



Annual Open Enrollment Pre-65 Retirees

Open Enrollment Overview

Open Enrollment for Westside Community Schools Pre-65 Retirees will begin on July 9, 2018 and end on July 18, 2018. 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, 2018.

SUMMARY OF EMPLOYEE BENEFITS CHANGES EFFECTIVE SEPTEMBER 1, 2018

MEDICAL

- UnitedHealthcare will continue to be our medical insurance carrier.
- The only changes to the medical plans are an increase to the deductible, out-of-pocket maximum and prescription drug copayments (shown in **red**). All other benefits remain unchanged.
- Choice between three plan options.
- Remember to review the new Prescription Drug List effective July 1, 2018.
- Direct Billing option is available through UnitedHealthcare.

BELOW ARE THE THREE MEDICAL PLAN OPTIONS AVAILABLE

\$1,100 Deductible	In-Network	Out-of-Network	Monthly Cost
Deductible <ul style="list-style-type: none"> • Individual • Family 	\$900 to \$1,100 \$1,800 to \$2,200	\$1,500 to \$2,200 \$3,000 to \$4,400	Employee-\$621.81 Employee plus Spouse-\$1,305.80 Employee plus Child(ren)-\$1,150.37 Family-\$1,753.36
Out-of-Pocket Maximum <ul style="list-style-type: none"> • Individual • Family 	\$4,200 to \$4,800 \$8,500 to \$9,600	\$8,500 to \$9,600 \$17,000 to \$19,200	
Prescription Drugs Retail (30 Day) <ul style="list-style-type: none"> • Tier 1 • Tier 2 • Tier 3 	\$10 copay \$35 to \$40 copay \$60 to \$80 copay		

\$2,000 Deductible	In-Network	Out-of-Network	Monthly Cost
Deductible <ul style="list-style-type: none"> Individual \$2,000 Family \$4,000 			Employee-\$591.09 Employee plus Spouse-\$1,241.30 Employee plus Child(ren)-\$1,093.53 Family-\$1,666.75
Out-of-Pocket Maximum <ul style="list-style-type: none"> Individual \$6,150 Family \$12,300 			
HSA \$3,500 Deductible	In-Network	Out-of-Network	Monthly Cost
Deductible <ul style="list-style-type: none"> Individual \$3,500 Family \$7,000 			Employee-\$550.24 Employee plus Spouse-\$1,155.51 Employee plus Child(ren)-\$1,017.96 Family-\$1,551.56
Out-of-Pocket Maximum <ul style="list-style-type: none"> Individual \$3,500 Family \$7,000 			

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 09.01.2018
Employee only	\$32.71	\$34.35
Employee & spouse	\$68.67	\$72.13
Employee & child(ren)	\$60.48	\$63.52
Family	\$92.23	\$96.86

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 9, 2018 through July 18, 2018.

Open Enrollment forms are due to Human Resources by July 18, 2018.

If you have any questions, please contact Human Resources

campbell.rebecka@westside66.net

WATCH THE PRE-RECORDED OPEN ENROLLMENT PRESENTATION:

<https://www.screencast.com/t/5paMza1q8H>

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.