

Open Enrollment Updates Webinar 2021

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Slide 1: Welcome. My name is Chris Glenn and I thank you for joining me today to learn more about Open Enrollment for July 1st, 2021. Please note my contact information on this slide, as well as the contact information for my colleagues, Jana Dalton and Jeff Kantorowski. Please feel free to 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 our benefit offerings. I will also reiterate the importance of taking your health assessment and cover details about our **Good For You!** Well-Being Program. I will then review Flexible Spending Accounts and how they complement your healthcare plan. I will cover ways to navigate your benefits and how to best utilize tools that are at your fingertips. And finally, we will cover what your next steps are after listening to this presentation.

Slide 3: First, let us talk a bit about what exactly Open Enrollment means. This is the one time a year when you can make changes to your benefit enrollment without needing a qualifying event to do so. You may make changes to the medical plan you are enrolled in if you have other plans available to choose from. You may add or drop members to your medical, dental, or vision plans. This is also the time of year when you decide whether to elect to contribute to an FSA for the year and decide how much money to allocate. You may also have other 403b plans available to you through your employer, so now is the time to communicate with your HR departments about any changes or enrollments you intend to make. As far as your SCHOOLCARE plans, be sure to return your paperwork to your HR staff by May 28th.

Slide 4: We have some new additions to our newsletter, the Pulse of SCHOOLCARE. These include adding a section dedicated to COVID-19 resources. You can find vaccine updates, testing and screening options, and obtaining virtual medical and behavioral health services through MDLive.

We've also added a new feature for educational videos named SCHOOLCARE Snippets. These videos are short information videos ranging in topics from the benefits of the SchoolCare Health Plans to the **Good For You!** Well-Being Program. Please visit the schoolcare.org website to find these new additions.

A new offering which came out during the 2020/2021 plan year was Talkspace. This benefit is utilized through myCigna.com and it is a comprehensive online therapy option which can be utilized via live video, text messaging or by phone. You have access to licensed therapist similar to the MDLive option

Slide 5: This note is specifically for those participants who have Cigna Dental through SCHOOLCARE. Last year we changed the timeline for your calendar year maximums to refresh from January 1st to July 1st. Moving forward the dental annual maximum will keep refreshing on July 1 to use throughout the plan year. This coincides with our medical plans to make it easier to know when the benefits are refreshed. We were pleased to offer this added consistency of having both your medical and dental plans refresh at the same time each year.

Slide 6: Please remember to take your health assessments! All participants have one reason to take

your health assessment at myCigna, and many of you have TWO reasons to take your health assessment. For everyone, taking your health assessment at myCigna will open up the door to allow you to earn your incentives through SCHOOLCARE's **Good For You!** Well-Being program. This includes any spouses on our plans. You and your spouse will each want to log into your myCigna portals to take your health assessment so that you may earn the incentives for the goals available in the **Good For You!** Well-Being Program.

AND if you are on our Yellow Choice Fund plan, then you, as the subscriber, will want to take the health assessment at myCigna to activate your \$1000 or \$2000 Choice Fund. If you are currently on our SCHOOLCARE Cigna plans, then you can take the health assessment between June 1st and July 31st. If you are brand new to SCHOOLCARE and are currently on a different healthcare plan, then you will want to wait until July 1st to take the health assessment. You will have until August 31st to complete the health assessment. Remember that you do not have 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 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, 2021, then this amount will add to the new \$1000 or \$2000 for plan year 2021-22.

Slide 7: This year we are implementing a small branding change to our incentive program. It will now be called the **Good For You!** Well-Being Program. It is still going to be through the myCigna portal and there are no major changes to the overall program. You can access the program through the Wellness tab within myCigna. This is where you take your confidential health assessment to start earning your incentives. Subscribers on our plans can earn up to \$800 and spouses can earn up to \$400 by completing various wellness goals.

Slide 8: Along with the branding change to the **Good For You!** Well-Being Program, we have also implemented a few small changes which we believe will enhance the program. These enhancements include adding one additional preventive care incentive of \$75 for a total amount of \$300. With regards to Healthy Events, you can now self-report your dental and vision exams as a Healthy Event and earn \$25 for each exam. The last change is an additional program being added called Healthy Pregnancy, Healthy Babies. This program is available for expecting mothers in either their first or second trimester and can be worth up to \$250 in incentives. Keep in mind all these enhancements still fall under the program maximum which is \$800 per employee and \$400 for a spouse or retiree. We look forward to these enhancements which will start as of 7/1/2021.

Slide 9: Now is also the time to decide whether you want to elect to put money onto an FSA for next plan year. Take your healthcare spending practices into consideration and decide if an FSA would be beneficial to you and your family to cover out of pocket expenses. You would let your HR staff know at this time the total amount of money you would want to set aside for your FSA. This full amount would be available for spending immediately on July 1st. You pay your employer back for this full amount by authorizing funds to be deducted from each paycheck in incremental even amounts. This amount is deducted from your paycheck before income taxes are applied, therefore 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 over the counter items. These funds can be used by the subscriber, legal spouse, and any dependents up to the age of 26. Please see information from your HR department for details on any deduction limitations as well as other plan details.

Slide 10: By this point, many of you have spent a good deal of time exploring the Cigna site and getting acquainted with the information available there. If you haven't, then please consider this an invitation to do so. Once you log into myCigna.com the site recognizes you and the plans you are on. You can then use the many tools available there to locate a new healthcare provider and determine how much procedures may cost you. You can track your balances within myCigna, such as your deductible, total out of pocket, as well as your Choice Fund balance if you have one. You can look up your claims and determine how much your services cost and how they are processed. Under the Wellness tab, remember you also have access to the **Good For You!** Portal.

In mentioning your claims, I'd like to review what you should do prior to paying any invoices you receive. When you do receive an invoice, SchoolCare encourages you to log into myCigna to look up that claim by reviewing your Explanation of Benefits, or EOB for that date of service. This EOB will let you know how that claim processed, how much Cigna paid towards that claim if applicable, and what the patient responsibility is. Ideally, 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 may 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, in hopes of providing you with enough information to become an informed consumer of your healthcare.

Slide 11: Especially during these times of great stress and uncertainty, it is important to remember that you have an Employee Assistance Program available to you. This program is available to you at any time of the day or night to assist you in handling a multitude of difficult topics. 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 you can call or go online to get support. Just remember to note that "SCHOOLCARE" is your employer and then you will receive the assistance you need.

Slide 12: We have completed a wonderful resource for many Enrollment related questions. Please visit our website at SchoolCare.org, then Resources and Materials. Choose your employer from the dropdown list to access the enrollment guide, enrollment/change forms, and pertinent benefit summaries. There is some great information available to you here, in an easy-to-read format, so please take a few minutes to review and hopefully learn something new!

Slide 13: So, what do you 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 31st, so that you can receive your new ID card in time for July 1st. Consider enrolling in the FSA, if available, and fill out that enrollment form as well. Remember to take your myCigna health assessment either between June 1st and July 31st for current participants, or July 1st and August 31st for new participants. Also remember that you do not need to enter your biometric information.

Slide 14: Thank you so much for joining me today to learn about your Open Enrollment details. If you would like to receive monthly updates from us about your benefits, please Text *JOINSC* to 313131 and we will include you in our text service. Should you have any follow up questions, please reach out to myself, Chris Glenn, or my colleagues; Jana Dalton or Jeff Kantorowski. We'd be happy to assist you. Thank you again for your time and have a great day.