-2020 Plan Year	2020-2021 Plan Year
Virtual Visits (AmWell, Doctors on Demand, or Teladoc)	\$20 Copay per visit	\$0 Copay per visit	10% after deductible	10% after deductible
In-Network Out-of-Pocket Maximum				
Single	\$3,000	\$3,500	\$4,000	\$4,000
Family	\$6,000	\$7,000	\$6,850	\$6,850
Out-of-Network Out-of-Pocket Maximum				
Single	\$4,000	\$7,000	\$8,000	\$8,000
Family	\$8,000	\$14,000	\$16,000	\$16,000

Pharmacy Benefits

There are no changes to the pharmacy benefits this year.

We strongly encourage you to discuss prescribed medication with your doctor and/or pharmacist. Often a lower priced generic is available. Many generics are released throughout the year, so be sure to always ask the pharmacist about a generic whenever you order a refill of a maintenance prescription. Be sure to log on to Express Scripts for information about Home Delivery of your maintenance medications.

<http://www.express-scripts.com/>

THESE ENHANCED PROGRAMS WILL BE IMPLEMENTED AT NO COST TO YOUR PLAN.

Cancer Support Program - A single source for members with cancer and their caregivers to obtain cancer information, support and guidance in navigating the health care system

Core Employee Assistance Program (EAP) - Members can contact an EAP consultant directly 24/7/365 at 888-887-4114. The EAP consultant is trained to understand the member's concerns so they can connect them with the services best able to assist them. For example, address depression, anxiety or substance abuse, improve relationships at home or work, manage stress, work through emotional issues or grief, assistance with legal and financial concerns.

Getting the Best Value from Your Benefits

Cost Estimates of Services

Did you know that the cost of services can vary widely among providers? The average MRI on the knee can range between \$550 and \$1,750. UHC provides a powerful cost estimate tool via the www.myuhc.com portal. UHC's tool provides a listing of providers in your area along with a designation that the provider's billings are either below average cost, meet average cost or above the average cost.

Virtual Physician Visits - *\$0 copay per visit - Amwell, Doctors on Demand or Teledoc*

Virtual physician visits provide members another venue for seeking care without having to leave your home to seek services. A virtual visit allows members to see and talk to a doctor from your mobile device or computer without an appointment. Most of these visits take approximately 10 - 15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy.

Primary Care Physician - *\$25 copay per visit*

Your primary doctor can access your medical records, manage your medications, provide routine care, preventive care and refer you to a specialist, if needed.

Convenience Care Clinics - *\$25 copay per visit*

Visit a convenience care clinic when you can't see your doctor and your health issue isn't urgent. These clinics are often located inside Walgreens or CVS Stores. Typical services provided are for common infections (strep throat), minor skin conditions (poison ivy), vaccinations, minor injuries, ear aches. For a complete listing of participating convenience care clinics, visit www.myuhc.com.

Urgent Care - *\$25 copay per visit*

Urgent care is ideal for when you need care quickly, but it is not an emergency (and your doctor isn't available). Urgent care centers treat issues that aren't life threatening. Typical services are sprains, strains, stitches, minor burns, minor infections and minor broken bones. For a complete listing of participating urgent care facilities, visit www.myuhc.com.

Using Network Laboratories Saves You Money - FAQs

As of January 1, 2019, Quest Labs became in-network with United Healthcare! Lab Corp also remains in-network with United Healthcare.