

7/1/2023 BENEFIT OVERVIEW



Enrollment - May 15th – May 22nd

For July 1, 2023 we will be renewing our medical, dental and vision plans with our current carriers. There will be premium increases to the medical plans. The voluntary benefits will be renewing as is. The HSA maximum contribution will increase to follow IRS guidelines. Remember, this is the one time during the year for you to make changes to your benefit elections (unless you have a qualifying life event change during the year).

For the 2023 Plan Year Open Enrollment, you have two options in order to complete your enrollment elections which will be effective July 1, 2023: **(1) Self-Enroll; or (2) Call Center/Virtual Meeting with a Benefits Counselor.** All eligible employees are required to complete enrollment by either electing or waiving benefits:

- 1. Call Center/Virtual meeting with a Benefits Counselor:** Call the Atchison Dedicated Call Center Number 844-658-0121 and press 1 to schedule an appointment for May 15th thru May 22nd to meet virtually with a Benefits Counselor; or
- 2. Online Self-Enroll:** Use this website link to self-enroll in your 2023 benefits starting May 15th thru May 22nd - www.benefits-direct.com/atchisonusd/. "How to Enroll" then "Self Enroll Instructions" then "Self Enroll Now". The Call Center 844-658-0121 is available to answer questions Monday-Friday 8am - 5pm.

Medical Plan - BCBSKS

www.bcbsks.com

As an employee of Atchison Public Schools you will continue to have the choice between three medical plan options, including a Qualified High Deductible Health Plan which allows an eligible individual to contribute to a tax-sheltered Health Savings Account. For each plan, your deductible will run from July 1 - June 31.

BCBSKS	PLAN OPTION 1: Buy-up - \$1500 PPO	PLAN OPTION 2: Core - \$2500 PPO	PLAN OPTION 3: \$5000 Qualified High Deductible Health Plan
	Employee Cost Per Pay Period		
Employee Only	\$784.66	\$745.38	\$660.25
Employee & Spouse	\$1,685.49	\$1,601.05	\$1,418.03
Employee & Child(ren)	\$1,588.60	\$1,509.00	\$1,336.51
Employee & Family	\$2,489.43	\$2,364.67	\$2,094.29
	In-Network	In-Network	In-Network
Deductible			
Individual	\$1,500	\$2,500	\$5,000
Family	\$3,000	\$5,000	\$10,000
Coinsurance <i>(Member Pays)</i>	20%	20%	0%
Out-of-Pocket Maximum			
Individual	\$5,000	\$6,350	\$6,350
Family <i>(includes deductible, coinsurance & copays)</i>	\$10,000	\$12,700	\$12,700
Office Visit			
Primary Care Physician / Specialist	\$35 copay \$70 copay	\$35 copay \$70 copay	Deductible Deductible
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Diagnostics			
Lab and X-ray Major Diagnostics (MRI, CT, PET...)	First \$300 paid at 100%, then 20% after deductible	First \$300 paid at 100%, then 20% after deductible	Deductible Deductible
Urgent Care	\$35 copay (if PCP)	\$35 copay (if PCP)	Deductible
Emergency Room	Deductible then 20% after \$250 copay	Deductible then 20% after \$250 copay	In-Network deductible
Outpatient Surgery	20% after deductible	20% after deductible	Deductible
Inpatient Hospital Services	20% after deductible	20% after deductible	Deductible
Prescription Drug			
Retail <i>(at participating pharmacies)</i>	\$15 Generic/\$50 Preferred/\$75 Non-Preferred/\$150 for Specialty/20% up to \$250 for Non-preferred Specialty 2.5x	\$15 Generic/\$50 Preferred/\$75 Non-Preferred/\$150 for Specialty/ 20% up to \$250 for Non-preferred Specialty 2.5x	Medical Deductible then: \$15 Generic/\$50 Preferred/\$75 Non-Preferred/\$150 for Specialty/ 20% up to \$250 for Non-preferred Specialty 2.5x
Mail Order <i>(90-day supply)</i>			

DISEASE AND WELLNESS MANAGEMENT PERSONALIZED SUPPORT



At Blue Cross and Blue Shield of Kansas, telephone-based disease and wellness management programs are designed to help you improve your quality of life and overall health. When you enroll in one of the following programs, we will provide **one-on-one support, coaching and education** through regular telephone calls.

- Asthma¹
- COPD
- Diabetes¹
- Heart disease
- High cholesterol
- High blood pressure
- Maternity²
- Stress management
- Tobacco cessation²
- Weight loss

¹ Ages 5+

² No age restrictions

NO ADDITIONAL COST

These are provided at no additional cost to your existing health plan and will not affect your benefits. You can participate if you are an enrolled member and have Blue Cross and Blue Shield of Kansas as your primary health insurance carrier.

HEALTH

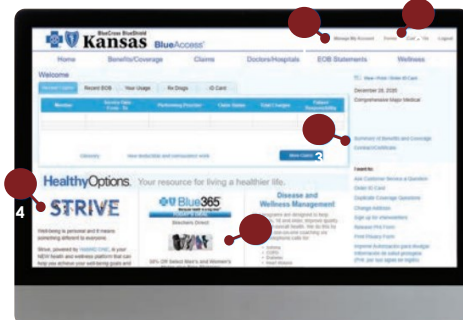
EDUCATION

Knowledge is power! During routine calls, registered nurses will gather your health information and send you educational materials that will help you take an active role in your health and healthcare.



GETTING STARTED WITH BLUEACCESS®

- 1 Manage My Account** | Edit and manage your preferences and go paperless.
- 2 Forms** | Order a new ID card, find authorization forms and other forms related to your health insurance coverage.
- 3 Summary of Benefits and Coverage (SBC) and Contract/Certificate** | View details about your coverage and contract.
 - View your copay, deductible and coinsurance amounts
 - Common medical coverage information
 - Coverage for specific tests or treatments
- 4 Strive, powered by WebMD ONE** | Use this health and wellness platform to take a Health Assessment and generate a personalized health plan to reach your well-being goals.
- 5 Blue365®** | Exclusive health and fitness deals and discounts.



TELEMEDICINE THROUGH AMWELL

See a doctor from the comfort of your own home – or anywhere else for that matter. Safe and secure, it's the quality care you need, made easier.

HEALTH EDUCATION

Telemedicine, also called telehealth, is an alternative to in-person visits. It allows healthcare professionals to evaluate, diagnose and treat patients at a distance via secure video/audio connections.

With Blue Cross and Blue Shield of Kansas coverage, you can visit live with a doctor on your computer or mobile device when it's convenient for you.

If you are in need of telemedicine services, call your doctor first. If your doctor does not provide this service, call toll-free **844-733-3627** to see what other telemedicine options may be available to you.

WHEN CAN I USE IT?

Consult a doctor for common conditions like:

- Cold/Flu
- Fever
- Rash
- Sinus infection
- Pink eye

PATIENT BENEFITS

- Less time away from work
- No travel expenses or time
- Easier if you have a child or elder in your care
- Privacy

For more information, please visit bcbsks.com/telemedicine.

FIND CARE

Find doctors, pharmacies and hospitals participating in the Blue Cross and Blue Shield of Kansas network. Go to bcbsks.com/find-a-doctor where you can log in to your member portal or simply search for a Doctor or hospital.

COST TRANSPARENCY TOOL

Get the care you need and save money! With the cost transparency tool, you can compare costs before you go to the doctor. Log into BlueAccess for more details at bcbsks.com/blueaccess.

BLUE365®

Get the health and fitness products you've been wanting with a little help from our member discount program. Sign up at blue365deals.com.

STRIVE

Use this health and wellness platform to take a Health Assessment and generate a personalized health plan to reach your well-being goals. Login to your BlueAccess account to enroll or visit bcbsks.com/strive.

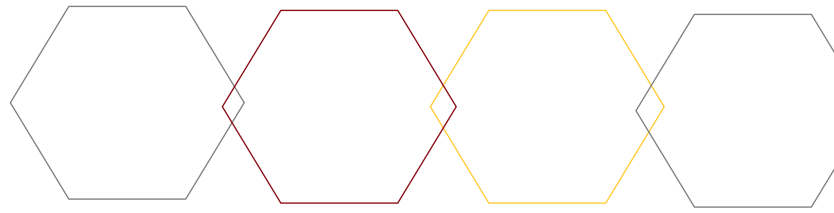
GEOBLUE

Get affordable travel medical insurance with GeoBlue®. From Hospitalizations, emergency evacuations to an elite provider network. Go to bcbsks.com/travel for more information.

Dental Insurance - Delta Dental

www.deltadentalks.com

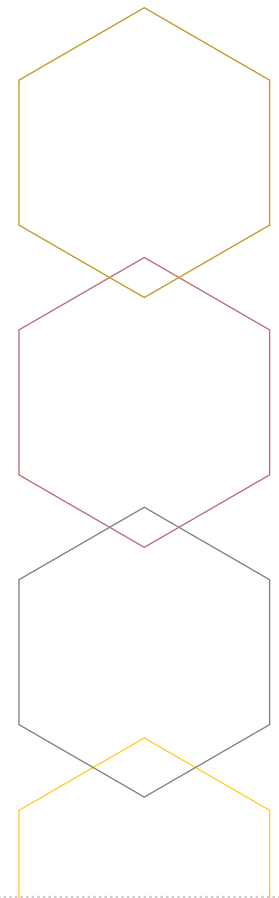
Delta Dental		Employee Cost Per Month	
Employee		\$44.02	
Employee & Spouse		\$86.90	
Employee & Child(ren)		\$90.07	
Employee & Family		\$150.27	
		PPO Network	Premier Network
Deductible Individual / Family		\$25 / \$75	Applied to Type B & C Services
Maximum Benefits Annual		\$1,500	Applied to Type A, B & C Services
A. Preventive Services	100%	100%	<ul style="list-style-type: none"> Diagnostic X-rays Full Mouth X-Rays Panoramic X-Rays Sealants Topical Fluoride (children) Prophylaxis: cleanings Space Maintainers
B. Basic Services	80%	80%	<ul style="list-style-type: none"> Periodontics Endodontics Fillings & crown repair Oral surgery—simple extractions
C. Major Services	50%	50%	<ul style="list-style-type: none"> Major Restorative Services (crowns) Implants Dentures Bridges



Vision Insurance - Superior Vision

www.superiorvision.com

Superior Vision		Employee Cost Per Month
Employee		\$10.19
Employee + Spouse		\$20.19
Employee + Child(ren)		\$19.75
Employee + Family		\$30.05
		In-Network
Copays Examination Materials		\$10 copay \$25 copay
Frequency of Service Exam Contact Lenses/Fitting Lenses Frames		Every 12 months Every 12 months Every 12 months Every 24 months
Lenses* Single Lined Bifocal Lined Trifocal		\$25 copay \$25 copay \$25 copay
Frames**		\$125 allowance after \$25 copay, 20% off balance over \$125
Conventional Contacts** <i>(allowance includes materials only)</i>		\$120 allowance, 20% off balance over \$120 (10% for disposable contacts)
Contacts Lens Fitting Standard Specialty		\$25 copay \$25 copay up to \$50 allowance



* If only new lenses are bought and don't purchase frames at the same time, the copay would apply to lenses alone.

**Discount Features: Look for providers in the Provider Directory who accept discounts, as some do not; please verify services and discounts prior to service as they vary.

Health Savings Account –UMB Bank

www.hsa.umb.com

If you are enrolled in the Qualified High Deductible Health Plan, you may be eligible for the Health Savings Account administered by UMB Bank. This is a savings account where you can either direct pre-tax payroll deductions or deposit money to be used to pay for qualified medical, dental, vision and other eligible expenses for you and/or your qualified dependents. Once money goes into the account, it's yours to keep—the HSA is owned by you, just like a personal checking or savings account.

The contribution limits are \$3,850 for an individual and \$7,750 for a family. A covered plan member who is between the ages of 55 & 65, may be able to make "a catch-up" contribution of \$1,000 / year. Employees who select the HSA must establish their account through UMB Bank within 30 days of their election.

PLEASE NOTE: If you participate in the UMB Bank HSA, you will be charged a \$2.45 Monthly Administrative Fee.



CONTACT INFORMATION

If you have any questions regarding your benefits, please review the benefit plan website listed below, or contact your Atchison Public Schools Benefits representative

Medical

Blue Cross Blue Shield of Kansas
Group # 09161
www.bcbsks.com
800.432.3990

Dental

Delta Dental of Kansas
Group # 52765
www.deltadentaltalks.com
800.234.3375

Vision

Superior Vision
Group # 29248
www.superiorvision.com
800.507.3800

Health Savings Accounts

UMB Bank
www.hsa.umb.com
866.520.4472

Atchison Public Schools Business Manager

Lori Lanter
llanter@usd409.net
913.370.5889

Enrollment Platform

AmeriLife Benefits-Benefits Direct
www.benefits-direct.com/atchisonusd/
844.658.0121

