

Insurance Highlights



Wellness Screenings Fall 2014

This year's Wellness Screenings have begun! For employees and spouses/civil union partners covered under the district health insurance, the program is free of charge, just present your employee ID number and your BCBS card. Additional optional tests are covered at 100% up to the annual \$500 maximum. Flu vaccines are available at all locations. Choose your options at registration.



It is important to remember that if you carry your spouse/civil union partner on the district insurance, you are both required to participate in the screening in order to receive the health insurance premium discount. There are no exceptions regarding this policy.

Non-covered employees and spouses may take advantage of the Wellness Screening for a fee of \$83. Flu vaccines are available for \$28. Please have your employee ID number. All self-payments are due at time of service by check.

Register online at <https://register.wellness-inc.com/district203> or call the Wellness Hotline at (866) 935-5462.

Note: Take a look at the updated locations for Naperville North - October 1, Prairie and Elmwood screenings.

As a reminder, premium increases will be reflected in the January 9, 2015, payroll for those who do not participate in the Wellness Screening.

BUILDING	DATE	TIME	ROOM
Ann Reid Early Childhood Center	Thursday, September 18	6 am - 10 am	Multipurpose Room
Ellsworth Elementary	Friday, September 26	6 am - 10 am	Gym
Elmwood Elementary	Wednesday, October 15	6 am - 10 am	Multipurpose Room
Jefferson Junior High	Monday, September 15	6 am - 10 am	Lounge
Kennedy Junior High	Friday, September 12	6 am - 10 am	LRC
Kingsley Elementary	Friday, October 24	6 am - 10 am	Multipurpose Room
Lincoln Junior High	Monday, October 20	6 am - 10 am	Lounge
Madison Junior High	Friday, October 17	6 am - 10 am	Lounge/Conference Room 2
Maplebrook Elementary	Thursday, October 2	6 am - 10 am	LRC
Meadow Glens Elementary	Thursday, October 16	6 am - 10 am	Multipurpose Room
Mill Street Elementary	Tuesday, October 21	6 am - 10 am	Multipurpose Room
Naper Elementary	Tuesday, September 30	6 am - 10 am	Gym
Naperville Central	Saturday, September 13 Monday, September 22	6 am - 11:30 am	Auditorium Lobby
Naperville North	Saturday, September 27 Wednesday, October 1	6 am - 11 am 6 am - 11 am	Large Café, Entrance #9 Teacher's Lounge
PSAC (Administrative Center)	Saturday, October 18 Saturday, October 25 Monday, October 27	6am - 11:45 am	Conference Room A & B
Prairie Elementary	Tuesday, October 28	6 am - 10 am	Lunch/Multipurpose Room
Ranch View Elementary	Tuesday, October 7	6 am - 10 am	Gym
River Woods Elementary	Wednesday, October 29	6 am - 10 am	Multipurpose Room
Scott Elementary	Monday, October 6	6 am - 10 am	Stage
Steeple Run Elementary	Wednesday, October 22	6 am - 10 am	Gym
Transportation Office	Tuesday, September 16	8 am - 11 am	Office
Washington Junior High	Tuesday, October 14	6 am - 10 am	Stage Area

Changes to District 203 Insurance Benefits

This past year the Insurance Committee has been working hard to comply with the implementation of the Affordable Care Act (ACA) with the least financial impact on the overall Health Insurance Plan. Below is a summary of changes that have been approved and will become effective January 1, 2015. **You are encouraged to attend one of the two informational meetings that are being offered in October.** The presentation will cover in detail what will be changing and why, additional plan information, as well as offer plan comparisons to help guide you through decision-making processes.

ACA IMPACT ON DISTRICT 203

Fees/taxes and plan provision requirements totaling \$1.3 million

Spousal/Civil Union Surcharge added to offset financial impact

New plan options added to offset Spousal/Civil Union Surcharge

SUMMARY OF CHANGES

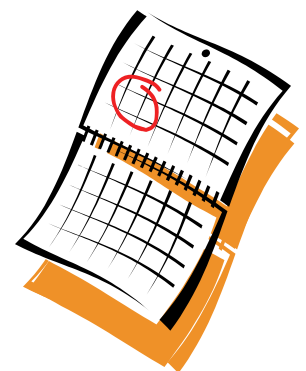
- **Health Insurance Plan Year** is being changed to January 1 to December 31; which will align with many traditional employer plans
- Starting this year, an **Annual Open Enrollment** period will be offered in the fall of each year, with an effective date of January 1. All eligible employees, regardless of coverage election, must participate in the enrollment process
- **Online Enrollment** using Spotlite technology
 - ◆ Medical Benefits
 - ◆ Flexible Spending Accounts
 - ◆ Voluntary Deductions
- **Two additional BlueCross BlueShield Medical/Prescription PPO plan options**, for a total of three options (see attached benefit documentation)
 - ◆ Platinum PPO - our current plan
 - ◆ Gold High Deductible Health Plan PPO with Health Savings Account
 - ◆ Silver PPO Blue Choice Network
- **Two new Voluntary Benefit** options
 - ◆ Accident Insurance - providing cash benefit for injuries resulting from covered accidents
 - ◆ Critical Illness Insurance - providing cash benefit upon diagnosis of a covered illness or condition
- **Premium contribution** of 15% for all employees
- **Eligible retiring employees** will be able to add non-enrolled spouses to the health insurance upon retirement
- **Addition of Spousal/Civil Union Surcharge** - a working partner surcharge of \$175 per month will be assessed for all employees carrying spouses/civil union partners if the working partner has access to an employer-sponsored insurance plan (\$80.77 per payroll based on 26 insurance pays; \$105.00 per payroll based on 20 insurance pays)

MARK YOUR CALENDARS!

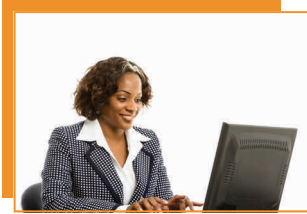
All eligible district employees must actively enroll in Medical/Prescription/Dental and Vision benefits to have coverage in 2015, even if you are enrolling in the same coverage as you have now. Mark your calendars now to learn about the District's required Annual Open Enrollment. Two informational meetings will be held with presentations from BlueCross BlueShield and Group Alternatives.

TUESDAY, OCT 7, 4:00 - 6:00 PM, NNHS AUDITORIUM

THURSDAY, OCT 16, 4:00 - 6:00 PM, NCHS AUDITORIUM



Annual Open Enrollment



Naperville School District 203 will now be offering an online Annual Open Enrollment period each fall that will allow employees to confirm, select new or waive benefit options for the following calendar year. Every benefit-eligible employee must participate in the enrollment process, even if they are enrolling in the same coverage they currently carry. In an effort to support employees in this new course of action, four opportunities will be available offering assistance in the online enrollment process, supplementing the Informational Meetings at NNHS and NCHS.

The Tech Center at PSAC will be set up with computer stations and staffed with support personnel on the following dates:

October 15 ♦ October 23 ♦ October 28 ♦ November 12
7:00 AM — 6:00 PM

Employees should come prepared, knowing what benefit enrollment elections they would like to choose.

Be sure to attend one of the Informational Meetings which will detail the changes to District benefits and the election process — October 7, NNHS; October 16, NCHS starting at 4 p.m.

Walking Works

We are pleased to announce the results of the *WalkingWorks*® Challenge! We hope you have become more active and physically fit during the program — and had fun!

Congratulations to Dave Aguilar at River Woods! He walked a total of 517 miles throughout this year’s challenge. The top team was River Woods Elementary School with a total of 1744 miles, averaging 174 miles per walker.

Here are the rest of the top five performers:

Top Walkers	Total Miles	Team
Rosa Morales	508	Jefferson
Gloria Gamboa	491	PSAC, B&G, Connections, Transportation
Ellen Hall	466	PSAC, B&G, Connections, Transportation
Dawn Enright	433	Ann Reid

Top Teams	Total Miles	Average Miles per Walker
PSAC, B&G, Connections, Transportation	1564	112
Jefferson	1049	117
Ann Reid	729	243
Naperville Central	593	54

**DO YOU HAVE A CHANGE OF ADDRESS? CHANGE OF BENEFICIARY?
THINKING ABOUT RETIREMENT?**

Contact your Employee Benefits Coordinator to update your records or to check on your insurance options upon retirement.

Certified Staff Kathleen Barak (630) 420-6325; kbarak@naperville203.org
Non-certified staff Andi Pevitz (630) 420-6327; apevitz@naperville203.org

NAPERVILLE COMMUNITY UNIT SCHOOL DISTRICT 203
Current Medical/Rx Benefits - Platinum PPO

Administrator / Network: Blue Cross Blue Shield / PPO

Eligibility: All full-time employees working 25+ hours per week and qualified retirees

	<u>In Network</u>	<u>Non-Network</u>
Deductible - Individual/Family	350 / 700	700 / 1,400
Co-Insurance Percentage	80%	80%
Medical Out-of-Pocket	1,000 per person	
Rx Out-of-Pocket Max	N/A	
Total Out-of-Pocket Max	Deductible + 1,000 per person + Copays	
 <u>Hospital Benefits:</u>		
Room and Board	80% after Deduct.	80% after Deduct.
Miscellaneous Charges	80% after Deduct.	80% after Deduct.
Emergency Room	80% after Deduct.	80% after Deduct.
Outpatient Surgery	80% after Deduct.	80% after Deduct.
Outpatient Lab & X-ray	100%	80% after Deduct.
 <u>Physician Benefits:</u>		
Surgical Charges	80% after Deduct.	80% after Deduct.
In-Hospital Visits	80% after Deduct.	80% after Deduct.
Office Visits	20 Copay	80% after Deduct.
Preventive Care ⁽¹⁾		100%
Well Child ⁽¹⁾		100%
 <u>Other Benefits:</u>		
Ambulance	80% after Deduct.	80% after Deduct.
Durable Medical Equipment	80% after Deduct.	80% after Deduct.
Rehabilitation Services	80% after Deduct.	80% after Deduct.
Diagnostic X-Ray & Laboratory Services	100%	80% after Deduct.
 <u>Mental Health/Substance Abuse:</u>		
Inpatient	90% after Deduct.	80% after Deduct.
Professional Services	20 Copay	80% after Deduct.
Outpatient (other)	80% after Deduct.	80% after Deduct.
 <u>Prescription Drugs:</u>		
Retail (34-Day Supply)		
Generic	5 Copay	5 Copay + 75%
Brand - Single Source (no Generic)	20 Copay	20 Copay + 75%
Brand - Multi Source (w/Generic)	40 Copay	40 Copay + 75%
Mail Order (90-Day Supply)	7.50 G / 30 SS / 60 BMS	Not Covered
Retail (34-Day Supply)	0 Copay for OTC Antihistamine & Peptic Ulcer medications	

Comments/Limitations/Special Considerations:

⁽¹⁾ \$500 per individual per calendar year covered at 100%; above \$500 claims are subject to deductible and 80% coinsurance.

NAPERVILLE COMMUNITY UNIT SCHOOL DISTRICT 203

Proposed Medical/Rx Benefits - Gold HDHP

Effective 1/1/2015

Administrator / Network: Blue Cross Blue Shield / PPO

Eligibility: All full-time employees working 25+ hours per week and qualified retirees

	<u>In Network</u>	<u>Non-Network</u>
Deductible - Individual/Family	2,600 / 5,200	2,600 / 5,200
Co-Insurance Percentage	100%	70%
Total Out-of-Pocket Max.	2,600 / 5,200	5,200 / 10,400

Hospital Benefits:

Room and Board	100% after Deduct.	70% after Deduct.
Miscellaneous Charges	100% after Deduct.	70% after Deduct.
Emergency Room	100% after Deduct.	100% after Deduct.
Outpatient Surgery	100% after Deduct.	70% after Deduct.
Outpatient Lab & X-ray	100% after Deduct.	70% after Deduct.

Physician Benefits:

Surgical Charges	100% after Deduct.	70% after Deduct.
In-Hospital Visits	100% after Deduct.	70% after Deduct.
Office Visits	100% after Deduct.	70% after Deduct.
Preventive Care	100% Deduct. Waived	70% after Deduct.
Well Child	100% Deduct. Waived	70% after Deduct.

Other Benefits:

Ambulance	100% after Deduct.	100% after Deduct.
Durable Medical Equipment	100% after Deduct.	100% after Deduct.
Rehabilitation Services	100% after Deduct.	70% after Deduct.
Diagnostic X-Ray & Laboratory Services	100% after Deduct.	70% after Deduct.

Mental Health/Substance Abuse:

Inpatient	100% after Deduct.	70% after Deduct.
Professional Services	100% after Deduct.	70% after Deduct.
Outpatient(other)	100% after Deduct.	70% after Deduct.

Prescription Drugs:

Retail (34-Day Supply)		
Generic	100% after Deduct.	70% after Deduct.
Brand - Single Source (no Generic)	100% after Deduct.	70% after Deduct.
Brand - Multi Source (w/Generic)	100% after Deduct.	70% after Deduct.
Mail Order (90-Day Supply)	100% after Deduct.	N/A

Comments/Limitations/Special Considerations:

District HSA Contributions: 1,000 Single / 2,000 Family

NAPERVILLE COMMUNITY UNIT SCHOOL DISTRICT 203

Proposed Medical/Rx Benefits - Silver PPO

Effective 1/1/2015

Administrator / Network: Blue Cross Blue Shield / Choice Network

Eligibility: All full-time employees working 25+ hours per week and qualified retirees

	<u>In Network</u>	<u>Non-Network</u>
Deductible - Individual/Family	1,000 / 2,000	2,000 / 4,000
Co-Insurance Percentage	80%	80%
Medical Out-of-Pocket Max.	2,000 / 4,000	4,000 / 8,000
Rx Out-of-Pocket Max.	1,500 / 3,000	3,000 / 6,000
Total Out-of-Pocket Max.	4,500 / 9,000	9,000 / 18,000

Hospital Benefits:

Room and Board	80% after Deduct.	60% after Deduct.
Miscellaneous Charges	80% after Deduct.	60% after Deduct.
Emergency Room	80% after Deduct.	80% after Deduct.
Outpatient Surgery	80% after Deduct.	60% after Deduct.
Outpatient Lab & X-ray	80% after Deduct.	60% after Deduct.

Physician Benefits:

Surgical Charges	80% after Deduct.	60% after Deduct.
In-Hospital Visits	80% after Deduct.	60% after Deduct.
Office Visits	35 Copay	60% after Deduct.
Preventive Care	100% Deduct. Waived.	60% after Deduct.
Well Child	100% Deduct. Waived.	60% after Deduct.

Other Benefits:

Ambulance	80% after Deduct.	80% after Deduct.
Durable Medical Equipment	80% after Deduct.	80% after Deduct.
Rehabilitation Services	80% after Deduct.	60% after Deduct.
Diagnostic X-Ray & Laboratory Services	80% after Deduct.	60% after Deduct.

Mental Health/Substance Abuse:

Inpatient	80% after Deduct.	60% after Deduct.
Professional Services	35 Copay	60% after Deduct.
Outpatient(other)	80% after Deduct.	60% after Deduct.

Prescription Drugs:

Retail (34-Day Supply)		
Generic	5 Copay	5 Copay + 25%
Brand - Single Source (no Generic) ⁽¹⁾	Greater of 20 Copay or 25%	In-Network + 25%
Brand - Multi Source (w/Generic) ⁽¹⁾	Greater of 40 Copay or 25%	In-Network + 25%
Mail Order (90-Day Supply) ⁽¹⁾	7.50 / 30 or 25% / 60 or 25%	N/A

Retail (34-Day Supply) 0 Copay for OTC Antihistamine & Peptic Ulcer medications

Comments/Limitations/Special Considerations:

⁽¹⁾ Maximum of 150 In-Network Retail / 225 Mail Order