



Insurance Highlights

NAPERVILLE COMMUNITY UNIT SCHOOL DISTRICT 203



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IF YOU EXPERIENCE A QUALIFYING EVENT, YOU WILL NEED TO REQUEST A CHANGE TO YOUR BENEFITS WITHIN 31 CALENDAR DAYS OF THE EVENT

Changing your insurance under a Qualifying Event

Benefit plans can be affected by life event changes, some of which qualify as an official change in status by the IRS. A life event change, also called a qualifying event, is a personal change in status which may allow you to change your benefit elections.

Examples of some qualifying events include, but are not limited to, the following:

- Change in legal marital status – marriage, divorce, legal separation, annulment, or death of a spouse. *Please note: Covering divorced or legally separated spouses is considered fraud and may lead to accountability of charges incurred as*

of the day of the divorce or legal separation.

- Change in number of dependents – birth, death, adoption, award of legal guardianship
- Change in insurance eligibility of the employee’s spouse or employee’s dependent *which affects benefit eligibility* – termination or commencement of employment, commencement of or return from an unpaid leave of absence which results in employee/dependent becoming ineligible for coverage

If you experience a qualifying event, you will need to

request a change to your benefits within 31 calendar days of the event and provide required documentation.

The Business Office is open during the summer!

Contact your Employee Benefits Coordinator:

Certified Staff

Kathleen Barak 630-420-6325; kbarak@naperville203.org

Non-certified staff

Andi Pevitz 630-420-6327; apevitz@naperville203.org

Summer Travels

As a BlueCross BlueShield member, you take your healthcare benefits with you – across the country and around the world. The BlueCard Program gives you access to doctors and hospitals almost everywhere, giving you the peace of mind that you’ll be able to find the healthcare provider you need. Within the United States, you’re covered whether you need care in urban or rural areas. Outside of the United States, you have access to doctors and hospitals in nearly 200 countries and territories around the world through the BlueCard Worldwide® Program. You can also find other valuable resources to help you stay safe and healthy around the world.



To learn more about BlueCard Worldwide visit www.BCBS.com/bluecardworldwide.

Did you misplace your card? Have a question about your benefits?

Important Numbers to Note

- ◆ BlueCross BlueShield of Illinois
1-800-458-6024; www.bcbsil.com
- ◆ Prime Therapeutics - Pharmacy Program
1-800-423-1973
- ◆ Delta Dental
1-800-323-1743; www.deltadentalil.com
- ◆ Humana Vision
1-866-537-0229; www.humanavisioncare.com
- ◆ Employee Assistance Program
1-888-933-1327; www.cadencehealth.org/Services/Employee-Assistance-Programs

Strawberry Kiwi Smoothie

In five minutes, enjoy this refreshing summer treat.

- 1 bag (10 oz.) unsweetened frozen strawberries
- 2 fresh kiwi fruit, peeled and sliced
- 1 container (8 oz.) strawberry nonfat yogurt
- 1 tsp. almond extract
- Fat-free milk (optional)

Combine all ingredients in a blender and whirl until desired consistency is reached. For thinner consistency, continue blending and add milk one tablespoon at a time until desired thickness is reached.

Makes 4 servings.



Changes to your 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. In summary, the following changes have been approved and will become effective January 1, 2015.

- Health Insurance Plan Year is being changed to January 1 to December 31; to align with many traditional employer plans.
- Health Insurance premium rates will not change until January 1, 2015.
- The District will offer Annual Open Enrollment in the fall of each year, with an effective date of January 1.
- Premium shares will be 15% for all employees, regardless of years of service.
- Spouses of **eligible** retiring employees will be able to be added to the health insurance upon retirement without having been on the Health Insurance Plan prior to retirement.
- Effective January 1, 2015, 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.

News You Can Use: Delta Dental

Introducing the Delta Dental Mobile App!

Now you can use your smartphone to securely log in to view benefits and check the status of a claim anytime, anywhere! This free app is available for devices using iOS (Apple) or Android. Visit the App Store or Google Play to download and install the free app. *Bonus:* The app features a toothbrush timer that makes brushing fun by playing music for the recommended brushing time of two minutes! Perfect for making brushing fun for your little ones!



Five summer sports that require mouthguards.

Although high-contact sports, such as football and basketball, typically come to mind when we think of mouthguards, pearly whites need protection during warm-weather sports as well.

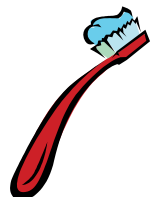
Bicycling A mouthguard is a must, whether you're an aspiring BMX racer who hits the trails hard and fast, or a mountain biker going for a long trail ride. Even the most careful rider can hit an unexpected rock in the road. If that happens, you want to make sure your teeth are as crash-proof as possible.

Skateboarding The same logic applies to skateboarding: Even if your child is extremely skilled, there's always a chance that something could stop the skateboard wheels from spinning when it's least expected. Make sure your kids wear mouthguards when they hit the skate park with friends – and even when they're just messing around in the driveway.

Sand Volleyball Typically, you want to spike the ball, not let the ball spike you. But volleyball can be an unpredictable sport, which is why wearing a mouthguard will come in handy – for you *and* your smile.

Baseball/Softball Though baseball is less of a contact sport than others, there's still opportunity for a mouthful of harm. From getting hit by a stray ball to face-first slides into home plate, there are plenty of reasons to wear a mouthguard on the diamond.

Surfing One rogue wave and you could end up with a face-full of surfboard. A mouthguard helps ensure that you get back up on the board instead of hanging 10 at the dentist's office.



Did you know that June 26 is National Toothbrush Day?



NCUSD 203 Wellness Screenings

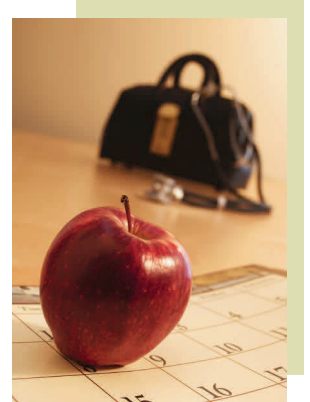
Research has found that many people are not willing to make long-term lifestyle changes or even visit a doctor until they are faced with hard facts about their own personal health risk. With the average person spending 2,000 hours per year at the workplace, employer-sponsored preventive screenings are an ideal way to help you become aware of your current health status. Screening doesn't take charge of your health; screening helps you take charge of your own health.

2013 Screening Highlights

	Participants (2,622 total)	% of 203 Employees	National Average
WellScore 1	391	14.9%	27.6%
WellScore 2	1,112	42.4%	43.4%
WellScore 3	1,077	41.1%	27.6%
WellScore 4	42	1.6%	1.4%

What was identified?

- 545 abnormal glucose readings; 95 serious, 3 critical
- 950 abnormal total cholesterol readings; 216 above 240
- 217 cases of elevated cholesterol/HDL ratio; 8 cases at 2x risk
- 68 cases of thyroid disorder
- 552 elevated triglyceride levels
- 513 abnormal liver values
- 55 critical calls made**



2014 Wellness Screenings Dates

Next year's Wellness Screenings are being scheduled for the fall. Twenty-nine opportunities will be available from September 9 to October 30 and will include four Saturdays*.

During the screening, participants receive a complete blood chemistry profile made up of 36 key components. This combination of tests is designed to identify early warning signs of heart disease; nutrition disorders; anemia; diabetes; kidney disease; cancer; liver abnormalities; thyroid disease; and hypertension. Each screening takes 10– 20 minutes per participant. Participants will receive a hard copy of their Wellness Report via the US mail within three weeks of their screening. Wellness, Inc. and District 203 comply with all current HIPAA

requirements keeping participant information confidential.

It's important to remember that this screening is mandatory, without exception, for both the employee and the spouse/civil union partner covered under the district health insurance in order to receive the premium discount—a savings of \$300 a year for those carrying single coverage; a savings of \$600 if you carry family. If you didn't attend last year's Wellness, Inc. screening, this is your opportunity to have your premiums returned to the lower rate.

***Mark your calendar!**
2014 Saturday dates: 9/13; 9/27; 10/18; 10/25

CHECK YOUR SCHOOL EMAIL EARLY IN THE SCHOOL YEAR FOR IMPORTANT INFORMATION ABOUT WELLNESS SCREENING DATES.

THE BUSINESS OFFICE IS CURRENTLY CONDUCTING A DEPENDENT AUDIT. CHECK YOUR MAIL TO SEE IF AN UPDATED ENROLLMENT CARD IS NEEDED FROM YOU!