

Open Enrollment Updates Webinar 2023

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Slide 1 Welcome and thank you for joining me today to learn more about Open Enrollment for July 1st, 2023. My name is Jana McCusker and there's contact information on this slide for me, as well as for my colleagues, Chris Glenn and Jeff Kantorowski. Please reach out to us if you have any specific questions about your benefits after listening to this presentation.

Slide 2 During this presentation, I will discuss what is open enrollment and some updates to know. I'll also explain the importance of taking your health assessment and cover details about our exciting enhancements to the **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.

Slide 3 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 contribute to a Flexible Spending Account, or FSA, for the coming 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 26th**!

Slide 4 There are some reminders and updates to share with you for 2023. First, a reminder that there is no out-of-pocket cost for preventive care. Having regular preventive screenings is important to catch and manage any medical conditions before they become more serious. Also, remember that you can receive care virtually for medical and behavioral health needs including preventive screenings with MDLive. And preventive care, both in person and virtual, is eligible for incentives as part of our **Good For You!** Well-Being Program. Second, the federal government announced the end of the Public Health Emergency related to the COVID-19 pandemic, effective May 11, 2023. This will mean that COVID diagnostic tests and related services will be covered at in-network facilities, like all other medical services, and subject to any applicable out-of-pocket costs. However, COVID-19 immunizations will continue to be covered with out-of-pocket cost sharing at in-network providers.

Slide 5 You also have support and counseling available to you both in-person and virtually with MDLive. It has been a stressful and demanding time for everyone, so don't hesitate to access a provider to help you manage. There are also several apps available with a variety of mental health support services. They include Ginger, Talk Space and Happify. Finally, Hinge Health is a virtual musculoskeletal solution offering innovative programs for joint pain, specializing in back, knee, hip, neck and shoulder issues. The program extends your physical therapy options all at no cost to you!

Slide 6 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 completed in the **Good For You!** Well-Being Program. AND if you are on the Yellow Choice Fund plan, then 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 a SCHOOLCARE Cigna plan, you must take the health assessment between June 1st and July 31st. If you are new to SCHOOLCARE, then you must wait until July 1st to take the health assessment, and will have until August 31st to complete the assessment. 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, 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, 2023, then this amount will add to the new \$1,000 or \$2,000 for plan year 2023-24 up to your out-of-pocket maximum.

Slide 7 This note is specifically for those participants who have Cigna Dental insurance through SCHOOLCARE. Your dental plan annual maximum benefit refreshes July 1. This coincides with our medical plans to make it easier to know when the benefits renew. You may use any dental provider, whether or not they are in Cigna's dental network. But note, your benefits will go further if you use a Cigna-participating dentist. For those of you with medical as well, your Cigna ID card is used for both medical and dental.

Slide 8 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. Visit the VSP website to see if your provider is in the VSP Choice Network plus, and also note that Walmart, Visionworks, as well as Pearle Vision are add-ons to this already expansive network. Note that there is no ID card needed to use these benefits, only your SSN. Check with your HR office to see if the VSP Vision benefit is offered by your employer.

Slide 9 SCHOOLCARE **Good For You!** Well-Being program recognizes your commitment to good health. Our 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. We are excited to announce that as of July 1st we have made enhancements to the program, enabling employees and covered spouses to participate in all program components at the start of the plan year. We understand you are on your own unique journey and the program is designed for you to choose what you need most to support your overall well-being. We also took the opportunity to divide the program equitably between the employee and covered spouse enabling each to earn up to \$600 per plan year, keeping the combined total of up to \$1200 per plan year.

Slide 10 One significant change is Cigna is sunsetting Apps & Activities on June 30, 2023, Be sure to review the updated July 1 incentive summary to see all of the holistic well-being opportunities, emphasizing physical, social, emotional and financial well-being available at the start of the new plan year. There are numerous ways to earn your wellness incentives through **Good For You!** If you aren't participating in the **Good For You!** Program, you're missing out on receiving cash incentives for your healthy activities.

Slide 11 As mentioned earlier, Open Enrollment is the time to decide whether you want to elect to put money into a Flexible Spending Account, or FSA, for the next plan year. FSAs are a convenient and cost-effective way to put money aside to help pay for your out-of-pocket medical expenses. Consider your health care spending each year to decide if an FSA would be beneficial to you and your family. Let your HR staff know the total amount of money you would like 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 out of pocket expenses like your medical deductible, coinsurance, 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. You can access your FSA account information on-the-go using the Voya BenStrat mobile app or website. Please see information from your HR office for availability and other details.

Slide 12 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 a procedure 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 is 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. You can read Claims details, such as the cost of billed services, insurance discount applied, plan payment made and finally what your out of pocket exposure may be.

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 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 us all in becoming more informed healthcare consumers.

Slide 13 Especially during times of stress and uncertainty, it is important to know 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 in-person 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. Please note that when asked, "SCHOOLCARE" is your employer in order to access this resource.

Slide 14 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!

Slide 15 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. If making a change, complete the SCHOOLCARE Enrollment/Change Form and return it to your employer by May 26th. 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.

Slide 16 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, Jeff Kantorowski or me, Jana McCusker. We'd be happy to assist you. Thank you again for your time and have a great day.