



Northern Local School District

Open Enrollment Announcements

Open enrollment this year will be from Friday, September 3, 2021 to Friday, September 10, 2021, with all changes becoming retroactively effective September 1, 2021. If you want to make any coverage changes including adding or removing dependents to any of your current or new benefits, please contact the Treasurer's Office and be sure to turn in any required forms by Friday, September 10, 2021. The forms can also be found on our benefits website by following the instructions on page 5.

Any enrollments or changes to your coverage elections (adding/dropping dependents or changing plan elections) will remain in effect until the earlier of the next open enrollment period, qualifying event or change in family status. In addition, choosing to drop any dependents from coverage in the absence of a qualifying event (divorce, reach the limiting age, etc.), means these dependents are not eligible for COBRA continuation of benefits.



- 1. Voluntary Accident and Critical Illness plans will be offered for the first time this year. With the increase in deductibles, copays and out of pocket costs, these plans provide a great way for you to protect against high unexpected costs. See page 2 & 3 and the attached summaries and enrollment forms for more details.**
- 2. A Health Flexible Spending Account (FSA) will also be offered for the first time this year. See page 4 for more details.**

Summary of Benefits and Changes

Health Insurance with United Healthcare

- The new medical and prescription drug plan negotiated by both unions will become effective on 9/1/21.
- Any deductibles, copays, etc. you've met since 7/1/21 will apply to the new plan.
- New Summaries of Benefits and Coverage will be available at the meetings on September 3rd as well as in the Treasurer's office and on our benefits website.
- New ID cards will be mailed to your home in late-September.

Dental insurance with Delta Dental

- The benefits are not changing.

Vision with Vision Service Plan (VSP)

- The new benefits will become effective on 9/1/21.
- The benefit frequencies are changing from every 24 months to every 12 months for exams, frames and lenses/contacts.
- The in-network frame allowance is increasing to \$150.
- New summaries will be available at the meetings on September 3rd as well as in the Treasurer's office and on our benefits website.

Accident Insurance with Mutual of Omaha

- Coverage through an accident policy supplements your medical coverage and provides cash benefits for injuries you or an insured family member sustain from an accident. Use benefits to pay out-of-pocket medical expenses, daily living expenses, safeguard your finances, etc. This plan helps with peace of mind during accident care and recovery. Benefits are paid directly to you. The plan provides benefits for fractures, dislocations, broken bones, burns, emergency room visits, surgeries, hospital confinement, medical treatment, medical devices, ambulance service, catastrophic coverage, and other medical expenses.
- **Summaries, rates, and enrollment forms will be available at the meetings on September 3rd as well as in the Treasurer's office and on our benefits website.**

Critical Illness Insurance with Mutual of Omaha

- A serious health event comes with serious costs. Heart Attack, Stroke, Cancer, Organ Transplant, Renal Failure, Childhood Illnesses, & more. These illnesses can occur unexpectedly to anyone. Critical Illness coverage provides lump-sum cash benefits (Increments of \$5,000 up to \$20,000) upon diagnosis of a covered critical illness. This benefit can be used to pay out-of-pocket medical expenses or supplement your daily living expenses. It takes care of bills so you can focus on recovery. Benefits are paid directly to you and are paid in addition to other insurance.
- **Summaries, rates, and enrollment forms will be available at the meetings on September 3rd as well as in the Treasurer's office and on our benefits website.**

Group Life and AD&D Insurance with Mutual of Omaha

- Per the negotiated agreements, everyone's life and AD&D insurance is increasing from \$30,000 to \$50,000.
- This benefit is paid for by the district at no cost to you.

Voluntary Life and AD&D Insurance with Mutual of Omaha

- The current rates and benefits with Mutual of Omaha are not changing.
- Just a reminder that your attained age is calculated as of September 1st each year. The voluntary life rates for you and your spouse are in 5-year age bands (e.g. 25-29, 30-34, etc). If you for example turned 30 since September 2, 2020 your new rate and contribution amount will become effective September 1, 2021. Note: Your spouse's rate is based on your age, not their age.
- Those employees (doesn't apply to spousal coverage) who elected between \$10,000 and \$90,000 of voluntary life/AD&D coverage in previous years can increase their coverage by one increment (\$10,000) effective September 1, 2021 without any medical questions.
- Those who aren't currently enrolled in coverage or already have \$100,000 or more in voluntary life/AD&D insurance must complete a medical health questionnaire to enroll or increase their coverage. Note: Any election or increase in spousal coverage requires a medical health questionnaire.
- Spouse coverage terminates when you turn age 70.
- As long as you are enrolled in coverage, \$10,000 of child(ren) coverage can be added effective September 1, 2021 with Guarantee Issue.
- You can update your beneficiary forms at any time. Please see Joan Elliott in the Treasurer's office for the beneficiary form you need to complete.

Voluntary Long-Term Disability Insurance with Lincoln Financial Group

- The current rates and benefits with with Lincoln Financial Group.
- If you aren't already enrolled or want to increase your current coverage you can do so now. However, there is a medical questionnaire you'll have to complete, and coverage is subject to approval by LFG's underwriters. The questionnaire and enrollment form can be picked up from Joan Elliott in the Treasurer's office.

Health Flexible Spending Account with United Healthcare (UHC)

- An FSA is an employer-sponsored pre-tax savings account for health care expenses. Your annual pre-tax election (Up to \$2,750) is deducted evenly over the 12 monthly pay periods. You can then use the full amount to pay for qualified out-of-pocket health care costs, such as your deductible and copays, but not your premiums.
- At the end of the Plan Year (8/31/22) any unused funds up to \$550 can be rolled over into the next Plan Year. Anything over the \$550 will be forfeited.
- The Plan Year for this benefit will run from 9/1/21 to 8/31/22 which is different than the other benefits.
- You will be sent a debit card which you can use to pay for services. If the provider doesn't accept debit cards you can also complete a reimbursement form. Once enrolled, additional information will be provided.
- **Debit cards may not arrive until Mid-October.**

- The system may not be ready until Mid-October to reimburse claims.
- Guides and other helpful information are available on the benefits website.
- **We must have at least 31 employees sign up for this benefit or it will not be implemented.**
- **Everyone wanting to enroll in the FSA plan must complete and turn in an enrollment form to Joan Elliott in the Treasurer Office by Friday, September 10, 2021.**

Employee Opt-Out Payment

- Below is a summary of the program. Refer to your union contracts for full details.
- For those who are enrolled in the medical insurance coverage on August 1, 2021
 - Year 1
 - Those who drop “Single” coverage will be paid a \$2,500 opt-out.
 - Those who move from “Family” to “Single” coverage will be paid a \$2,750 opt-out.
 - Those who drop “Family” coverage will be paid a \$5,000 opt-out.
 - Year 2 and beyond
 - The Single opt-out will be reduced to \$1,000 annually.
 - The Family opt-out will be reduced to \$2,000 annually.
 - You must be able to prove that you have other group coverage (e.g., covered through a spouse’s employer, Medicare, etc.). Individual plans (e.g. through healthcare.gov) are not eligible.
 - **Complete the “Coverage Election Opt-Out Form” form and turn it into the Treasurer’s office by Friday, September 10, 2021.**
 - The opt-out payments will be made by the first pay in March each year.
 - If you have a qualifying event and want to reenroll in the coverage, you’ll have to pay back the pro-rated amount.
 - If you reenroll during a future open enrollment period, the opt-out will cease.

Summary of Benefits & Coverage (SBC)

As part of the Affordable Care Act (ACA) requirements the district is required to provide a Summary of Benefits & Coverage (SBC) and reference to a Universal Glossary of Terms to all new hires who become benefit eligible and each year at open enrollment. The SBC for your medical and prescription drug program has been included separately along with these benefit notices. If you need another copy, you can request one by contacting the Payroll office or by access our benefits website by following the instructions below:

Benefits Website

Northern Local School District maintains a benefits website where you can find benefit summaries, Certificates of Coverage, Summary Plan Descriptions, enrollment & claim forms, links to finding in-network providers, etc. To access this website go to:



www.milestonebenefits.com/login

User Name: **NLS**

Password: **43076** (zip code for Thornville)



If you don't want to make any changes to your current medical, dental, vision, Life or LTD enrollments, no action is required. However, please review the Accident, Critical Illness and FSA information to determine if you want to sign up for any of these benefits. If you do, please complete the enrollment forms and return them to the Treasurer's office by September 10th. *If you're eligible but waiving medical coverage you must complete a Declination of Coverage form (and Opt-Out Form if applicable) which is available on the benefits website or in the Payroll Office.*