

MEMORANDUM

TO: District Employees

FROM: Carl Smart, Director of Employee Services

DATE: August 1, 2020

SUBJECT: **INSURANCE BENEFIT INFORMATION**

Negotiations for our various insurance benefit contracts have been finalized and recommended by the Wellness/Insurance Committee to the Board of Trustees. The Board of Trustees then approved this recommendation at their board meeting on April 21st.

Medical:

PacificSource has been a collaborative partner for the district's medical insurance since 2015. PacificSource will remain our carrier for the 2020-2021 plan year with a renewal increase of 3.6%. There are no changes to the medical plan design. Please refer to the District's Employee Benefits Insurance/Wellness web page for more detailed information on the medical plan.

Dental:

Our dental insurance carrier will remain with Delta Dental of Idaho. They have also been a solid partner in helping us contain costs while offering a rich dental benefit package. The renewal is a 2.0% increase in premium.

Life and Voluntary Life:

Our life insurance carrier will remain with Hartford Life as the district is in year three of a three-year rate guarantee. Please use the upcoming open enrollment in August as an opportunity to review your policy beneficiary information. We will have beneficiary change forms available at our open enrollment meeting the last part of August or you can get it from the District's Insurance Administrative Assistant, located in the District's Human Resources Department. Open enrollment is also your opportunity to enroll in the voluntary life insurance for you, your spouse, and children, or increase the amount of insurance. Check with the District's Insurance Administrative Assistant for additional information.

Vision:

Our vision insurance carrier will remain with Vision Service Plan (VSP). We are entering year two of a two-year rate guarantee.

Premium Differential:

Below are the core components of our wellness program which determine if you receive the insurance premium differential:

1. Completion of the General Health Assessment through CaféWell.
2. Biometrics (Blood Panel) either through the District sponsored Health Fair in January 2021. If you go to your doctor, you will need to have your doctor complete the Health Qualification Form and forward to PacificSource directly.
3. Annual Wellness Exam with your medical provider.
4. One annual Dental cleaning/exam with your dental provider.
5. Get a flu shot either with your medical provider, through a pharmacy, or a brief video and survey is available on InTouch instead of getting a flu shot.

If you complete all 5 components of the wellness program, you will receive a premium differential, **saving you \$65 per month (\$780 per year)** if you are enrolled in the medical plan.

The timeline for all components listed above is **August 1, 2020 to July 23, 2021**. No documentation needs to be submitted. **All component items are reported through the CaféWell portal by self-reporting.**

If you need assistance in navigating the Café Well website, or just need a little help to get started, we are happy to help. Please check the District's Employee Benefits Insurance/Wellness Web page for this information.

All the above components are at no cost if they are completed at the health fair or as part of a wellness visit.

New Premium Rates:

The new premium rates are effective September 1, 2020. The rates are located on the District's Employee Benefits Insurance/Wellness Web page.

Open Enrollment/Insurance Information

NEED TO MAKE A CHANGE TO YOUR INSURANCE COVERAGE? Open enrollment assistance will be available by contacting Shauna Miller our Insurance Administrative Assistant at (208) 235-3255, from now until August 28. To make any changes to your insurance coverages you must contact Shauna Miller. To make a change to your flexible spending account (FSA) election, attend a virtual meeting with an American Fidelity account manager. Virtual meetings to change your FSA election are being held on August 19 and August 20. To attend one of these meetings please reserve a timeslot with an account manager here: <https://enroll.americanfidelity.com/AE3342BA>

MEDICAL, DENTAL, VISION, AND LIFE INSURANCE: If you have any questions regarding insurance benefits, please call Shauna Miller, the District's Insurance Administrative Assistant, at (208) 235-3255 or plan to attend the above meeting for assistance.

AMERICAN FIDELITY / CAFETERIA PLAN OPTION: A Section 125 (Cafeteria Plan) has been established for all District employees. The plan allows for spouse and dependent medical, dental, and vision premiums, out-of-pocket medical, dental, and vision expenses, and childcare payments to be deducted from gross wages, thereby reducing social security, state, and federal income taxes withheld. This is a great way to decrease some of your out-of-pocket costs. If you have any questions or concerns, please talk with a representative of American Fidelity.

Please note: the only time tax law regulations will allow you to make a change in your election, is if there is a change in your family status affecting your need for a benefit Please remember that most of these need to be made within 30 days of the change. If you have any questions, please contact the District's Insurance Administrative Assistant at (208) 235-3255.

Some examples of a family status change are:

- a marriage or divorce;
- the death of a spouse or child;
- the birth or adoption of a child;
- a change in the employment status of you or your spouse; or
- dependents who lose coverage due to plan design (i.e., marriage).

If you elect to participate in the cafeteria plan, election changes are limited. In most cases regular **changes can only be made once a year during the month of August, with an effective date of September 1, 2020.**

This is a great benefit and we urge you to speak with the American Fidelity representative to see how this benefit will reduce your out-of-pocket costs through pre-tax planning.

THE CAFETERIA PLAN FORM IS NOT AN INSURANCE ENROLLMENT OR CHANGE FORM.

If you choose to enroll in the Cafeteria Plan, please consult your tax and/or financial advisor regarding your participation in the Plan.

If you have any questions or problems regarding your insurance, please call Shauna Miller, the District's Insurance Administrative Assistant, at (208) 235-3255. She will work directly with you and our plan providers.