

CANTON UNION SCHOOL DISTRICT

2021 Open Enrollment for Insurance Plans and Flex Benefit Plans

The Open Enrollment period for the Canton Union School District #66 Health, Vision, Dental, and Flexible Spending Account (FSA) plans will be **November 1st -20th**, for coverage during 2021. Employees who are eligible for insurance coverage will be able to make changes to their current insurance plan(s) or add/drop coverage, with an effective date of January 1, 2021 during that time period. This is the only time during the year that changes can be made to your plan elections without the occurrence of a “life changing” event.

Open enrollment will be completed online again this year, through Bernie Portal. The portal will include important information about the benefit options and programs available to you for 2021. Instructions are included at the end of this memo.

All employees who are eligible for insurance will need to complete the open enrollment process in Bernie Portal, even if there are no changes to your current benefit elections.

BCBS HEALTH PLANS

There will continue to be two health insurance plan options through Blue Cross Blue Shield in 2021. One will be a \$1,000 deductible plan (PPO). The other is a Qualified High Deductible plan (QHDHP). Employees that enroll in the high deductible plan may be eligible to contribute to a Health Saving Account in order to pay for medical, dental, and vision expenses with money payroll deducted to the HSA account on a pre-tax basis. The summary of benefits for these two plans is attached, so that you can make comparisons and choose the best plan for you/your family for the coming year.

The 2021 premiums for the health insurance plans and dental and vision plans are included at the end of this memo. The CUSD self-funded health insurance plans have adjustments to insurance premiums for 2021; however, dental and vision rates remain the same as 2020.

Reminder- BCBS Prescription Mail Order Service can save you time and \$\$

Mail order pharmacy options with Alliance Rx mail service prescription with home delivery. This is a great way to save money and time if you have a prescription you take regularly. **When using mail service, you will receive a 90-day supply for the cost of a 60-day supply on the PPO Plan!** HDHP members can use this for convenience of home delivery.



You can call 24/7 or go online to order, and the prescription is mailed to your home. The Mail Order Pharmacy brochure is available for download in Bernie Portal.

BCBS MDLIVE Virtual Office Visits – Available 24/7

Instead of going to the doctor's office in person, you and your covered dependents can have a telephone or video office visit with a board-certified MDLIVE doctor 24 hours a day, seven days a week. MDLIVE doctors can treat non-emergency conditions ranging from allergies and cold/flu to insect bites and pink eye.

PPO PLAN MEMBERS: The MD Live copay is the same as a regular in-person office visit (\$20 copay, or \$40 specialist copay if you select a specialist).

HDHP PLAN MEMBERS: The cost of a medical MD Live office visit is \$44, which applies to your deductible. This is significantly less than the normal charge for an in-person office visit.

Consultations with licensed behavioral health professionals are also available by appointment, via secure video. The cost for MD Live Behavioral Health services varies depending on the type of service selected. You will know the cost prior to having a visit.

Please watch the following video to see how to register and use MD Live:

https://www.youtube.com/watch?v=P6BIkF_uXIY

Activate your account by visiting [MDLIVE.com/bcbsil](https://www.mdlive.com/bcbsil) or by calling **888-676-4204**. You can also access Virtual Visits through the Quick Links in your Blue Access for Members (BAM) account.

Don't Forget-- FREE Identity Protection Service for BCBS Members!

All CUSD BCBS PPO and HDHP participants, including employees, spouses, and children, are eligible to sign up for **free** Experian identity protection services.

Sign up is available through the Quick Link box in your Blue Access for Members (BAM) portal. You must re-enroll in the service every 12 months, and you'll receive an email reminder when it's time to re-enroll.

View the IdentityWorks flyer in Bernie Portal for further information.

DENTAL, VISION, LIFE AND AFLAC INSURANCE

DENTAL INSURANCE – No Change to Rates for 2021

Delta Dental PPO Plus Premier Plan features include:

- Enhanced Benefits Program
- “To Go” Carryover Benefit
- Dental Implant coverage



Find a dental provider near you:

Go to www.deltadentalil.com and click the provider search link. Select “Find a Network Dentist” from the drop down menu.



BlueCross BlueShield of Illinois

VISION INSURANCE- No Change to Rates for 2021

BCBS EyeMed Voluntary Vision Plan

- EyeMed Select Vision Provider Network
- Members may use their frame and lens benefits (either contacts OR spectacle lens) in the same benefit period. If you use your contact allowance and want to purchase glasses, you will get your frame allowance and then receive a 20% discount off the spectacle lens.

Find a vision provider near you:

Log in to www.eyemedvisioncare.com/bcbsil to find providers and view benefits and claims.

LIFE INSURANCE

For 2021, BCBS Life will continue to be the insurance company for the Life and Accidental Death and Dismemberment coverage that the district provides for you at no cost.

VOLUNTARY LIFE INSURANCE

If you are enrolled in Voluntary Life Insurance, you may continue participating by re-electing the same amount of coverage for yourself, spouse, and/or children in Bernie Portal during this year’s Open Enrollment. **Your 2020 election will show at the bottom of the screen in Bernie Portal, as a reference.**

Any increases in coverage or new elections will require completion of medical questions that are subject to underwriting review. **Please be careful not to make any unintended changes to your life insurance when you re-enroll in Bernie Portal.**

AFLAC

You have access to Aflac supplemental insurance policies. It is open enrollment time, which means you can newly enroll in a policy or make changes to existing coverage. The premiums for these policies are deducted from your paycheck and submitted to Aflac on your behalf.

Below are two videos, one about the accident policy and one about the cancer policy:

<https://youtu.be/BAB-y7Mua0E> - Accident

<https://youtu.be/7wwiMrgE4Eg> - Cancer

Any changes to AFLAC must also be completed during Open Enrollment November 1st-20th; however, AFLAC will not be part of the Bernie Portal online enrollment process.

Our Aflac Representative, Lori Wallace, can be reached at 309.840.1699 or email lori_wallace@outlook.com to answer any questions. Contact Tina Strode for the necessary paperwork if you want to add/drop AFLAC coverage.

FLEXIBLE SPENDING ACCOUNT (FSA) - HEALTH CARE AND DEPENDENT CARE

As part of the online enrollment process, employees will be required to enroll or decline to participate in the district's 2021 Flex (FSA) plan. Benefit Planning Consultants (BPC, Inc.) will continue to administer the district's FSA plan. Documents for the Flex Benefit plan will be available to you in Bernie Portal.



- For 2021, employees may payroll deduct **up to \$2750 for Health Care FSA**. This is money you set aside pre-tax to pay for unreimbursed medical expenses such as PPO deductible/coinsurance, copays, Rx copays, and dental and vision expenses. **(If you enroll in the \$2,800 high deductible insurance plan and open a Health Savings Account, you are not eligible to enroll in the Health Care FSA plan.)**
- You may also payroll deduct **up to \$5000 pre-tax for Dependent Care expenses**.
- Note: FSA and Dependent Care FSA are “use it or lose it” benefits.

Access your FSA benefits from the pharmacy, eye doctor or anywhere you need access with the BPC Benefits Mobile App for iPhone, iPad, iPod Touch and Android. Get the most from your FSA benefit with on-demand mobile access:

- Snap receipt photos and submit new claims on the go
- Get real-time account balances on the spot
- View and reconcile recent transactions
- Communicate with BPC Specialists
- Receive custom SMS account alerts without missing a beat

Visit <http://www.bpcinc.com/mobile-app/> for more information.

WEBSITES:

BCBS of Illinois Member Portal:

www.bcbsil.com

BCBS EyeMed Member Portal:

www.eyemedvisioncare.com/bcbsil

Delta Dental Member Portal:

www.deltadentalil.com

Bernie Portal:

www.bernieportal.com

If you have questions about Open Enrollment, please contact Tad DeRenzy, Tina Strobe, or one of the members of the Health Insurance Committee: Rachel Baughman, Ben Bishop, Lynette Brown, Wendy Hurst, Cheley Martin, Marianne Oltmann, Tracy Reinmann, Jay Valencia, Tom Snowman, and Rolf Sivertsen.

2021 BCBS PPO and HDHP Plan Comparison

		PPO	HDHP
		2021 \$1000 Deductible Traditional PPO	2021 \$2800 Embedded Deductible HDHP
Network		BCBS PPO	BCBS PPO
Lifetime Max		Unlimited	Unlimited
Coinsurance In/Out OV Copay/ (Primary/Spec) Virtual OV Copay/ (Primary/Spec)		80 / 60 \$20 / \$40 \$20 / \$40	80 / 60 Deductible, then 80% Deductible, then 80%
Deductible (Single/Family)	In Out	1000 / 3000 2000 / 6000	2800 / **5200 5200 / **10,400
Single Out of Pocket Limit	In Out	4000 8000	5200 10,400
Family Out of Pocket Limit	In Out	9000 24,000	**10,400 **20,800
Emergency Room		\$150 copay, then covered at 80%	Deductible, then 90%
Drug Card (in-network)		\$8 / 35 / 75 copay; Specialty Rx is \$75 / 150 Copay	Deductible, then 80%
Prescription Out of Pocket Limit		\$1000 Single \$3000 Family	Included with Medical
Preventive Services (in-network)		100%	100%
			** Family Deductible and Out of Pocket Limit are "Embedded," meaning one covered individual cannot exceed the individual Deductible & Out of Pocket Limit

Canton Union School District Insurance Rates
Effective January 1, 2021

Health Insurance	Monthly Premium	Monthly District Benefit	Monthly Employee Cost	Per Pay Employee Cost
2021 - BlueCross BlueShield				
\$1000 Ded. Emp.	\$684.99	\$616.49	\$68.50	\$34.25
\$1000 Ded. Emp. +1	\$1,386.18	\$970.33	\$415.85	\$207.93
\$1000 Ded. Emp. 2+	\$1,837.46	\$1,286.22	\$551.24	\$275.62
District Family (2 family members employed)	\$1,837.46	\$1,653.71	\$183.75	\$91.87

\$2800 Ded. Emp.	\$609.64	\$579.16	\$30.48	\$15.24
\$2800 Ded. Emp. +1	\$1,225.01	\$918.76	\$306.25	\$153.13
\$2800 Ded. Emp. 2+	\$1,623.82	\$1,217.87	\$405.96	\$202.98
District Family (2 family members employed)	\$1,623.82	\$1,461.44	\$162.38	\$81.19

Dental Insurance - Delta PPO	Monthly Premium	Per Pay
Employee Only	\$29.25	\$14.63
Employee + Spouse	\$58.49	\$29.25
Employee + Child(ren)	\$75.53	\$37.77
Employee + Family	\$106.90	\$53.45

Vision Insurance – BCBS Vision Care EyeMed Select	Monthly Premium	Per Pay
Employee Only	\$7.31	\$3.66
Employee + Spouse	\$13.91	\$6.96
Employee + Child(ren)	\$14.64	\$7.32
Employee + Family	\$21.52	\$10.76



HOW TO ENROLL:

Go to the online portal at www.bernieportal.com to start the enrollment process for your 2021 benefits, starting November 1 and no later than November 20 by midnight CST. You will need your email address and password. If you have forgotten your password, hit the link “forgot your password” and password re-set instructions will be emailed to you. If you do not have an email address and have forgotten your username, contact Tina Strode.

Important- Don't Skip “Notices”: After logging in to Bernie Portal, you will see a section called “NOTICES,” click on “View All Notices,” review and sign electronically before proceeding to enrollment. Then select “Enrollment” at the top of the screen to return to the dashboard and proceed to the Enrollment section.

Step 1: Welcome to Your Benefits Enrollment

Your current benefit elections are available for download here; however, this information will also show at the bottom of your screen as you select each benefit for 2021. **Note: Your previous election will not appear at the bottom of your screen until you select a plan in the dropdown box.**

Step 2: Verify Dependents

Open Enrollment is also a good time to verify that your enrolled dependents are still eligible for coverage.

If changing or adding dependents or beneficiaries, ensure you have social security numbers and dates of birth available when completing the enrollment process.

Step 3: Benefit Selection

When you enter this section, your current benefits will be displayed at the bottom of the screen. On the left side of the screen, all benefit options will be listed. Click on each individual benefit to review and make your selections. The right side of the screen will tally your premium cost which will be deducted from your paycheck. Download any fliers or materials for reference, and click on pictures to view short videos.

Step 4: Beneficiaries

Also a great time to review your beneficiary designations for the employer-provided life insurances and any voluntary life insurance. (If you wish to name your Estate as your beneficiary, list your name and choose “Self” for the relationship.)

Step 5: Summary

After selecting “Confirm and Continue” from Step 4, a screen will display a summary of your selections. Review your selections for accuracy. If all selections are correct, check the box that states, “I have read and understand these terms” and sign with your finger or mouse. Click on “I agree” and a box will pop up stating, “Once you click ‘ok,’ you cannot change your selections unless you have a qualifying event.”

If your selections are **NOT CORRECT** or you would like to go back and make changes, **DO NOT CLICK OK**. You can still go back and make changes as long as you do not click on OK on the pop-up box.