



2023-2024

Employee

Benefits

Handbook

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INTRODUCTION

This employee benefits handbook has been designed as a reference tool for you to become familiar with the benefits offered to you through your employment with the Monticello Community School District. Please keep this handbook in a convenient location as it can be a very valuable tool throughout the year.

Please review your options carefully, as the enrollment decisions you make will be locked in until the 2023 open enrollment, unless you experience a qualifying event, as outlined on page 3.

If you have questions, you may reach us by phone at (866)496-3102, or by email at brandall@gbp-ins.com (Barb).

IMPORTANT INFORMATION

In general, the benefits outlined in this handbook will become effective July 1, 2023, and unless notified, will terminate June 30, 2024. Newly hired employees will be subject to the new hire eligibility waiting period, as outlined on page 2. This is a custom handbook that is intended to provide a highlight of the plans offered to you and in no way serves as the actual plan description or plan documents for the benefits. If there are inconsistencies between this handbook and the plan documents, the plan documents govern. The school district reserves the right to change or end the plans at any time. Please call AssuredPartners with questions.



ELIGIBILITY

To be eligible to receive the benefits contained in this handbook, you must meet the eligibility guidelines defined in your Monticello Community School District handbook. As an eligible employee, your benefits will become effective after completing the initial eligibility waiting period.

Dependents eligible for the medical, dental, vision, and life insurance plans include:

- Legal spouses and domestic partners
- Dependent children under the age of 26, in general
- Dependent children over the age of 26 who are full-time students, or are mentally or physically unable to care for themselves



OPEN ENROLLMENT

Your open enrollment period occurs only one time each year, during the late spring, for changes effective July 1st, and is your opportunity to change plans, or add and remove dependents. Please review all plan materials carefully with your family, and make your annual elections accordingly, as your open enrollment period is the only chance you will have to make changes to the benefits you have elected. Any other changes will require proof of a qualifying event.

QUALIFYING EVENTS

Outside of your annual open enrollment period, you must experience a qualifying event in order to make changes to your benefit elections. **All changes must be made within 31 days of the qualifying event.** Qualifying events include the following:

- Employee marriage, legal separation, or divorce
- Birth or adoption of a child or dependent
- Change in employment status for you or your spouse
- Change in dependent benefit eligibility status
- Change in residence that causes loss of eligibility
- Loss of dependent
- Change in cost of dependent care (only pertains to flexible dependent care spending account)

ENROLLMENT

AssuredPartners uses an online enrollment system to assist you in your plan choices. The system is called Employee Navigator, and instructions for your first login, and your enrollment are on page 14. If you need assistance, please call us at (866)496-3102 or email us at brandall@gbp-ins.com (Barb).



HEALTHCARE REFORM

In March of 2010, our nation's legislative leaders passed into law what is known as The Affordable Care Act. As we continue forward, it will remain **very important** for you to understand how the health insurance benefits offered to you as a full-time employee of the Monticello Community School District relate to the various aspects of this law. Starting January 1, 2014, all United States citizens have been mandated to carry adequate health insurance coverage.

Governmental agencies will continue to be very aggressive in their marketing campaign to push citizens to the government-created health insurance "marketplace," also known as the "exchange." The "marketplace" is where employees who are not offered adequate, affordable coverage through their employer can access income-based governmental subsidies to purchase insurance coverage. Employers are now faced with the decision of whether or not to offer health insurance benefits to their employees, or to send employees to the government's marketplace.

Monticello Community School District is very proud to continue to offer you the competitive, affordable medical insurance benefits. This coverage will satisfy your obligation to carry health insurance, and because your employer has chosen to continue to offer you these affordable benefits, you will want to disregard the media frenzy surrounding the insurance marketplace, as you will likely be ineligible to purchase government-subsidized coverage. Starting in 2016, each January you will receive two documents, a 1095-B from Wellmark and a 1095-C from Monticello Community School District, to prove when you do your taxes, that you have adequate, affordable health insurance.

If you have any questions related to the Affordable Care Act, please call your consultants at AssuredPartners.

MEDICAL

The Monticello Community School District continues to offer you comprehensive medical insurance for the 2023 plan year (2023-2024 school year). The plans will provide the basic benefits outlined on page 6. (When using the online enrollment system, please pay close attention to the plan you want, as they may not be numbered the same, or in the same order as this handbook.)

For the 2023-2024 school year, we have changed carriers to HealthPartners UnityPoint Health. Throughout the handbook, they may be called HPUPH, HealthPartners, or the carrier. Though the carrier is different, the plans remain very similar. However, if you have prescriptions or procedures that have received prior authorization from Wellmark, they will have to go through the process to receive authorization from HealthPartners.

We are adding three plan offerings this year. The plans are all the same in the details. The difference is the deductible and out-of-pocket maximums (OPMs), and the network. We have added the same three plans we offered previously, but in a narrower network called Bridges. You will want to go to the HealthPartners website (healthpartners.com) to check which network your providers are in, as the Bridges network doesn't include Mercy in Cedar Rapids. Others may not be included and you will want to check before making your plan decision.

The plans with \$1,000 and \$500 deductibles are offered on a partially self-funded basis, through the combination of HealthPartners UnityPoint Health and Midwest Group Benefits (MGB). You will receive two explanations of benefits (EOBs) with these plans. Pages 7 and 8 of this handbook will give you basic information regarding how partially self-funded plans work. The \$5,000 deductible plans are not partially self-funded and will not receive the second EOB from MGB. As always, please call AssuredPartners with any questions you have.

Remember, if care is needed, Urgent Care and Walk-In Clinic facilities are far less expensive than receiving care at the Emergency Room.

Many retail pharmacies have access to \$4-5 generic drugs. These prescriptions are less expensive than the lowest copay on your medical insurance plan, therefore saving you, and the plan, money.

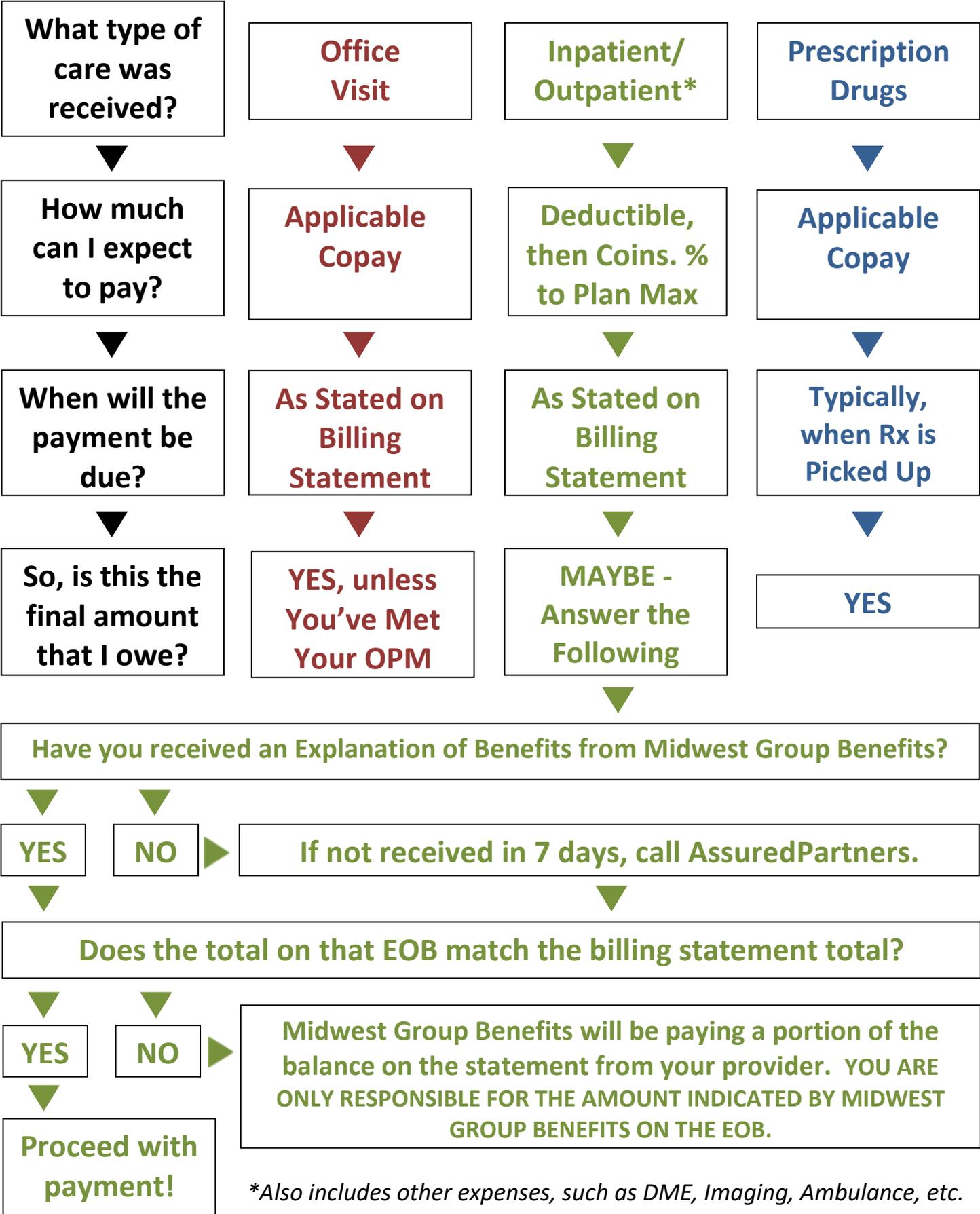
Partially Self-Funded (PSF) Claim Reimbursement Details

The following information will help you understand how the partially self-funded medical plans (Plans 2 and 3) will reimburse your claims.

Prescription Drugs: Prescription drugs will continue to be the simplest payments for you, the pharmacy, and the insurance company. You will only be responsible for the applicable copay, and Health Partners will reimburse the pharmacy directly for the remaining costs of the service. Copays are typically collected directly from the pharmacy when picking up your prescription.

Office Visits, Inpatient and Outpatient Services: This is where your partially self-funded medical plan changes how reimbursements occur. Any time you incur medical expenses that are subject to your deductible and/or your out-of-pocket maximum, you will begin to receive two Explanations of Benefits (EOBs). One will be from Health Partners UnityPoint Health (HPUPH) and one will be from Midwest Group Benefits (MGB). **The EOB from MGB will reflect your final financial responsibility to the provider, therefore it is the notice you will want to focus on when arranging payment for services.** (Enrollees in the \$5,000 deductible plans will not receive a second EOB, and will use the HPUPH EOB for their payments.) The Health Partners EOB will calculate your responsibility based on the higher \$5,000 deductible and \$10,000 out-of-pocket maximum, which is the insurance plan the Monticello Community School District has purchased. However, Midwest Group Benefits will be reimbursing your provider directly for claims that fall between your chosen deductible and out-of-pocket maximum and the higher deductible plan purchased from the carrier. The plan document that governs your partially self-funded benefits can be found in your online account. If you ever have questions regarding how a claim was processed, please call AssuredPartners at (866)496-3102.

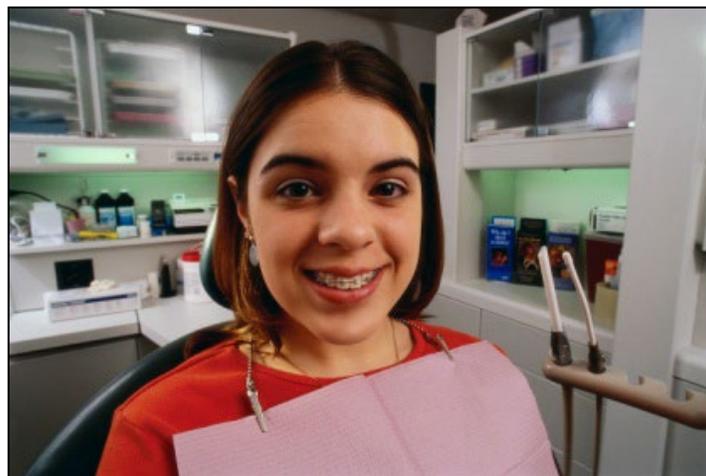
Partial Self-Fund Process



**Also includes other expenses, such as DME, Imaging, Ambulance, etc.*

DENTAL

The Monticello Community School District makes it easy for you to get the dental coverage you need by providing convenient, pre-tax premium deductions from your paycheck. The plan offers three networks you may choose from. Coverage details are listed on the next page. The plan covers a scheduled portion of your dental expenses based upon the services being performed. Coverage is available regardless of which dentist you visit, however, out-of-pocket savings will be highest when visiting a Delta Dental PPO or Premier Dentist. To locate a list of network providers, visit Delta's website at www.deltadentalia.com. More details regarding your dental plan can be found by registering as a member on the Delta Dental website.



Monticello Community School District Dental Benefits - July 1, 2023

| Employee Choice Plan - Delta Dental | PPO | Premier | Out-of-Network |
|--|--|---------|----------------|
| Deductible (per person per calendar year) | \$50 | \$75 | \$100 |
| Deductible (family) | \$150 | \$225 | \$300 |
| Deductible Applies to Check-ups and Teeth Cleanings? | No | No | No |
| Orthodontia | 50% | 50% | 50% |
| Orthodontics: Eligible Children to Age | 19 | 19 | 19 |
| Orthodontics Lifetime Maximum | \$1,000 | \$1,000 | \$1,000 |
| Does Individual Deductible Apply to Orthodontics | No | No | No |
| Adult Orthodontics | No | No | No |
| Check-ups and Teeth Cleaning (Diagnostic & Preventive Care) | 0% | 10% | 30% |
| Dental Cleaning (aggregate with periodontal maint. therapy) | 2 in a benefit period | | |
| Oral Evaluations | 2 in a benefit period | | |
| Fluoride Applications | 1 every 12 mos to age 19 | | |
| X-rays | Bitewings - 12 mos; Full - 1 every 5 yrs | | |
| Sealant Applications | 1 in a lifetime | | |
| Space Maintainers | To age 15 | | |
| Periodontal Maintenance Therapy (aggregate with cleaning) | 2 in a benefit period | | |
| Cavity Repair and Tooth Extractions (Routine & Restorative) | 20% | 30% | 50% |
| Emergency Treatment | | | |
| General Anesthesia/Sedation | | | |
| Restoration of Decayed or Fractured Teeth | | | |
| Limited Occlusal Adjustments | | | |
| Routine Oral Surgery | | | |
| Posterior Composites w/ Alternate Processing | | | |
| Gum and Bone Diseases (Periodontal) | 50% | 50% | 60% |
| Conservative Procedures (non-surgical) | 1 every 24 mos per quadrant | | |
| Complex Procedures (surgical) | 1 every 36 mos per quadrant | | |
| Root Canals (Endodontic Services) | 50% | 50% | 60% |
| Apicoectomy | | | |
| Direct Pulp Cap | | | |
| Pulpotomy | | | |
| Retrograde Fillings | | | |
| Root Canal Therapy | | | |
| High Cost Restorations (Cast Restorations) | 50% | 50% | 60% |
| Crowns | 1 every 5 years | | |
| Inlays | 1 every 5 years | | |
| Onlays | 1 every 5 years | | |
| Post and Cores | | | |
| Recementing Crowns/Inlays/Onlays | | | |
| Dentures and Bridges | 50% | 50% | 60% |
| Bridges | 1 every 5 years | | |
| Dentures and Bridges | 1 every 5 years | | |
| Repairs and Adjustments | | | |
| Recementing of Bridges | | | |
| Implants | 1 every 5 years | | |
| Annual Benefit Max Per Person | \$1,250 | | |

VISION

Your Monticello Community School District vision benefits are provided through Avesis. Your benefits will be greatest when using a network provider. For a list of providers in your area, you can call (800) 828-9341, or you can visit the Avesis website at <http://www.Avesis.com>. The general details of your plan are provided below.

| Summary of Covered Benefits | In-Network | Out-of-Network |
|---|-------------|------------------|
| Eye Exam (every 12 mos.) | \$10 copay | \$35 allowance |
| Lenses (every 12 mos.) | \$15 copay* | Varies by type** |
| Frames (every 24 mos.) | up to \$100 | \$45 allowance |
| Contact Lenses (every 12 mos.) in lieu of frames and spectacle lenses | up to \$130 | up to \$130 |

**Progressive and Specialty lenses could carry an additional charge.*

*** Out-of-network reimbursements range from \$25 to \$80 depending on type.*

IDSHIELD/LEGALSHIELD

You are able to purchase identity theft protection through IDShield. IDShield monitors the internet for personal information, tracks credit scores, allows you to watch social media for privacy risks, and offers counseling and breach notifications. Upon theft of identity, IDShield completes recovery of identity to pre-theft status.

LegalShield offers legal assistance in a variety of situations. Some of the services include legal advice, will preparation and updates, IRS audits, contract reviews, and adoption or name change representation.

As an employee of the Monticello Community School District, you can enroll in either one of these protections as an individual or a family, or you can choose to be covered by both services. More details about provided assistance are given in the Employee Navigator online system.

FLEXIBLE SPENDING ACCOUNTS

You are eligible to participate in healthcare and dependent care flexible spending accounts (F.S.A.) sponsored by your employer. The accounts are administered by Midwest Group Benefits (MGB), and reimbursements are requested by submitting a paper claim form (pages 17-18 in this handbook). These accounts are funded by automatic pre-tax payroll deductions in an amount of your choice, not to exceed \$3,050 for healthcare, and \$5,000 for dependent care. By participating in these plans, you can plan for health and dependent care expenses with pre-tax dollars. Healthcare F.S.A. participants will be able to roll over up to \$570 of unused F.S.A. balance to the next plan year, anything over \$570 that is not spent will be lost (use it or lose it). The worksheet below will help determine your funding needs.

IMPORTANT NOTE: If you are enrolled in a spouse's H.S.A.-compatible health plan, you are eligible for the dependent care F.S.A. ONLY. You cannot also participate in the healthcare F.S.A.

| <i>Paycheck without FSA**</i> | | <i>Paycheck with FSA**</i> | |
|-------------------------------|----------------|-------------------------------|---------------------|
| Wage | \$1,500 | Wage | \$1,500 |
| FSA Election | \$0 | FSA Election | \$50 |
| Insurance Benefits | \$65 | Insurance Benefits | \$65 |
| FICA Payroll Taxes | \$110 | <i>FICA Payroll Taxes</i> | \$105 |
| Income Tax Withholding | <u>\$170</u> | <i>Income Tax Withholding</i> | <u>\$165</u> |
| Net Paycheck | \$1,155 | Net Paycheck | \$1,115 |

***Example uses a taxpayer filing as a single with 1 withholding allowance, and figures are rounded to the nearest \$5*

Health Care FSA Worksheet

| EXPENSE | FOR YOU | DEPENDENTS | TOTALS |
|--|---------|------------|--------|
| Medical deductibles and copays | | | |
| Dental deductibles and coinsur. | | | |
| Vision and/or hearing expenses | | | |
| Other eligible health expenses ** | | | |
| Total | | | |
| Divide by 12 months (or # of months left in the yr) = Monthly Contribution | | | |

VOLUNTARY LIFE

It is not an open enrollment period for voluntary life.

Each employee receives a single opportunity upon joining the Monticello Community School District to sign up for life insurance without having to answer health questions. If you do not enroll as a new hire and would like to enroll at the renewal period, you will need to complete an application, including health questions, which will be underwritten, and coverage is not guaranteed to be issued.

If you purchase voluntary life insurance for you and your dependents, you can do so through convenient payroll deductions.



DISABILITY INSURANCE

Monticello Community School District is providing long-term disability insurance for qualified employees. This coverage provides 60% of covered earnings (up to \$4,000 per month) for a long-term disability resulting from a covered injury or sickness.

Long-term disability coverage begins after 90 consecutive days of total disability and can last until the age of 65 (depending on age at disablement). Some limitations to this length of coverage exist.



WORKSITE COVERAGE

In previous years, you were able to purchase a variety of Aflac coverages through payroll deduction. You will now be able to get that coverage from Reliance Matrix. You are able to purchase the following coverage for you and your family, if you so choose. You can find more details about these coverages in the online system, along with the rates for each of them. Your current Aflac coverage will not automatically carryover to this.

SHORT-TERM DISABILITY

Occasionally you may need extended time off work due to an illness or an accident. You can choose the amount of weekly benefit up to 60% of your weekly earnings and it will cover you for up to twelve weeks.

ACCIDENT INSURANCE

This coverage will pay you when you or a covered family member seek medical attention for non-life threatening injuries. The amount you receive depends on the injury and care received.

CRITICAL ILLNESS W/ CANCER

Critical Illness coverage pays you a lump sum upon diagnosis of a covered critical illness. You are able to use the money as you wish.

HOSPITAL INDEMNITY

Hospital Indemnity coverage pays you for hospitalizations, whether it's for surgery, illness, injury, or having a baby.

EMPLOYEE NAVIGATOR INSTRUCTIONS

1. Visit the website: <https://employeenavigator.com/benefits/Account/login>

Username

Password

Login

[Reset a forgotten password](#)

[Register as a new user](#)

2. You will see the login section in the center of the page.
 - During your first visit, you will need to Register as a new user with your Name, Last 4 Digits of SSN, Birthdate, and your Company Identifier, which is **MonticelloCSD**.
 - Create your unique username and password
3. **Remember to write down your new login information and keep it in a safe spot.**
4. You can begin the enrollment process by clicking the white “Start Benefits” button.
5. You’ll start by confirming your basic demographic information. Please update any necessary changes, and click the **Save & Continue** button.
6. The next step will be adding all dependents (spouse and children) that you will be covering on any of the benefit plans. You will do this by clicking the **add dependent +** link at the top of the screen, once for each dependent.
7. You are now ready to begin enrolling or waiving your benefit. On each screen, you will select who you are enrolling at the top, and which plan you want below, or waive by clicking the **Don’t want the benefit?** button. If you are enrolling, you will move from plan to plan by clicking the **Save & Continue** button. You will name your life insurance beneficiary during this process, and finish by clicking **Agree**.

BENEFITS ▾

- Medical
- Consumer Directed Health
- Accident
- Critical Illness
- Dental
- Vision
- Life
- Voluntary Life
- Voluntary Short-Term Disability
- Voluntary Long-Term Disability

| Which plan do I want? | |
|---|-------------------------------------|
| 2015 HSA 2600 | |
| <input checked="" type="checkbox"/> \$5.95 Cost per pay period selected | Effective on 09/01/2016 Employee |
| compare | details |
| 2015 PPO 1500 | |
| <input type="checkbox"/> \$12.83 Cost per pay period select plan | Effective on 09/01/2016 Employee |
| compare | details |

Enrollment Summary

Below is a summary of your elections and cost. If you would like to make changes, please contact HR.

Please review the acknowledgment below. Please confirm your benefit elections below. Your benefit elections will remain in effect until the next Open Enrollment period.

[Agree](#)

8. Click the “Logout” button by clicking your name in the top right corner!

FEELING BETTER SHOULD BE EASY.

Visit a doctor on your smartphone, tablet or computer virtually anywhere, any time.

 dr. on demand

Getting started is easy.

- Download the Doctor On Demand® app or visit DoctorOnDemand.com.
- Have your Wellmark Blue Cross and Blue Shield member ID card ready.
- Create an account or sign in.



See a doctor in minutes

Getting sick is bad enough without having to get out of bed to see a doctor. With Doctor On Demand, you and your family members can connect face-to-face with a board-certified doctor on your schedule.

Get treatment for:

- Cold and flu
- Headache
- Bronchitis and sinus infections
- Pink eye
- Urinary tract infections
- Skin condition
- Sore throats
- Other conditions such as mental health (if covered by your group health plan)¹
- Allergies
- Fever

¹ Mental health treatment cost share is subject to group plan coverage. Mental health coverage includes psychiatry services and medication management along with treatment for psychological conditions, emotional issues and chemical dependency. For more information, call Wellmark with the number on the back of your ID card.



QUESTIONS? CALL 800-997-6196.

Callers could experience longer wait times between 10 p.m. and 6 a.m. CST or may be directed to schedule an appointment in some instances.

Reimbursement of Expenses

Contributions made during any Plan Year can be used only for reimbursement of expenses incurred during that Plan Year. Expenses are incurred on the date services are provided.

Expenses reimbursed through these accounts are not eligible for tax deduction or credits.

Health Care Expenses

Eligible health care expenses are those which would normally be deductible for federal income tax purposes (without regard to adjusted gross income limitations). Expenses incurred by you, your spouse or your dependents which are not reimbursed from another source (i.e. insurance) are eligible for reimbursement.

Included are:

- Medical and dental expenses which are covered but not paid by insurance (deductible amounts paid before benefits begin and the percentage of charges not covered).
- Vision and hearing expenses including examinations, eyeglasses, contact lenses, hearing aids and seeing-eye dogs.
- Dental care, including braces.
- Routine physical examinations, x-rays and lab fees.
- Prescription drugs, including insulin and birth control pills.
- Special equipment bought or rented because of a physical problem (wheelchairs, crutches, orthopedic shoes, etc.)
- Ambulance service and other transportation costs necessary to receive medical care.

For more information, see IRS Publication 502, "Medical and Dental Expenses", available from your local IRS Office.

Dependent Care Expenses

Only those dependent care expenses which allow you (and your spouse, if you are married) to be gainfully employed are eligible. This excludes care which is primarily for medical or educational purposes. Dependent care expenses reimbursed through the Plan cannot be applied toward the tax credit. Maximum expenses for the tax credit calculation are reduced by the amount of expenses reimbursed through this Plan.

Eligible Dependents

- Dependent children under age 13 or any other dependent who is incapable of caring for himself or herself and whose principal residence is your home.

Eligible Expenses

- Reimbursement is limited to the income of the lower earning spouse. If your spouse is a full-time student or incapable of caring for himself or herself, the maximum is \$200.00 for one child or \$400.00 per month for two or more children.

Eligible Providers

- A licensed daycare center.
- An unlicensed provider caring for less than six persons.
- An in-home provider, as long as that person is not your child under age 19 or someone you and your spouse claim as a dependent for tax purposes.

For more information, see IRS Publication 503 "Child and Dependent Care Credit", available from your local IRS Office.

Availability of Summary of Benefits and Coverage (SBC)

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

A Summary of Benefits and Coverage (SBC), which summarizes important information about the health coverage in a standard format, is available to help you understand your health plan.

An electronic copy is also available, by calling AssuredPartners at the telephone number listed below.



**AssuredPartners
240 33rd Ave SW, Ste.
A Cedar Rapids, IA**

**Telephone: (866)496-3102
www.assuredpartners.com**

**HealthPartners UnityPoint Health
Customer Service - (866)843-3461
www.healthpartnersunitypointhealth.com**

**Avesis Vision
Customer Service - (800)828-9341
www.avesis.com**

**Delta Dental
Dental and Vision Insurance
Customer Service - (800)544-0718
www.deltadentalia.com**

**Reliance Standard
Customer Service - (800)351-7500
CustomerService@rsl.com
www.Reliancestandard.com**

**Barb Randall
barb.randall@assuredpartners.com
(319)382-2457**

This is a custom booklet that is intended to provide only a highlight of the plans offered to you by your employer and in no way serves as the actual plan description or plan documents for the plans. If there are inconsistencies between this booklet and the plan documents, the plan documents will govern. The company reserves the right to change or end the plans at any time.