

Open Enrollment Updates Webinar 2022

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Welcome and thank you for joining me today to learn more about Open Enrollment for July 1st, 2022. My name is Jeff Kantorowski and there's contact information on this slide for me, as well as for my colleagues, Jana Dalton and Chris Glenn. Please reach out to us if you have any specific questions about your benefits after listening to this presentation.

During this presentation, I will discuss benefit offerings. I'll also emphasize the importance of taking your health assessment and cover details about our **Good For You!** Well-Being Program. We'll then review Flexible Spending Accounts and how they complement your healthcare plan. I will show ways to navigate your benefits and how to best utilize tools that are at your fingertips. And finally, we will explain what your next steps are after listening to this presentation.

First, let's talk a bit about what Open Enrollment means. This is the one time of year when you can make changes to your benefits enrollment without needing a qualifying event such as marriage, birth of a child, or loss of other coverage. If your employer offers multiple medical or dental plans to choose from, Open Enrollment is an opportunity to compare and determine which plan will best meet the financial and health needs of you and your family. You may also add or drop dependents to your medical, dental, or vision plans. Additionally, this is the time of year when you decide whether to elect to contribute to a Flexible Spending Account, or FSA, for the year and decide how much money to allocate. You might also have supplemental retirement programs such as 403(b) available to you through your employer, so now is the time to communicate with your HR department about any changes or enrollments you intend to make. Regarding your SCHOOLCARE health benefit plans, be sure to return your paperwork to your HR office by May 27th.

There's some reminders and updates to share with you for 2022. First, a reminder that there is no out-of-pocket cost for COVID testing and vaccines through the end of the national public health emergency. Also, remember that you can receive care virtually for medical and behavioral health needs with MDLive. Second, Hinge Health is a new, virtual musculoskeletal program, which extends your physical therapy benefits for joint pain

specializing in back, knee, hip, neck and shoulders. To learn more about this program, which is no cost to participants, go to www.hingehealth.com/schoolcare. And last, a new federal law took effect on January 1, 2022, which prohibits balance billing for emergency care or treatment by an out-of-network provider when it is at an in-network facility. Also, per the new legislation, insurance cards must now show deductibles and out-of-pocket costs, so new Cigna ID cards will be issued as of July 1, 2022, for all SCHOOLCARE participants. Look for them in the mail in late June.

This note is specifically for those participants who have Cigna Dental insurance through SCHOOLCARE. It's a reminder that your annual dental plan annual maximum benefit refreshes July 1. This coincides with our medical plans to make it easier to know when the benefits renew. For those of you with medical as well, your Cigna ID card is used for both medical and dental.

If your employer offers VSP Vision benefits, Open Enrollment again, is the only time of year you may add or drop the benefit. VSP Vision is for hardware and offers a \$130 allowance for frames or contacts, a \$25 copay for lenses and additional savings if you select VSP preferred brand frames. Note you must use VSP participating providers and there is no ID card needed to use these benefits. Check with your HR office to see if the VSP Vision benefit is offered by your employer.

Please remember to take your health assessment! All employees and spouses have at least one reason to take your health assessment at myCigna, and many have two reasons to take the health assessment. For employees and spouses, taking the health assessment at myCigna will open the door to allow you to earn your incentives through SCHOOLCARE's **Good For You!** Well-Being Program. You and your spouse will each want to log into your separate myCigna portals to take the health assessment to earn the incentives for goals available in the **Good For You!** Well-Being Program.

AND if you are on the Yellow Choice Fund plan, then you, as the subscriber, must take the health assessment at myCigna to activate your \$1,000 or \$2,000 HRA Choice Fund. If you are currently on the

SCHOOLCARE Cigna plans, then you can take the health assessment between June 1st and July 31st.

If you are brand new to SCHOOLCARE, then you must wait until July 1st to take the health assessment. You will have until August 31st to complete the assessment. Remember you do not need to enter in your biometric values when you take the health assessment. If you do not know them, you can simply answer, "I don't know." As well, remember that any HRA Choice Fund remaining in your account from the previous year will roll over to the next year. So, if you have Choice Fund balance remaining on June 30, 2022, then this amount will add to the new \$1,000 or \$2,000 for plan year 2022-23.

SCHOOLCARE's **Good For You!** Well-Being program recognizes your commitment to good health. The program is hosted by Cigna and you can access it through the Wellness tab within the myCigna website or mobile app. This is where you take your confidential health assessment to start earning incentives. Subscribers on our plans can earn up to \$800 and spouses can earn up to \$400 by completing various wellness goals.

As a reminder, a new biometric screening option was added to the program in January 2022. Participants now have a third way to obtain annual biometrics. Biometrics are key to understanding and improving your overall health. Should you wish to self-order your biometrics SCHOOLCARE has partnered with Quest Patient Service Centers. You can find out all the details by visiting our Health & Wellness page on schoolcare.org and scroll down to view the Biometrics Flyer. If you aren't participating in the **Good For You!** Program, you're missing out on receiving cash incentives for your healthy activities.

As mentioned earlier, Open Enrollment is also the time to decide whether you want to elect to put money into a Flex Spending Account, or FSA, for the next plan year. Consider your health care spending each year to decide if an FSA would be beneficial to you and your family to cover out-of-pocket expenses. Let your HR staff know the total amount of money you would want to set aside for your FSA. This full amount is available for spending immediately on July 1st. The funds are paid back through payroll deductions through the year. The contributions are deducted from your paycheck before income taxes are applied, saving you an average of 30% in taxes.

This money can be accessed in many ways, including a Visa debit card. The FSA funds can be used to pay for any medical deductibles, coinsurances, dental costs, vision expenses, as well as many other over-the-counter items. These funds can be used by the employee, legal spouse, and any dependents up to the age of 26. Please see information from your HR office for availability and other details.

If you are a current participant, hopefully you have already spent time exploring the myCigna site and are familiar with the information and resources available there. If you haven't, then please consider this an invitation to do so. Once you log into myCigna.com or the myCigna app the site recognizes you and your specific coverage.

Go to the Find Care & Costs tools to locate a new healthcare provider and determine how much procedures may cost you.

The Wellness dropdown is where the **Good For You!** Well-Being Program is accessed.

Under Spending Accounts, a Claims and Balances Statement generated to track balances within myCigna, such as your deductible, total out of pocket, as well as your Choice Fund balance, if applicable.

And last but certainly not least you will see a menu for Claims. Under this section you can review all medical claims for you and any covered family members. Claims details such as how the cost of billed services, discount applied, plan payment and ultimately your cost are all included. Regarding your claims, I'd like to review the steps to take prior to paying any invoice received from a healthcare provider. When a provider invoice is received, we encourage participants to log into myCigna to look up that claim by reviewing the Explanation of Benefits, or EOB, for that date of service. The EOB shows how the claim was processed, the amount the plan, SCHOOLCARE, paid towards the claim, and what the patient, or your responsibility is. The patient responsibility should match the invoice you are receiving from your healthcare provider. If they match, then you can be assured that you owe the amount on the invoice and you should pay the bill. If the amounts do not match, we recommend contacting your provider to see if they have received payments from Cigna since sending out the invoice. There are multiple tools available at myCigna to support all us in becoming more informed healthcare consumers.

Especially during these times of stress and uncertainty, it is important to remember that you have an Employee Assistance Program. This program is available to you and anyone in your household (regardless of whether they are covered on your plan) at any time of the day or night to assist you in handling a multitude of difficult topics from behavioral health to financial questions and many more. You can speak with a trained counselor over the phone or request to set up face to face visits with a local provider. There are also online resources that deal with a wide range of topics that you can read about and get some new ideas on how to handle daily stressors. Please remember that this resource is available to support you and your household 24/7 at 877-622-4327 or myCigna.com and find EAP under the Coverage menu. Just remember to note that when asked, "SCHOOLCARE" is your employer in order to access this resource.

The schoolcare.org website hosts a wealth of information. Specifically, under the Resources dropdown menu, click on Enrollment/Change Materials, choose your employer to access our Enrollment Guide, Enrollment/Change Forms, and pertinent Benefit Summaries. The comprehensive plan information is provided in an easy-to-read format, so please take a few minutes today to review and learn something new about your benefits!

So, what to do next? Consider any changes you need to make such as adding or removing any dependents, or perhaps changing to a different plan. Complete the SCHOOLCARE Enrollment/Change Form and return it to your employer by May 27th, so that you receive your new ID card in time for July 1st. Consider enrolling in the FSA, if available, by reaching out to your HR office. Remember to take your myCigna health assessment between June 1st and July 31st for current participants, or July 1st and August 31st for new employees.

And, be on the lookout for new SCHOOLCARE /Cigna medical ID cards in late June.

Thank you so much for joining me today to learn about Open Enrollment. If you would like to receive monthly updates from SCHOOLCARE about your benefits, please Text JOINSC to 603-810-6888 and we will include you in our text service. Should you have any follow up questions, please reach out to your SCHOOLCARE team; Chris Glenn, Jana Dalton or me, Jeff

Kantorowski. We'd be happy to assist you. Thank you again for your time and have a great day.