

Pattonville School District 2018-19 Insurance Open Enrollment Information

Pattonville's benefit policy year runs Oct. 1, 2018 through Sept. 30, 2019. Premium and policy changes occur at the beginning of a policy year. Open enrollment will be held Aug. 30, 2018 through Sept. 10, 2018. Individual employee health and dental benefits are provided to all staff working 20 or more hours per week. For 2018-2019, the district's health insurance provider is Anthem, and the district's dental insurance provider is Delta Dental.

New Open Enrollment Process (Please Read)

For the 2018-2019 open enrollment process, **you will only need to submit information if you wish to make changes to your existing insurance benefits.** If you do not submit any changes you will continue with the same insurance plans and options you currently have. Also, if you need to make any changes to dependent/spouse coverages you will need to submit those changes as well.

If you wish to make changes to your insurance benefits you will need to complete a change form for each change made (corridor, drop/add). Examples: If you are currently on the \$500 corridor and want to switch to the \$1000 corridor, you would submit an Anthem change form and indicate corridor change; or if you are adding a spouse for dental, you would complete a Delta Dental change form with spouse information. Change forms are on district website under Staff/Retiree Benefits. Completed forms should be sent to Business Office or scanned and emailed to benefits@psdr3.org by Sept. 10.

The district website has the 2018 Open Enrollment Benefits Guide. This includes Summaries of Benefits and Coverage and legal health notices. Included in your packet is a Benefits Pricing Guide, personalized benefit summary showing your current enrollments, and CareATC Health Clinic Brochure.

Optional Coverages

In addition to the district provided health and dental insurance, there are optional coverages available as well, and if you wish to make any changes to these optional coverages, you will need to submit a change form or you will continue to be enrolled in your current plan. Optional coverages available through payroll deduction are:

United HealthCare Vision

The Harford Life Insurance (Additional Life and Dependent)

Hyatt Legal Pre-Paid Legal Program

Paylocity – Section 125 Plan Unreimbursed Medical and Childcare – *This plan requires an enrollment election form annually.*

Plan Updates

This year marks the first cost increase for health and dental insurance the district has seen in five years. During this time, the district worked closely with our insurance carriers to avoid costs increases or changes in benefits. This has been a significant accomplishment given national trends. The district's premiums for health insurance will increase 7.4% for 2018-2019, and depending on the plan, dental insurance will increase 2.5%. The costs for individual health and dental coverage are 100% paid for by the district, and there will continue to be no out-of-pocket expense for individual employee insurance coverage.

There are several plan changes from Anthem that will affect prescription drug benefits. The copay for prescription drugs will increase \$5 per tier for 2018-2019, which is the first increase in seven years. There are also changes to the prescription drug lists, which Anthem will be communicating directly with any employee who might be affected.

There are two other changes coming during 2018-2019 that will increase convenience and access for employees on our health plan. Effective October 1 employees who take maintenance medications will now be able to get a 90-day supply at the pharmacy instead being limited to just 30 days. The other change will be the launch of the CareATC health clinic in partnership with Parkway and Francis Howell. This clinic is designed to increase access to quality health care for all staff, and the 100 most common generic drugs will be available through the clinic free of charge. A CareATC brochure is included for your review.

Reminders

- Please email your insurance questions to our Benefits email address - Benefits@psdr3.org
- Information for each plan listed above is accessible online for your convenience at www.psd3.org/benefits.
- Complete and return all change/enrollment forms to the business office no later than Sept. 10, 2018. *For the change to be effective, you must complete and return the appropriate form.* Examples of changes: Corridor change, adding or dropping dependents/spouse, additional life insurance, adding/dropping voluntary plans.
- Section 125 Plans for Unreimbursed Medical and Childcare must have the enrollment form completed annually.