

Welcome

The PTHS OE presentation will begin shortly.

Please mute your computers & phones to
eliminate background noise





PROVISO TOWNSHIP HIGH SCHOOL DISTRICT 209

Open Enrollment Updates

Plan Year 7/1/2021-8/31/2022



CONTACT INFORMATION

- VistaNational has the following staff dedicated to assist you:
 - Amber Marusarz – Account Manager; assists in general benefit inquiries and member ID cards.

Tel # (630)468-6514 or email at marusarza@vistanational.com
 - Katie Mulcahy – Claims Manager; assists in reviewing your Provider’s explanation of benefits and works directly with the provider to determine if the amount due by you is accurate.

Tel #(630)468-6509 or email at mulcahyk@vistanational.com
 - Jimi Grauberger – Wellness Co-Ordinator

Tel #(630)468-6544 or email at graubergerj@vistanational.com

Call Vista When You Have A Claim Issue

We'll Help You Get Resolution

Our Concierge Service will:

- Break through bureaucracy
- Advocate for you on claims issues
- Act as your personal concierge

*Why Spend Time On The Phone, On Hold, Tracking Down Information, Doing Paperwork...
Vista's Concierge Service Does It For You!*

VISTA-MD CLAIM HELPER™ APP

Fast And Easy Mobile Access

VistaNational offers the VISTA-MD CLAIM HELPER™ APP to make contacting our Concierge Service fast and easy. Now you can start getting help with your insurance claims in minutes with convenient mobile access!



How It Works

Vista-MD Claim Helper is easy:

- 1 Download the free Vista-MD Claim Helper app from the Apple® iOS or Android™ app store
- 2 Create an account
- 3 Provide a brief description of the claim issue
- 4 Take a picture of the claim document(s) using the app
- 5 Submit your claim request securely
- 6 Await one of our representatives to call you within 48 business hours

Once submitted, the Vista Concierge Service team is on the case, dealing with carrier claims, preparing any required paperwork and actively advocating resolution.



OPEN ENROLLMENT OVERVIEW

Open Enrollment for Eligible Employees

- This is your annual election period to review your employee benefits, enroll or terminate yourself and/or dependents, review & select your plans. Outside of open enrollment you will need a qualifying event to make a change to your enrollment. See HR and notify the Benefits Coordinator within 30 days of the date of event

Open Enrollment begins on **April 19, 2021**. All elections must be made on or before **May 12, 2021**.

All enrollment forms are due on or before **May 12, 2021, EVEN IF YOU ARE NOT MAKING CHANGES.**

EMAIL TO ALL EMPLOYEES 4/16/2021

FORMS: BCBS (Medical), Ameritas (Dental), EyeMed (Vision), Lincoln Financial (Basic Life & Voluntary Life) and the EOI form. **Complete the EOI ONLY IF YOU WANT TO ADD THE OPTIONAL COVERAGE THAT WAS NOT PREVIOUSLY ADDED**

Benefit Summary Book which includes the contribution table.

All **FOUR** enrollment forms are due on or before **May 12, 2021, EVEN IF YOU ARE NOT MAKING CHANGES.** If you are waiving, write "WAIVE" above your signature.

REVIEW OF WELLNESS PROGRAM

The logo for Bravo, featuring the word "bravo" in a dark green, lowercase, sans-serif font. The letter "o" is stylized with a green-to-white gradient. A small registered trademark symbol (®) is located to the upper right of the "o".

bravo®



PROGRAM PLAN DESIGN

Employees can earn up to a maximum of \$1,255/year on a rewards card*. Rewards will be added to the card as earned:

- Complete Health Screening with your PCP (\$480, this will be a lump sum payment)
- Complete Annual Preventive Care (Wellness) Visit (\$200)
- Complete Preventive Health Activities (submitted on Preventive Care form)
 - Forms must be signed by individual provider*
 - Mammogram \$100
 - Colonoscopy \$100
 - Dental Exam \$50 each; maximum \$100
 - Flu shot \$25
- Complete Health Assessment \$100
- Complete Navigating Change \$200 (must begin by 5/5/2021)
- Completing two Online University Courses OR complete two individual challenges \$75
- Complete 1 group challenge \$75

*Plan design is valid thru 6/30/2022 & may be altered at any time based on government mandates



UPCOMING DATES TO REMEMBER

- Navigating Change **must begin no later than 5/5/2021 with the deadline to complete being June 30, 2021**
- Program for the current plan year 7/1/2020-6/30/2021 will end on 6/30/2021
 - **Last day to submit information for reimbursement is June 30, 2021**
- Your Wex debit cards do not expire however your funds for the current year expire on 9/30/2021. Do not throw the cards away as they will be valid for the next year's program
- The program will restart 7/1/2021 and end on 6/30/2022

Maria Cassaday from Bravo Wellness will present a demo of the employee portal



Wellness Questions

Any general questions can be addressed for a short period of time now before we move on.

If you have personal questions on your specific account, please reach out to Bravo direct or Jimi @ Vista.

Thank you.

BENEFIT OVERVIEW





BENEFITS 7/1/2021-8/30/2022

- The plan year is changing for this period to a 14-month term. Moving forward to 2022, our anniversary date will be September with open enrollment being held in August of each year.
- MEDICAL: No changes in the plan design of the plans, however there is a slight reduction to the premium contributions.
- DENTAL/VISION: No plan or premium contribution changes
- VOLUNTARY LIFE: No change in rates unless you have aged up to the next age bracket as long as you retain the same benefit. There will be a premium change if you elect a different benefit amount.

ENROLLMENT FORMS MUST BE COMPLETED FOR

MEDICAL PLAN OVERVIEW



BCBSIL MEMBER INFO



Be sure to register on the Blue Access for Member portal, have your ID card ready to complete registration. View benefits, EOB & plan information. Start at www.bcbsil.com



Find providers at www.bcbsil.com

PPO & H.S.A. plans use the PPO network

HMO plans use the Blue Advantage network

- HMO plans require your designated PCP & Medical IPA group, which you can change at any time



Blue365 discount program: www.blue365deals.com/BCBSIL



Wellness & Rewards program: www.wellontarget.com



Fitness program: (IMPROVED)
Call 1.888.762.BLUE (2583) to sign up

Registration fee may apply

\$19 monthly fee. Contract is between you & BCBS, cancel at any time. Payments are made directly to BCBS.



HSA CHANGES

INDIVIDUAL CHANGE

- IRS HSA contribution threshold

Contribution limits: \$3,600*

*if over age 55, you can contribute an additional \$1,000 (catch-up)

You must meet eligibility requirements to contribute to your HSA account

1. Cannot be enrolled in another health plan that is not a High Deductible Health Plan
2. Cannot be eligible for Medicare or Medicaid

FAMILY CHANGE

- IRS HSA contribution threshold

Contribution limits: \$7,200*

*if over age 55, you can contribute an additional \$1,000 (catch-up)

You must meet eligibility requirements to contribute to your HSA account

1. Cannot be enrolled in another health plan that is not a High Deductible Health Plan
2. Cannot be eligible for Medicare or Medicaid
3. If any of your dependents are affected by the above, you may need to contribute only the single amount



PRESCRIPTION DRUG

- The National Prescription Drug List is updated by the government quarterly.
- Any changes you experience in your prescription drug coverage or costs are based on these changes, not PTHS.
- Use of a “Preferred” in-network retail pharmacy is recommended for the higher discount & lower cost out of pocket. Other retail locations may be used, but you will incur a higher cost
- Mail order is available on the PPO & HMO plans, receiving a 90-day supply at your home, compared to a 30-day supply at a retail pharmacy



PRESCRIPTION DRUG

- Other savings options:
 - GoodRx.com or Singlecare pricing may be presented to your retail pharmacy instead of using your BCBS card. This is outside your BCBS plan, but the savings can be significant
 - Walmart's Generic Drug list (over 500 medications) for those maintenance drug you take. Outside of your BCBS plan, you will pay \$4 for a 30-day supply and \$10 for a 90-day supply.
 - Manufacturer coupons, mostly available for higher costing medications provide savings to you. Your provider or pharmacy may have these available to share with you.



YOU MUST RE-ENROLL

- COMPLETE YOUR ENROLLMENT FORM BY 5/12/21 TO SECURE YOUR COVERAGE FOR THE PERIOD OF 7/1/2021-8/31/2022
- If you are enrolling in one of the HMO plans, you have to complete Section 4 noting your PCP & Medical IPA group for each person enrolling



As a BCBSIL member, you have additional benefits

BCBSIL Discount program:
www.blue365deals.com/BCBSIL

Wellness: www.wellontarget.com

- Offers a library of Health & Wellness content
- Self directed courses
- Earn points to turn in for gift cards or items

Fitness Program: Call to sign up at
1.888.762.BLUE (2583) Mon-Fri 8a-9p

- Registration fee may apply
- Monthly fee, you pay BCBS directly & can cancel at any time



BlueCross. BlueShield.

Illinois • Montana • New Mexico
Oklahoma • Texas

AN INTEGRATED APPROACH
TO HEALTHY LIVING

Well onTarget®



Well onTarget® MEMBER PORTAL



RELEVANT.
TIMELY.
IMPACTFUL.
PERSONALIZED.

22

AlwaysOn Mobile App

Mobile App Features

- Health Assessment
- Secure messaging with Health Coach
- My Journey dashboard
- Health Trackers
- Digital Self-management Programs
- Wellness Challenges
- Fitness & Nutrition Device and App Integration
- Blue PointsSM balance
- Incentives
- Available in Spanish



Digital Self-Management Programs

INTERACTIVE

1. Enhancing Your Physical Activity
2. Managing Your Stress
3. Quitting Tobacco
4. Staying Tobacco Free
5. Achieving Your Healthy Weight
6. Maintaining Your Healthy Weight
7. Nutrition For Better Health
8. Improving Your Blood Pressure
9. Living With Diabetes
10. Improving Your Oral Health
11. Improving Your Sleep
12. Financially Fit

EDUCATIONAL

1. Improving Your Cholesterol
2. Preventive Health – Reducing Your Risks
3. Managing Your Metabolic Syndrome
4. Preventing Diabetes
5. Living with Asthma
6. Healthy Bones and Joints
7. Living With CHF
8. Living With COPD
9. Living With CAD

Healthy Pregnancy

10. Pre Pregnancy
11. First Trimester
12. Second Trimester
13. Third Trimester
14. Post Pregnancy



BUILT-IN INCENTIVES

Blue PointsSM

Offerings that earn points:

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health Assessment completion
- Digital Self-management Program completion
- Fitness program visits

Redeem points in the online Shopping Mall with over a million products!

FITNESS PROGRAM

Offers employees a flexible option to live a healthy lifestyle with multiple gym packages and pay-as-you-go studio classes

More Flexibility

Tiered Gym Network

A choice of gym networks to fit all budgets and preferences

Base	Core	Power	Elite
\$19 per month	\$29 per month	\$39 per month	\$99 per month
\$19 Initiation Fee			

Studio Class Network

Includes boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class

Family Friendly

Expands gym network access to beneficiaries at bundled price discount

Enhanced Functionality

Mobile App

Allows members to access location search, studio class registration, location check-in and activity history



Real-time Data

Sent to the mobile app and Well onTarget® portals, feeding Blue PointsSM

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information.

Blue365®

- Exclusive health and wellness discounts for members
- Top national and local brands & retailers
- Save on fitness gear, family activities, healthy eating, dental, vision, hearing aids and more
- Log in to Blue Access for MembersSM and click “Member Discount Program” in Quick Links to view your available discounts and to register for weekly emails

The screenshot shows the Blue365 website interface. At the top, there's a navigation bar with the BlueCross BlueShield logo and 'Blue365' text. A search bar is on the right with 'SIGN IN' and 'JOIN' buttons. Below the navigation, there are category links: ALL DEALS, APPAREL & FOOTWEAR, FITNESS, HEARING & VISION, HOME & FAMILY, NUTRITION, PERSONAL CARE, and TRAVEL. The main banner is titled 'Personal Care Deals' and features an image of personal care products. Below the banner, there's a filter sidebar on the left with 'YOUR SELECTION' (Personal Care) and 'CATEGORY' options like Apparel & Footwear (3), Fitness (26), Hearing & Vision (12), Home & Family (11), Nutrition (9), Personal Care (98), and Travel (8). The 'SORT' options are Expiring Soon, Newest, and Best Sellers. A 'KEYWORD' search box is at the bottom of the sidebar. The main content area displays several deal cards. The largest card is for 'PHILIPS sonicare' with a '20% Off Philips Sonicare Oral Care Products' offer. Below it are three smaller cards: 'Tums Up' (20% Off Tums Up Hand Care Balm), 'Medisafe' (Advanced Medication Management App - Free (Regularly \$49)), and 'StioleyJ' (30% Off Medical Alert Jewelry).

Blue365 is a discount program only for BCBS members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program and are subject to change. BCBS does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBS reserves the right to stop or change this program at any time without notice.



TELADOC[®]



TELEMEDICINE

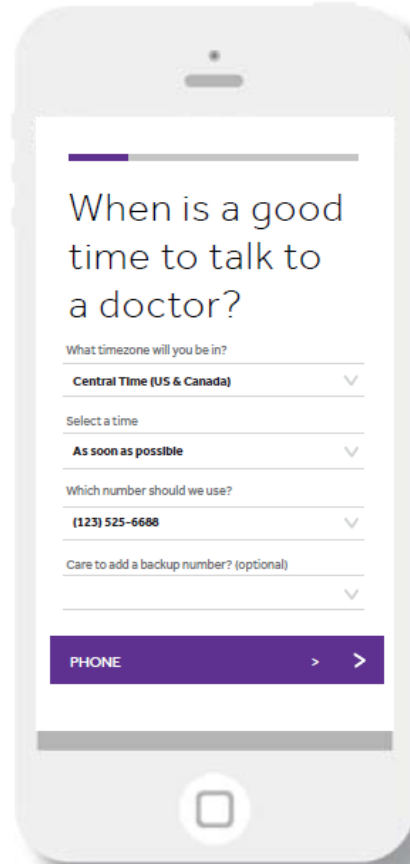
- Consultations for Non-Emergent ailments such as colds, flu, earache/infections, strep throat, sinus infections, rash, burns, etc.
- ER avoidance for non-emergent conditions helps your overall BCBS plan costs
- Available 24/7/365 even when you are traveling away from home
- You will need to register ***BEFORE*** using the benefit; each EE and dependent only need to register once. Any dependent over 18 must register themselves.
- Download the App in addition to seeking a consultation
- <https://www.teladoc.com/start/>



How it works for members

Simplified healthcare in 4 steps

Our platform enables our more than 20 million members to connect to Teladoc's network of healthcare professionals within minutes, anytime, anywhere.



1

Set up account – provide basic information through web, mobile or phone. Complete medical history similar to the paperwork requirements at a doctor's office.

2

Request a visit – on demand or a scheduled appointment.

3

Consult a doctor – a physician reviews medical history and contacts the patient via their preferred method – phone, video or visualized visits (uploading images by phone).

4

Resolve the issue – a physician diagnoses the patient, and if necessary, provides ongoing treatment plans or prescribes medication electronically to member's pharmacy of choice.

DENTAL INSURANCE



Benefit period 7/1/2021-8/31/2022



DENTAL INSURANCE

- There is no change to your benefit or your payroll contribution
- Highest level of benefit is when using an in-network dentist
 - Annual maximum \$1500; per member on the plan
 - Preventive: 100% in-network
 - Basic services: 80% in-network
 - Major services: 60% in-network
 - Orthodontic: Lifetime maximum children \$800



DENTAL INSURANCE

- Carryover benefit: Refer to your certificate book or your account at Ameritas to see how much you have. By filing a claim each year, you can increase your Annual Maximum.
- Each benefit period: \$250 may be carried forward
- PPO Bonus/benefit period: \$150
- Benefit Threshold/covered person: \$750 (total claims cannot exceed this amount)
- Maximum Carry Over Amount: \$1,000

COMPLETE YOUR ENROLLMENT FORM BY 5/12/21 TO SECURE YOUR COVERAGE FOR THE PERIOD OF 7/1/2021-8/31/2022

VISION INSURANCE



Benefit period 7/1/2021-8/31/2022

VISION INSURANCE

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL

- There is no change to your benefit or your payroll contribution
- Highest level of benefit is when using an in-network provider
 - Annual exams every 12 months: \$10 copay
 - Retinal imaging: \$39 copay (maximum limit)
 - Lenses or Contact Lenses/12 months: various copays apply, see benefit summary
 - Frames every 24 months: \$130 allowance; 20% discount
 - Additional discounts are available for 2nd pair of glasses, non-prescription sunglasses.

Visit www.eyemed.com to locate a provider, register as a member, see your benefits, claims, etc. or call 1-866-804-0982

Online In-Network solutions: LensCrafters, Target Optical, Glasses.com, Contactsdirect.com and ray-ban.com

KNOW BEFORE YOU GO

With EyeMed's Know Before You Go out-of-pocket cost estimator, you can get a feel for what you might pay before you even step foot into a store or doctor's office. The tool includes simple, clear definitions of common products and add-ons, all while calculating a range of costs with each click. So you can feel confident from check-in to check-out.

1

Log into eyemed.com and find our Know Before You Go out-of-pocket cost estimator.

2

Pick the type of exam you'll need. Just need glasses or contacts? Take a look at Step 3.

3

Choose from a variety of lens types, options and add-ons. Plus, get detailed descriptions of each product so you feel confident in your choices.

4

The best part? You get a range of costs based on your choices and applied vision benefits. We do the math so you stay in-the-know before you go.

KNOW YOUR VISION BENEFITS BEFORE YOU GO!

Register at www.eyemed.com





YOU MUST RE-ENROLL

- COMPLETE YOUR ENROLLMENT FORM BY 5/12/21 TO SECURE YOUR COVERAGE FOR THE PERIOD OF 7/1/2021-8/31/2022

VOLUNTARY LIFE INSURANCE



Benefit period 7/1/2021-8/31/2022



VOLUNTARY LIFE

- There is no change to your benefit if you are currently enrolled. Pricing may increase based on your age. During Open Enrollment, you may add up to an additional \$10,000 coverage to your plan and \$5,000 to your spouse's coverage, up to the Guarantee Issue \$150,000 / \$30,000
- If you did not previously add this optional coverage, you can complete the Evidence of Insurability form. It will be submitted for review by the Lincoln Financial adjustors. They will contact you of the decision once completed.
- Update beneficiary as needed

EMPLOYEE RECAP



- Review available benefit plans & dependents eligible to enroll.
- Complete all **4** enrollment forms, even if you are not making a change!
- Remember to complete the registration for Teladoc **BEFORE** you seek a consultation, if you haven't already registered. Re-registration is not needed.
- Completed enrollment forms **(4)** must be returned to Arlene Sabado **on or before May 12, 2021**

GENERAL QUESTIONS



We wish you, your family & friends
the best of health.

Thank you for time today.