

2023



Independence School District
EMPLOYEE BENEFITS
OVERVIEW PRESENTATION

WELCOME!



Today we will be discussing:

- Enrolling in Benefits
- Medical
- Dental
- Vision
- Life and Disability
- EAP
- Voluntary Benefits

Visit [My Benefits portal](#) where you can get detailed information about each of your benefit options.

ENROLLMENT

When can
I ENROLL?



As a New Employee

Benefits effective **first day of month** following waiting period.



During Annual Enrollment

Open Enrollment July 31-September 1.
Benefits effective **October 1**.



If You Experience a **Qualifying Life Event**

Notify us within **30 days** of event.





Kansas City



We Are

Here For You

▶ **2023**

TODAY. TOMORROW. FOR GOOD.

**INDEPENDENCE SCHOOL DISTRICT
HEALTH BENEFITS**




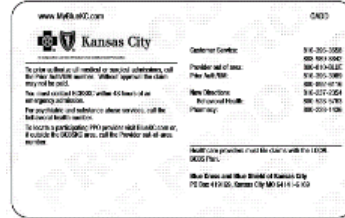
Let's Cover the Basics

New hires may be effective on a different date

 **Your coverage is effective: October 1, 2023**

 **If you are new to the plan, making a plan change, or changing dependent coverage, you will receive a new ID card**

 **Your enrolled family members will receive their own ID card!**



It is your responsibility to notify your providers of a change in insurance

NETWORK & PLAN OPTIONS

Blue-Care Network

HMO Plan – Buy-Up 2 Plan

- HMO: In-Network Coverage only
- Metro Kansas City Area Coverage Only

Preferred-Care Blue Network

PPO - \$2,500 Buy-Up 1 \$1,000 Buy-Up 2

- PPO: In and Out of Network Coverage
- National and International Coverage

PPO – QHDHP BlueSaver Buy-Up 1

- Health Savings Account Eligible
- PPO: In and Out of Network Coverage
- National and International Coverage

BlueSelect Plus Network

EPO Core Plan \$3,000

- EPO: In Network Benefits Only
- National and International Coverage

EPO QHDHP BlueSaver Core Plan

- Health Savings Account Eligible
- EPO: In Network Benefits Only
- National and International Coverage



IN-NETWORK HOSPITALS | [BlueKC.com](https://www.BlueKC.com)

Hospital Name	HMO Blue Care (in-network only)	PPO Preferred-Care Blue (in and out-of-network)	EPO BlueSelect Plus (in-network only)
AdventHealth Shawnee Mission	YES	YES	YES
Belton Regional Medical Center	YES	YES	NO
Cameron Regional Medical Center	YES	YES	YES
Cass Regional Medical Center	YES	YES	NO
Center Point Medical Center	YES	YES	NO
Children's Mercy Hospitals	YES	YES	YES
Lee's Summit Hospital	YES	YES	NO
Liberty Hospital	YES	YES	YES
Menorah Medical Center	YES	YES	NO
North Kansas City Hospital	YES	YES	YES
Olathe Health System	YES	YES	YES
Overland Park Regional Medical Center	YES	YES	NO
Providence Medical Center	YES	YES	YES
Research Medical Center	YES	YES	NO
St. Joseph Medical Center	YES	NO	YES
St. Luke's Health System	NO	YES	NO
St. Mary's Medical Center	YES	NO	YES
University Health (Formerly Truman Medical Centers)	YES	YES	YES
University of Kansas Health System	YES	YES	YES
Western Missouri Medical Center	YES	YES	YES

BLUESELECT PLUS NETWORK (EPO)

IN NETWORK

Missouri: Clay, Jackson, Platte, Cass, Clinton, DeKalb, Johnson, Lafayette, Ray, Caldwell

Kansas: Johnson, Wyandotte

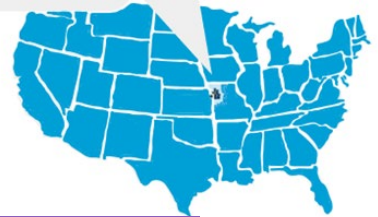
Hospitals located in the BlueSelect Plus network are located in the 7 counties outlined in **orange** (excludes HCA and St. Luke's). Costs apply toward your annual deductible.

OUT OF NETWORK

No out of network coverage when outside the 12-county area except for emergencies.

BLUECARD

Offers coverage nationwide, including these counties on the map. Costs apply toward your annual deductible.



Includes 4,100+ providers and 12 hospital systems primarily located in the 7 metropolitan area counties

PREMIUM PRESCRIPTION FORMULARY

A list of covered drugs included in your medical plan



Some drugs may move up a tier, requiring a higher copay



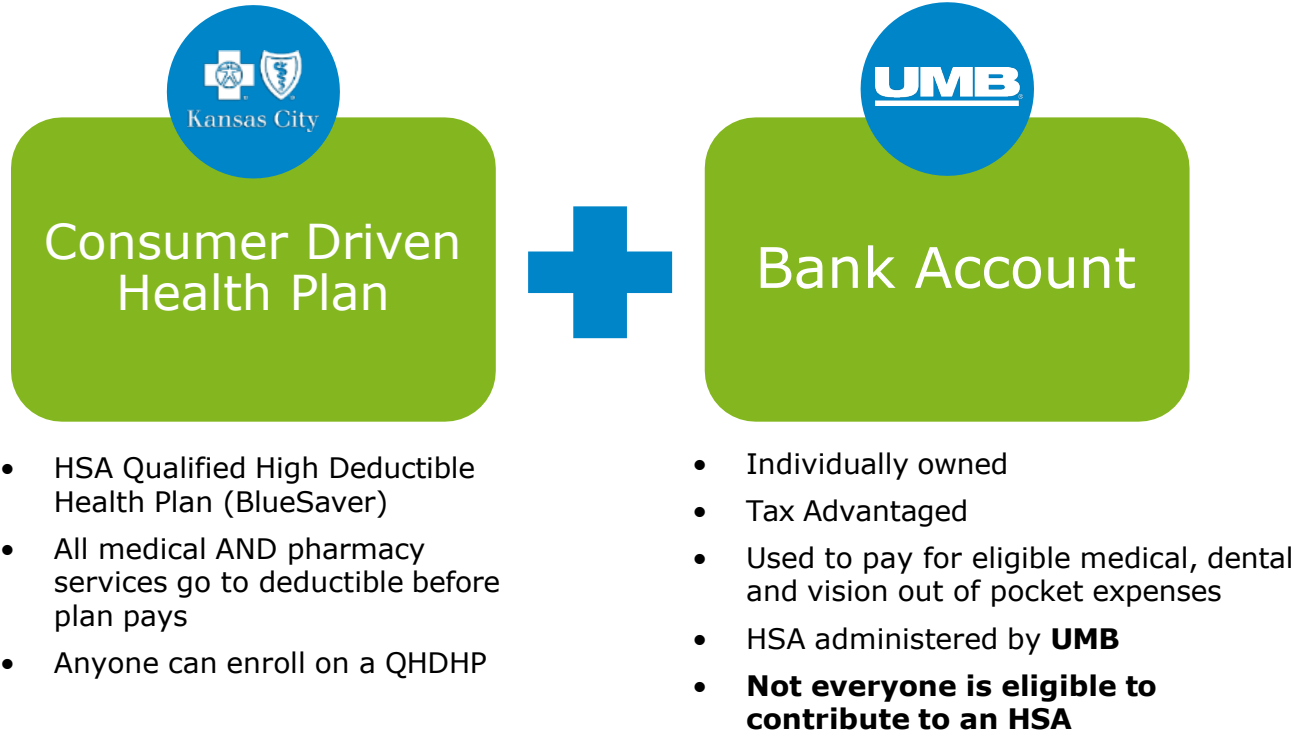
Others will move down a tier offering a lower copay



Some drugs currently covered under the prior formulary will be excluded, with alternative drugs available for each therapeutic class

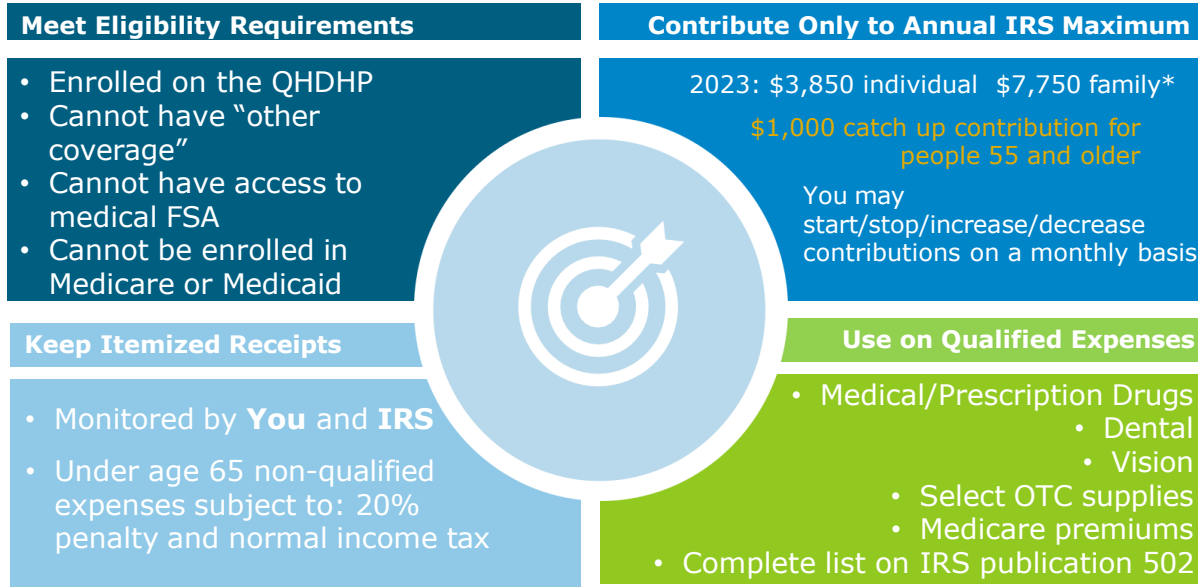
Blue KC will send a letter to members impacted by any Premium Formulary change approximately 30 days in advance of the effective date.

UNDERSTANDING HEALTH SAVINGS ACCOUNTS



HEALTH SAVINGS ACCOUNTS (HSAs)

Your responsibilities as the HSA account holder



*Note: The District contributes \$1,000 annually to your HSA account each October (or upon eligibility)

FINDING CARE

New member? Search for providers as a guest on [BlueKC.com](https://www.bluekc.com).

STEP 1: Visit BlueKC.com

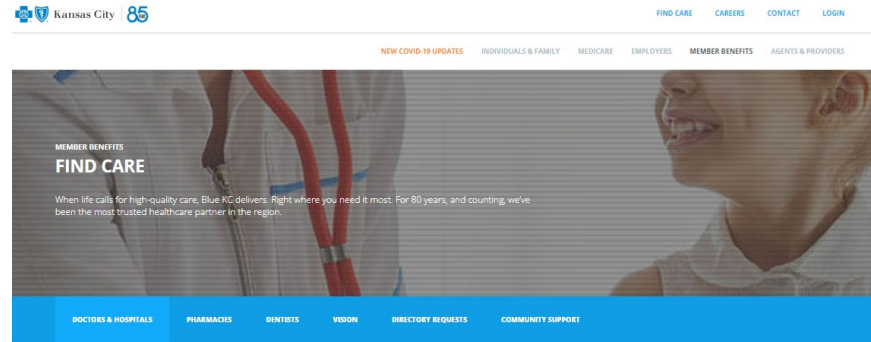
STEP 2: Select Find Care, in the upper right corner of the page

STEP 3: Select I have or might get a Blue KC health plan through my employer

STEP 4: Select your Network under the Select a Medical Network drop down

STEP 5: Select your Location by Zip Code

STEP 6: Explore your Options



Search for Care Providers

Log in to your account to use the Find Care tool.

- ✓ Search for an in-network doctor, hospital or other healthcare professional
- ✓ Compare providers side-by-side and estimate out-of-pocket costs—all based on your specific health plan
- ✓ View provider quality information and read reviews

LOG IN TO FIND CARE

FIND CARE AS A GUEST >



Shop smart to save money.

If eligible, you'll see SmartShopper, helping you shop and earn cash-back rewards for choosing quality, cost-effective providers for common medical tests and procedures.

[SEE IF YOU'RE ELIGIBLE >](#)

YOUR MEMBER PORTAL | MyBlueKC.com

Register online even if you don't have your ID number!

My Information

Quickly print, text or email your ID card

Plan Benefits

View coverage & pharmacy info

Claims & Usage

View claims, EOB's, deductible and Out of Pocket Max

Health & Wellness

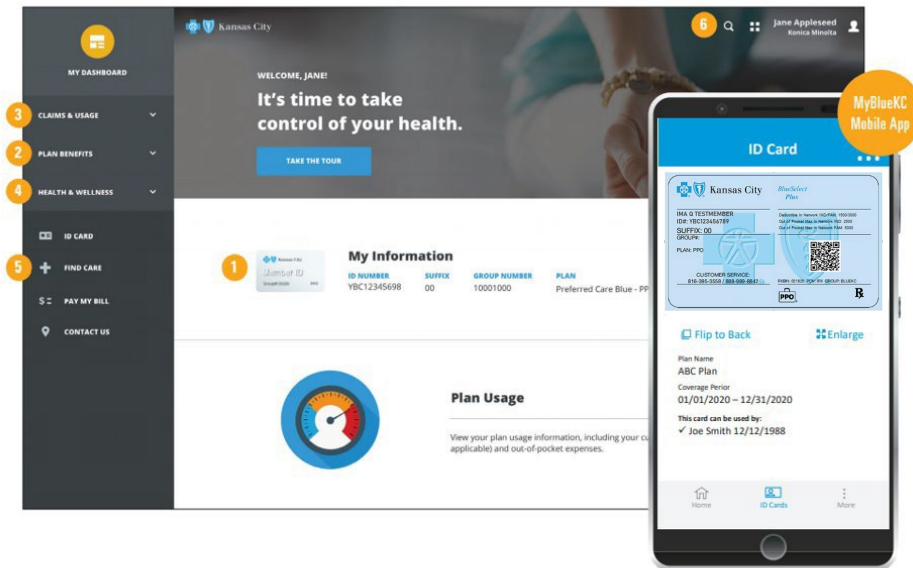
A Healthier You

Find Care

Find doctors, hospitals, pharmacies, dental providers

Ask Us

Get answers to your questions



ACCESS YOUR ACCOUNT  

Go to [MyBlueKC.com](https://www.mybluekc.com) or download the [MyBlueKC](#) mobile app to access your information—even if you don't have your member ID number!

Download on the
 App Store

GET IT ON
 Google Play

BLUE KC VIRTUAL CARE

Immediate Online or Mobile Doctor Visits

Why use virtual care?



Board-certified physicians



Save on drive time or office wait time



Private & Secure



Care you need—including prescriptions



Great for traveling when you need care



Pay much less than the emergency room

You can also schedule a virtual behavioral health appointment.



Download the **MYBLUEKC MOBILE APP**
Register as a **NEW USER**



Affordable access to treat your urgent, sick and behavioral health needs.

BlueKCVirtualCare.com



Kansas City

VIRTUAL CARE

24/7 SICK CARE



Kansas City

MYBLUEKC APP

Puts so much in the palm of your hand

Find doctors and specialists in your network



Virtual care



Download your digital ID card



Access benefits



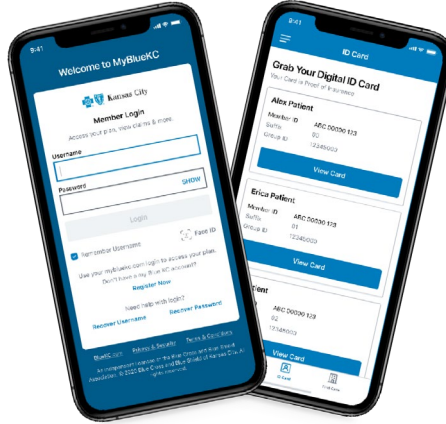
Review spending for your current year



View details about your claims



Cost estimator



Use the app to learn about other benefits and programs. Registration is simple, if you're already registered at MyBlueKC.com, use the same log-in for the app.

ROUTINE PREVENTIVE SERVICES

100% coverage on all plans



In-Network routine preventive services and the related office visit for routine preventive services covered at 100%



Childhood Immunizations

Annual Physicals

Well women exams & mammograms

Generic contraceptive

PSA tests

Colorectal cancer exams

Breastfeeding support, supplies (pumps) and counseling

Services MUST be preventive

Services MUST be done in a different calendar year

Services received from out-of-network providers are subject to the out-of-network deductible and coinsurance.

DIABETES PREVENTION PROGRAM



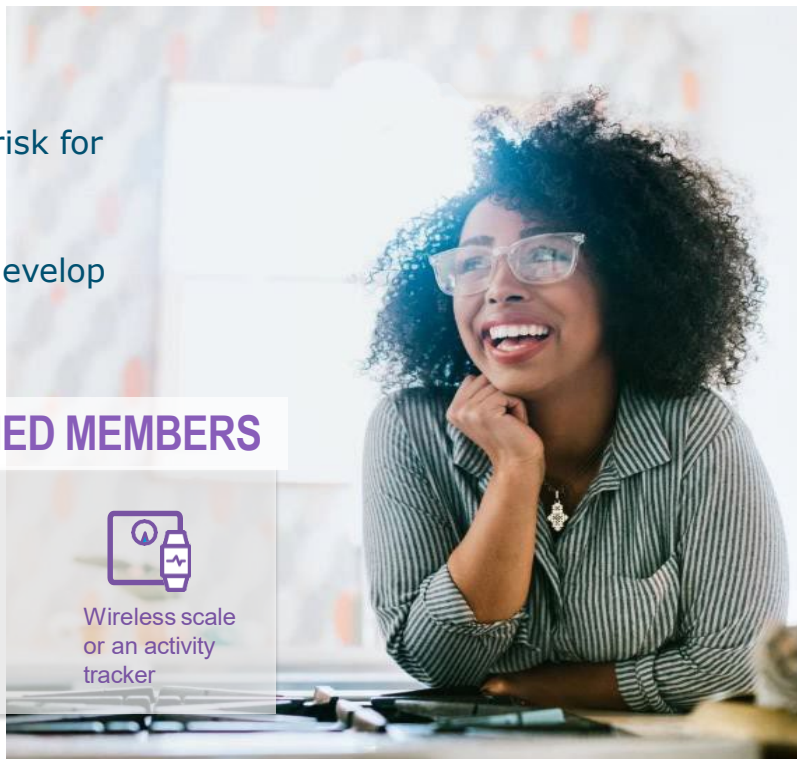
Change your life in 16 weeks!



33% of all Americans are at risk for Type 2 diabetes



15-30% of those at risk, will develop Type 2 in 5 years



COVERED BENEFIT FOR QUALIFIED MEMBERS



Access to personal health coach



Weekly lessons



A small group for support



Wireless scale or an activity tracker

Visit solera4me.com/bluekc and take the one minute quiz!

DIABETES MANAGEMENT

Livongo for diabetes: it's all in the meter and it's all included



Unlimited strips.
Unlimited lancets.
No cost.



Join today at
join.livongo.com/BLUEKC/register



Personalized tips with each blood glucose check



Real-time support when you're out of range



Strip reordering, right from your meter



Optional family alerts-- keep everyone in the loop



Send a health summary report directly from your meter



Automatic uploads mean no more paper logbooks

GET NOTIFIED PRESCRIPTION SAVINGS

Rx Savings Solutions helps you decide what's best for your health and budget



SELECTION

Online search tool to discover all options available



PRICE

Personalized cost estimates and plan coverage



CONVENIENCE

Email & text alerts if there are savings



ASSISTANCE

Experienced staff works directly with your doctor



SAME DRUG,
DIFFERENT FORM



DIFFERENT
DRUG, SAME
TREATMENT



SAME
INGREDIENTS,
DIFFERENT PILLS



SAME ACTIVE
INGREDIENT,
LOWER PRICE

DID YOU KNOW

A capsule might cost more than a tablet or a drug with two active ingredients can be split into two for big savings?!

GO ONLINE! 

START SAVING! Log in to [MyBlueKC.com](https://www.MyBlueKC.com), access your pharmacy benefits and Rx Savings Solutions

MINDFUL BY BLUE KC

Delivering improved outcomes by meeting behavioral health needs

Identifying the critical contribution behavioral health makes to whole person health.

Addressing stigma. Creating greater access. Managing costs.



LEADS TO BETTER HEALTH OUTCOMES



24/7 support
from a Mindful
Advocate

Assistance locating
and referring to
in-network providers

Help in creating a
care plan based on
your behavioral
healthcare needs

How does SmartShopper work?



You can **save money** on healthcare expenses every time you choose a cost-effective, SmartShopper-eligible procedure.



Shop

Start shopping at [MyBlueKC.com](https://www.MyBlueKC.com) or call a Blue KC Customer Advocate or the SmartShopper Personal Assistant Team.



Go

Get your procedure at a SmartShopper-eligible location of your choice.



Earn

Receive a reward check mailed directly to your home address once the claim is paid.



Average cash reward earned per member is \$92.

A full list of SmartShopper-eligible procedures is available on your member portal at [MyBlueKC.com](https://www.MyBlueKC.com)

	Blue-Care \$400 HMO Buy-up 2	PCB \$1,000 PPO Buy-up 2	PCB \$2,500 PPO Buy-up 1	PCB \$3,000 QHDHP Buy-up 1	BSP \$3,000 EPO Core	BSP \$3,000 QHDHP EPO Core
HSA Eligible?	NO	NO	NO	YES	NO	YES
First Dollar Coverage	NO	\$250 per calendar year per member	NO	NO	NO	NO
Deductible	N/A	\$1,000 indiv \$3,000 fam	\$2,500 indiv \$5,000 fam	\$3,000 indiv \$6,000 fam	\$3,000 indiv \$6,000 fam	\$3,000 indiv \$6,000 fam
Coinsurance	N/A	Member pays: 10%	Member pays: 10%	Member pays: 0%	Member pays: 20%	Member pays: 10%
Out-of-Pocket Maximum	\$4,000 indiv \$10,000 fam	\$4,500 indiv \$9,000 fam	\$6,000 indiv \$12,000 fam	\$3,000 indiv \$6,000 fam	\$6,000 indiv \$12,000 fam	\$4,000 indiv \$8,000 fam
Office Visits	PCP: \$35 copay Specialist: \$70 copay	PCP: \$35 copay Specialist: \$70 copay	\$50 copay	Deductible, then 0%	\$50 copay	Deductible, then 10%
Preventative	0%	0%	0%	0%	0%	0%
Routine Vision Care	\$10 copay	\$70 copay	\$50 copay	Deductible, then 0%	\$50 copay	Deductible, then 10%
Inpatient Hospital Services	\$400 copay per day, up to \$2,000 per calendar year per person	\$1,000 copay per admission, then deductible, then 0%	\$1,000 copay per admission, then deductible, then 0%	Deductible, then 0%	\$1,000 copay per admission, then deductible, then 0%	Deductible, then 10%
MRI's PET, CT etc.	\$150 copay	Deductible, then 10% coinsurance	Deductible then 10%	Deductible, then 0%	Deductible then 20%	Deductible, then 10%
Urgent Care	\$75 copay	\$75 copay	\$75 copay	Deductible, then 0%	\$75 copay	Deductible, then 10%
Emergency Room	\$150 copay	\$150 copay, then deductible, then 10%	\$150 copay then deductible then 10%	Deductible, then 0%	\$150 copay then deductible then 20%	Deductible, then 10%
Prescription Drugs Retail Mail-Order	\$10/\$30/\$50 \$20/\$60/\$100	\$10/\$30/\$50 \$20/\$60/\$100	\$10/\$50/\$70 \$20/\$100/\$140	Deductible, then 0%	\$10/\$50/\$70 \$20/\$100/\$140	Deductible, then \$10/\$50/\$70 \$20/\$100/\$140

EMPLOYEE MONTHLY RATES

	Blue-Care \$400 HMO Buy-up 2	PCB \$1,000 PPO Buy- up 2	PCB \$2,500 PPO Buy- up 1	PCB \$3,000 QHDHP Buy-up 1	BSP \$3,000 EPO Care	BSP \$3,000 QHDHP EPO Care
Employee Only	\$432	\$432	\$125	\$125	\$0	\$0
Employee + Spouse	\$1,635	\$1,635	\$986	\$986	\$670	\$670
Employee + Children	\$1,302	\$1,302	\$744	\$744	\$474	\$474
Family	\$2,497	\$2,497	\$1,606	\$1,606	\$1,155	\$1,155

ISD Employee Health Clinic



The ISD Employee Health Clinic, operated by Everside Health, serves the Independence School District, providing convenient and affordable access to health care. The Clinic offers acute care, preventive care, chronic condition management, occupational health services, and physical therapy.

Benefits

What are the benefits of the ISD Employee Health Clinic?

- Cost effective, with low or no-cost appointments
- Convenient access to care
 - Extended hours
 - Little to no wait time
 - Same or next-day appointments may be available
 - Online access to medical records and appointment scheduling
- More dedicated time with a provider
- Access to Physical Therapy onsite

Visit Fee Schedule

Medical Plan	Preventive Care	Non-Preventive Care	Physical Therapy ¹
PPO Plan	Free	Free	\$25 ²
HMO Plan	Free	Free	Free
Qualified High Deductible Plan w/ HSA ³	Free	\$25	\$25

How to Schedule an Appointment

You can schedule an appointment two ways:

by calling
(816) 521-5316 [Press 1], or

online at
patientportal.yourhealthstat.com
(if you have been web-enabled)



Independence School
District

DENTAL PLAN OPTIONS

Plan year: 10/2023 – 9/2024



**Offered by Cigna Health and Life Insurance Company,
Connecticut General Life Insurance Company, or their affiliates**

963676 a

YOUR COVERAGE: DPPO

Deductible and Maximums are on a policy year basis. There is no cost for Employee coverage. Family coverage is \$71.86 per month.

PERCENTAGE OF COVERED EXPENSES YOU PAY

	Total Cigna Dental PPO In-Network		Out-of-network ¹	
Class I – Preventive care	0%		0%	
Class II – Basic restorative ²	10%		20%	
Class III – Major restorative ²	30%		50%	
Class IV – Orthodontia ²	50%		50%	
	Individual		Family	
Annual deductible (Individual/Family)	\$0 / \$0		\$25 / \$75	
Policy-year dollar maximum	Year 1: \$1,000	Year 2: \$1,250	Year 1: \$750	Year 2: \$1,000
	Year 3: \$1,500	Year 4+: \$1,750	Year 3: \$1,250	Year 4+: \$1,500
Lifetime maximum: Orthodontia	\$1000		\$750	

1. The amount your plan will pay for covered services received through the Cigna DPPO network and out-of-network will be subject to your plan's Maximum Reimbursable Charge or Maximum Allowable Charge provisions. When going out-of-network, **you may be balance-billed by the dentist for any charges that exceed what your plan reimburses for covered expenses.**
2. Waiting periods may apply. Not all services are covered. **See Appendix C for a listing of related plan limitations and exclusions.**



CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM[®]

Save money and help manage medical conditions with better oral care

- Oral health and overall health are connected in ways you may not even realize¹
- If you are pregnant or have been diagnosed with certain chronic medical conditions, you can enroll in the Cigna Dental Oral Health Integration Program. Then, you'll be eligible to be reimbursed for out-of-pocket costs for certain dental procedures²
- We also work with dental providers to help protect you and your family from medication misuse, addiction and overdose

1. Mayo Clinic, "Oral health: A window to your overall health." <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>. Last updated October 28, 2021.
2. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Customers must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable calendar year maximum. See your plan documents for program details.



MORE THAN JUST DENTAL BENEFITS



myCigna® website or app

Find dentists or compare cost for dental procedures



Cigna Healthy Rewards®¹

Discounts on a range of health and wellness programs and services



Dental Information Line

24/7 access to trained professionals who can help answer your questions about dental treatment and clinical symptoms

1. Healthy Rewards is a discount program and is separate from your dental benefits. If your plan includes coverage for any of the services offered through Healthy Rewards, this program is in addition to, not instead of, your plan benefits. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. **A discount program is NOT insurance, and you must pay the entire discounted charge.**



CIGNA DENTAL VIRTUAL CARE¹

Get the dental care you need without leaving home

If you need dental care and are unable to reach your regular provider, you now have the option to consult with a licensed dentist through a video call.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, swelling, bleeding and more
- Identifies whether more involved procedures are needed, and helps guide care
- If necessary, prescribes medication² to be filled at your local pharmacy
- Processed as in-network claim on your plan, with no copay or coinsurance costs (but does apply to your plan's annual maximum, if applicable)

To access Cigna Dental Virtual Care, just log on to your [myCigna.com](https://mycigna.com)[®] account and follow the prompts to the virtual care portal.

1. Cigna provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.
2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.





Independence School District

It's Time to Enroll
**Get to Know Your
VSP Vision Benefits**



Your VSP Plan at a Glance

Employee Cost \$12.60 per month
Family Cost \$35.56 per month

Benefit	VSP Choice
Exam	WellVision® Exam covered every 12 months \$10 Copay.
Essential Medical Eye Care	<ul style="list-style-type: none"> • Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. \$20 per exam. • Coordination with your medical coverage may apply. Ask your VSP doctor for details.
Frame	\$200 Frame allowance every 24 months
Lenses - \$25 Copay (every 12 months)	<ul style="list-style-type: none"> • Single vision, lined bifocal, or lined trifocal lenses for adults. Included in Prescription Glasses. • Single vision, lined bifocal, or lined trifocal impact-resistant lenses for children. Included in Prescription Glasses.
Lens Enhancements	<ul style="list-style-type: none"> • Standard Progressive lenses covered with \$0 copay • 20% savings on lens enhancements: Scratch-resistant coating, Anti-glare coating, UV protection
Contact Lens (instead of glasses)	\$200 allowance for contacts lenses and copay up to \$60 for contacts lens exam (fitting and evaluation)
Retinal Screening	No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam

Essential Medical Eye Care

Here's what's covered:

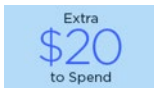
- Fully covered retinal screening for members with diabetes who do not have diabetic eye disease.
- Exams and services to treat immediate issues like pink eye and sudden changes in vision.
- Treatment options to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.

This coverage is supplemental and in most cases your health insurance will be billed first. You may be able to coordinate with your VSP benefits in order to help reduce out-of-pocket costs. If your VSP network doctor doesn't participate with your medical insurance plan, VSP has you covered with only the cost of your copay.

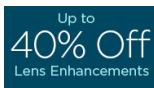


Get the Savings You Need

Visit **vsp.com** to see all the Exclusive Member Extras. VSP puts members first by providing you with exclusive special offers from leading industry brands, totaling more than **\$3,000 in savings**. Discover great deals on glasses, sunglasses, contact lenses, and more.



Enjoy an Extra \$20 on Featured Frame Brands.



Save up to 40% on popular lens enhancements.

Offers vary based on state and benefit plan. Brands and offers subject to change.



VSP members can save up to 60% on a pair of hearing aids with TruHearing



Using Your Benefit is Easy

Once you're enrolled...

- Create an account at **vsp.com** and review your personalized benefit information.
- You can find a VSP in-network doctor by visiting **vsp.com** or calling **800.877.7195**.
- At your appointment, simply tell them you have VSP. No ID card needed—and we'll take care of the rest! There are no claim forms to fill out when you see a VSP network doctor.



A photograph of a man and a young girl embracing in a field at sunset. The man is on the left, wearing a blue sweater, and the girl is on the right, wearing a floral dress. They are both smiling and looking at each other. The background is a soft-focus field with a warm sunset glow.

Life and Disability Insurance

Independence School District

TheStandard

Today We'll Talk About

Benefits Offered to You:

Life Insurance

Accidental Death
and Dismemberment

Long Term
Disability Insurance

These policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please consult your benefits summary and other enrollment materials from The Standard for further details before making a purchase decision and enrolling.

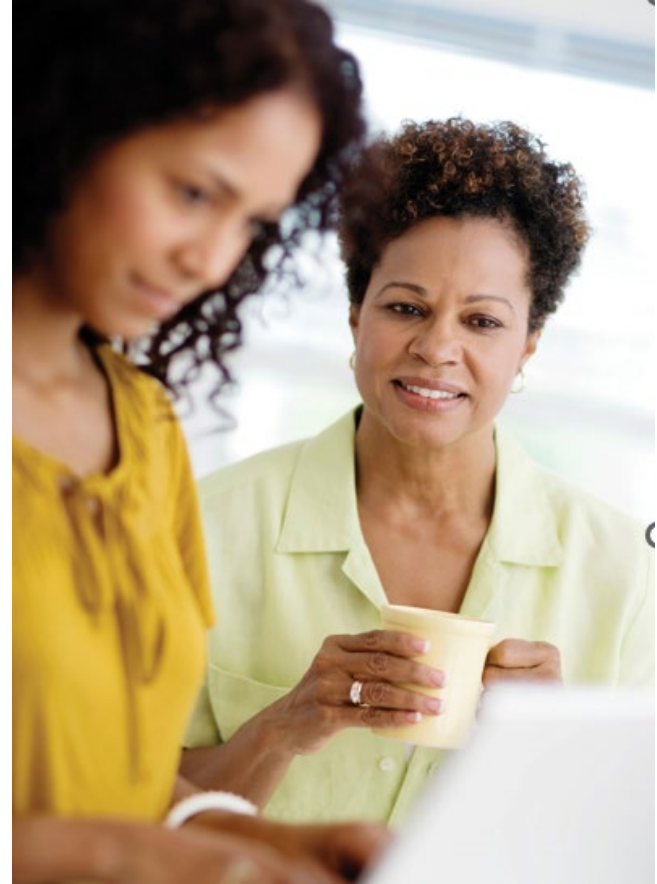
Contact The Standard for additional information, including costs and complete details of coverage.



Basic Life and AD&D Insurance

It Starts With You

- It can help protect your loved ones from financial hardship if you pass away.
- Paid for by the District
- Benefit Schedule: 1.5 times your Annual Earnings to a Maximum of \$400,000



Additional Life and AD&D Insurance

You Can Add More Coverage

	Employee
Benefit Schedule	Increments of \$10,000
Maximum Benefit	\$300,000
Minimum Benefit	\$10,000
Guarantee Issue	\$200,000
Age Reduction Schedule	to 65% at age 70

During Annual Enrollment:

If you are enrolled for an amount less than the Guarantee Issue (\$200,000), you can increase by 1 increment of \$10,000 up to the GI without providing Medical History



Spouse and Child Life and AD&D Insurance

You Can Also Cover Your Family

	Spouse	Child
Benefit Schedule	Increments of \$5,000	Flat \$10,000
Maximum Benefit	\$150,000	\$10,000
Minimum Benefit	\$5,000	\$10,000
Guarantee Issue	\$50,000	Full benefit
Age Reduction Schedule	to 65% at age 70	none

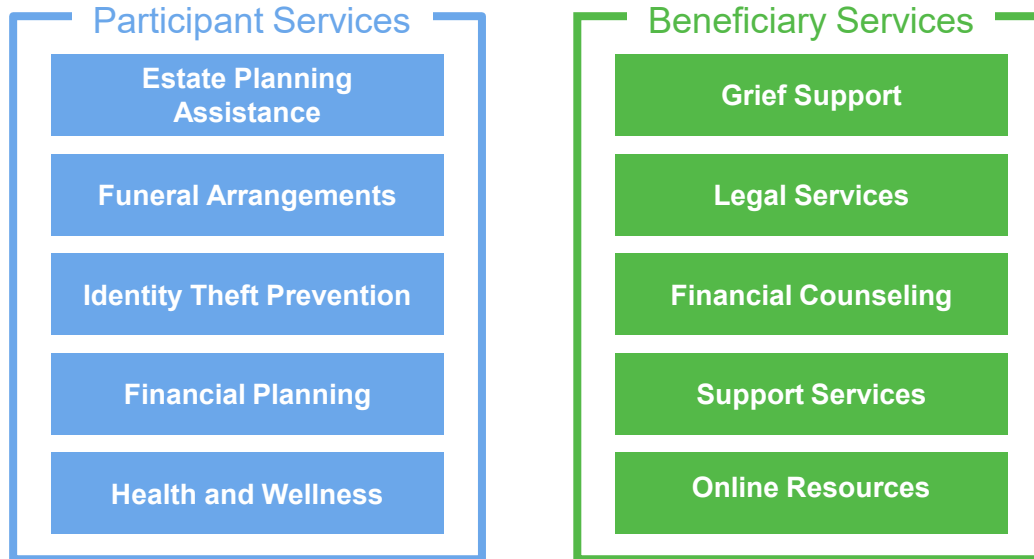
During Annual Enrollment:

If your spouse is enrolled for an amount less than the Guarantee Issue (\$50,000), you can increase by 1 increment of \$5,000 up to the GI without providing Medical History



And You Also Get ... Tools and Services

With The Standard, your Life insurance offers extra tools and benefits. Some you can use now — others help beneficiaries after a death.



Life Services Toolkit is provided through an arrangement with an outside service provider.



More Resources for You: Travel Assistance

Security that travels with you.

Travel Assistance connects you to resources 24/7 before and during a trip:

- Available when you travel more than 100 miles from home for up to 180 days for business or pleasure
- Coverage for you, your spouse and kids through age 25
- Easy access via mobile app, online portal, QR code and wallet card

Travel Assistance is provided through an arrangement with an outside service provider.



LTD Plan Design


Provided to you by the District at NO cost to you:

- **Monthly benefit amount:**
 - 60% of the first \$25,000 of monthly predisability earnings or 70% of your monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.), whichever is less.
- **Benefit waiting period:**
 - Must be disabled for 90 calendar days before benefits begin
- **Own Occupation:**
 - Includes 5 year period of own occupation protection
- **Maximum benefit period:**
 - Benefits to SSNRA if unable to perform duties of any occupation or have a loss of earnings





**Employee
Assistance
Program**



**Emotional wellbeing and
work-life balance resources
to keep you at your best**

SupportLinc offers expert guidance to help you and your family address and resolve everyday issues.



Employee Assistance Program

Independence School District recognizes that life can be stressful and is pleased to include an EAP in our employee benefit portfolio. This program is not insurance and there is **no cost to you** at all. Up to 6 face to face or video visits are available on a per case basis.

Examples of ways to utilize this benefit:

- ❖ Referrals for child/elder care, home repair, housing needs, education, pet care, and so much more!
- ❖ Resolve stress, depression, anxiety, work-related pressures, relationship issues or substance issues.
- ❖ In-the-moment support, reach a licensed clinician by phone 24/7/365 for immediate assistance.
- ❖ Legal consultations by phone or in-person with a local attorney.
- ❖ Financial counseling & planning.

Information is available at their website, www.supportlinc.com and use group code **isd**

You may call SupportLinc at **(888) 881.5462** and speak directly with a counselor who will assess your needs and set up an appointment for further evaluation and treatment recommendations.

SupportLinc's services are completely confidential.
Independence School District does not receive notification indicating who has engaged with this program.

ADDITIONAL BENEFITS

- **Flexible Spending Account / Dependent Care Account**
- **Cancer – Prosperity Life**
- **Accident – Guardian**
- **Critical Illness – Guardian**
- **Hospital Indemnity – Guardian**
- **Short Term Disability – OneAmerica**
- **Identity Theft Protection – Identity Force**
- **Legal Coverage – MetLife Legal**

These voluntary benefits are available via payroll deduction and can help offset your out-of-pocket expenses in a time of need. More information can be found by visiting with your benefit counselor, calling the AmeriLife Benefits Team, or going online to [Home - Independence Schools \(benefits-direct.com\)](https://benefits-direct.com).



NEXT STEPS



Step One

Review this presentation and your 2023-2024 benefits guide carefully.



Step Two

Schedule appointment with a Benefits Counselor if you have any questions



Step Three

Enroll!