
INTEROFFICE MEMORANDUM

To: All Eligible Employees
From: Selinda Pavlica, Human Resources
Subject: **OPEN ENROLLMENT** – April 21-May 8, 2015
 Medical, Dental, and Life Plan Renewals, Effective July 1, 2015
Date: April 21, 2015

The following information is a brief summary of our medical, dental, voluntary vision and life insurance benefit renewals and associated contributions. **PLEASE READ THE FOLLOWING INFORMATION CAREFULLY!**

Outside of any life-changing events within your immediate family (marriage, divorce, birth, adoption, or loss of coverage under another plan), annual enrollment is your **once-a-year opportunity** to make changes in your current enrollment elections. **During this time, (May 4-15th) you can elect to add/change your plan enrollment or add/delete eligible members of your family.**

Medical Program – United Healthcare

Our Medical plans with United Healthcare will renew on July 1, 2015. As you are aware, Oak Grove School District currently offers three Point of Service (POS) plans.

We are pleased to announce that all three plans will renew with no changes in plan design with the exception of one benefit enhancement involving prescription drugs. Beginning July 1, 2015, your prescription drug copays will go towards your out-of-pocket maximum. You might recall that last year, all of your medical copays started applying towards the out-of-pocket maximum; while your prescription drugs went towards their own out-of-pocket maximum. Effective July 1, all of your medical copays and prescription drug copays will help you meet your true out-of-pocket maximum.

As a reminder, all three plans include the Zero Kid Copay benefit for Primary Care visits. If a child under age 19 goes to their Primary Care Physician (Pediatrics, Internal Medicine, OB/GYN, or General Practice), there will be no copay for the office visit.

The monthly rates for the Medical plans are as follows:

UHC PLAN 105 (LOW)				
	Total Cost	Board Paid	EE Cost w/HRA	EE Cost W/O HRA
Employee Only	\$552.69	\$547.69	\$5.00	\$15.00
Employee + Spouse	\$1,309.87	\$547.69	\$762.18	\$772.18
Employee + Child(ren)	\$1,050.11	\$547.69	\$502.42	\$512.42
Family	\$1,608.33	\$547.69	\$1,060.64	\$1,070.64
UHC PLAN 80 (MID)				
	Total Cost	Board Paid	EE Cost w/HRA	EE Cost W/O HRA
Employee Only	\$582.75	\$547.69	\$35.06	\$45.06
Employee + Spouse	\$1,381.10	\$547.69	\$833.41	\$843.41
Employee + Child(ren)	\$1,107.23	\$547.69	\$559.54	\$569.54
Family	\$1,695.81	\$547.69	\$1,148.12	\$1,158.12
UHC PLAN 104 (HIGH)				
	Total Cost	Board Paid	EE Cost w/HRA	EE Cost W/O HRA
Employee Only	\$637.39	\$547.69	\$89.70	\$99.70
Employee + Spouse	\$1,510.54	\$547.69	\$962.85	\$972.85
Employee + Child(ren)	\$1,210.99	\$547.69	\$663.30	\$673.30
Family	\$1,854.73	\$547.69	\$1,307.04	\$1,317.04

Routine preventive care for women, men and children will continue to be covered at 100% with no member responsibility on all plans. We encourage everyone to be proactive in their health care and schedule their annual physicals for all family members. In addition, due to the Women's Preventive Care guidelines through Health Care Reform, generic contraceptives, breast pumps, breast feeding support, and domestic violence counseling are now covered at 100%.

Please remember, if you plan on going out-of-network for any services, please contact UHC. Their phone number is listed on the back of your I.D. card.

Dental Program – Delta Dental of Missouri

Delta Dental of Missouri will continue to be our dental carrier. Effective, July 1, 2015, we will experience a slight increase in rates; however, the plan design will remain the same. Please see the rates below.

DELTA DENTAL OF MISSOURI			
	Total Cost	Board Paid	EE Cost
Employee Only	\$40.97	\$28.97	\$12.00
Employee + Spouse	\$74.46	\$28.97	\$45.49
Employee + Child(ren)	\$88.07	\$28.97	\$59.10
Family	\$121.59	\$28.97	\$92.62

As a reminder, dependent children will be eligible for coverage until the end of the calendar year in which they turn age 26, regardless of student or marital status. Please see the attached rate summary for your review.

You can access a listing of in-network dental providers through the Delta Dental website at www.deltadentalmo.com, or call Customer Service at (800) 392-1167. Please choose the Delta Dental PPO Network for the highest level of benefits or the Delta Dental Premier Network for your search. You will be able to find providers in both Kansas and Missouri through the website search. Through the Delta Dental website, you can also print ID cards, review your benefits and eligibility, and check on claims status. Please keep in mind, Delta Dental does offer a national network of providers. If you have dependents living out of the area, please review the network listings at www.deltadental.com for additional providers in those areas.

Voluntary Vision Program – United Healthcare

Our voluntary vision plan is currently insured through United Healthcare. This plan offers you access to exams and materials subject to the applicable \$10 copays. You can access providers by visiting www.myuhcvision.com. There will be no change to the plan design or rates effective July 1, 2015. The rates are as follows:

VOLUNTARY VISION – UHC	
Employee Only	\$7.41
Employee + Spouse	\$13.64
Employee + Child(ren)	\$14.29
Family	\$21.41

Life Insurance Program – Standard

As an employee of the Oak Grove School District, you have a Base Life Insurance and Accidental Death and Dismemberment benefit through Standard of \$10,000 provided to you at no cost by the District.

We will also continue to offer a Voluntary Life and AD&D option through Standard where you can purchase additional life insurance for yourself, spouse and children. For those employees that are currently covered, Standard will allow you to purchase an additional amount up to \$10,000 of life and AD&D coverage for yourself without health questions (up to the Guarantee Issue Amount). Any further additional amounts for yourself, spouse or children will need to be approved after you have submitted health statements.

The total benefit that you can purchase for yourself is maxed at 6x your salary or \$500,000, whichever is less. For your Spouse, the maximum is no more than 100% of your base plus additional life insurance amount or \$300,000, whichever is less. Your children can be insured for up to \$10,000. Employees must purchase voluntary life insurance for themselves in order to obtain voluntary life coverage for their spouse and children. If you are interested in enrolling or increasing your coverage, please contact Selinda Pavlica in Human Resources.

Health Risk Assessment / Health Screening – United Healthcare

Oak Grove School District cares about you and your health. We are committed to helping each of you achieve good health through our wellness program.

The most important component of the program is confidential health screenings to measure your cholesterol, weight, body mass index, blood pressure and glucose levels. Once you have these critical numbers you can fill out an online Health Risk Assessment (HRA) which will identify the good things you're doing for your health, and the areas in which you can focus on improvement. The entire process takes about 30 minutes to complete, and the nurse practitioners who attend these health fairs have literally saved lives with their intervention!

Once again this year, the health fair will take place in the fall, and your benefits under the UHC medical plans will continue to be discounted by \$10 with completion of the online HRA.

Please look for future communications regarding the times, dates, and locations of the Health Screenings this August. At that time, we will also provide you with additional information on how you can access the HRA in order to receive your \$10 discount per month. Please note: For your June, July, and August paychecks, we are going to assume that everyone is going to participate in the HRA. If you do not complete the HRA, we will begin charging you the additional premium on your September paycheck which pays for October coverage.

Enrollment Forms

If you would like to **maintain your current enrollment elections**, then there is **nothing for you to do at this time**. If you wish to newly enroll in the plan or make any changes, please contact me for the applicable enrollment/change form.

All forms must be returned to Central Office by noon on Friday, May 8th.

Conclusion

We are very pleased to be able to continue to offer a competitive benefit package to our employees. If you have any questions or issues, please contact Selinda Pavlica in the Human Resources Office at (816) 690-4156, or you may contact Cristen Frederick or Kristin Grace in the office of our Broker/Consultant, CBIZ Benefits & Insurance Services, Inc. at (913) 234-1000 or (800) 530-5866.