



# Annual Open Enrollment Pre-65 Retirees

## Open Enrollment Overview

Open Enrollment for Westside Community Schools Pre-65 Retirees will begin on July 10, 2017 and will end on July 21, 2017. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family. This is your opportunity to make changes to your medical and dental benefits. The elections/changes you make during open enrollment will become effective on September 1, 2017.

## SUMMARY OF EMPLOYEE BENEFITS CHANGES EFFECTIVE SEPTEMBER 1, 2017

### MEDICAL

- UnitedHealthcare will continue to be our medical insurance carrier.
- The only change to the medical plans is an increase to the in-network deductible and out-of-pocket maximums (shown in **red**). All other benefits remain unchanged.
- You have a choice between three plan options.
- Remember to review the new Prescription Drug List effective July 1, 2017.
- Direct Billing option is available through UnitedHealthcare.

### **BELOW ARE THE THREE MEDICAL PLAN OPTIONS AVAILABLE**

\$900 Deductible	In-Network	Out-of-Network	Monthly Cost
<b>Deductible</b> <ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul>	<b>\$750 to \$900</b> <b>\$1,500 to \$1,800</b>	<b>\$1,500</b> <b>\$3,000</b>	<b>Employee - \$614.87</b> <b>Employee plus Spouse - \$1,291.23</b> <b>Employee plus Child(ren)-\$1,137.53</b> <b>Family - \$1,733.79</b>
<b>Out-of-Pocket Maximum</b> <ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul>	<b>\$4,200</b> <b>\$8,500</b>	<b>\$8,500</b> <b>\$17,000</b>	
\$2,000 Deductible	In-Network	Out-of-Network	Monthly Cost
<b>Deductible</b> <ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul>	<b>\$1,650 to \$2,000</b> <b>\$3,300 to \$4,000</b>	<b>\$1,650 to \$2,000</b> <b>\$3,300 to \$4,000</b>	<b>Employee - \$565.64</b> <b>Employee plus Spouse - \$1,187.85</b> <b>Employee plus Child(ren)-\$1,046.45</b> <b>Family - \$1,594.99</b>
<b>Out-of-Pocket Maximum</b> <ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul>	<b>\$6,150</b> <b>\$12,300</b>	<b>\$10,650</b> <b>\$21,300</b>	

HSA \$3,500 Deductible	In-Network	Out-of-Network	Monthly Cost
<b>Deductible</b> <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	<b>\$3,100 to \$3,500</b> <b>\$6,200 to \$7,000</b>	<b>\$6,200</b> <b>\$12,400</b>	<b>Employee - \$526.55</b> <b>Employee plus Spouse - \$1,105.76</b> <b>Employee plus Child(ren) - \$974.13</b> <b>Family - \$1,484.76</b>
<b>Out-of-Pocket Maximum</b> <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	<b>\$3,100 to \$3,500</b> <b>\$6,200 to \$7,000</b>	<b>\$11,200</b> <b>\$22,400</b>	

## **DENTAL**

- UnitedHealthcare will continue to be our dental insurance carrier.
- **No Plan Design Changes!**  
(Please refer to the Dental Benefit Summary or Certificate of Coverage for more details).

DENTAL MONTHLY PREMIUM	Current Monthly Premium	Monthly Premium Effective 09.01.2017
Employee only	\$27.37	\$32.71
Employee & spouse	\$57.46	\$68.67
Employee & child(ren)	\$50.61	\$60.48
Family	\$77.18	\$92.23

## **What do you need to do during the OPEN ENROLLMENT period?**

- If you don't want to make any changes to your current benefit elections you don't need to take any action. All of your current benefit elections will automatically carry over.
- If you want to change any of your current benefit elections, you will need to complete The **Pre-65 Enrollment/Change** form and turn in to Human Resources.

## **REMINDERS:**

**Open Enrollment Period: July 10, 2017 through July 21, 2017.**  
**Open Enrollment forms are due to Human Resources by July 22, 2017.**

**If you have any questions, please contact Human Resources: [hrdept@westside66.net](mailto:hrdept@westside66.net)**

*The information is presented for illustrative purposes. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this document and the Certificate of Coverage documents, the actual Certificate of Coverage will prevail. If you have any questions, contact Human Resources.*