

MEMO

To: All Eligible Employees
From: Tim Hadfield

OPEN ENROLLMENT Medical Insurance/Benefit Information

**Even if you are retiring or leaving the district next year,
EVERYONE MUST COME!**

On April 30th, the Board of Education met and approved leaving the premiums, co-pays, deductible and co-insurance at the same amounts. The deductible is \$1000 and co-insurance is \$1500.

- General Physician Office Visit \$30
- Specialist Physician Office Visit \$40
- Urgent Care Visit \$30
- Preventive Care \$0

Our rates will stay as follows:

- Employee Rate (District-Paid) \$450
- Spouse (Employee Cost) \$420
- Add One Child (Employee Cost) \$185
- Add Two or More Children (Employee Cost) \$255
- Add Family (Employee Cost) \$605 or \$675
Spouse + One Child or Spouse + Two or More Children

We will be continuing with Med-Pay as our Third Party Administrator, MedTrak for our pharmacy plan and HealthLink as our network of providers. The board paid life will be with Guardian Life.

We offer supplemental insurance for dental, vision – 2 plans, VSP or Davis Vision, group life, and short-term disability thru Guardian Life. The cancer and accident insurance is with Aflac. If you have a cancer plan with Transamerica or Loman Ins. Co., you will not be asked to change unless you choose to. The reps will be at the open enrollment for any questions and to make any changes you might have with your supplemental insurance.

Effective dates for all rates, coverage, and changes, including health insurance, will be July 1, 2013.

Open Enrollment Dates

Monday, May 13 th	High School Athletic Conference room from 7:00 am to 4:30 pm.
Tuesday, May 14 th	Admin. Board Room from 7:00 am to 4:30 pm.
Wednesday, May 15 th	Admin. Board Room from 7:00 am to 4:30 pm.
Thursday, May 16 th	Admin. Board Room from 7:00 am to 4:30 pm.
Friday, May 17 th	Hurricane Deck from 7:30 am to 11:30 am Osage Beach from 1:00 pm to 4:00 pm.

ANNUAL NOTICES

Please go to the school website and read the annual notices. They are found under Staff Resources then Health Benefits. Be prepared to sign off on these when you come to open enrollment. This will help cut down on the paper we use. If you need a hardcopy, we will have them available.

If you have any questions, please contact Robin Ford at 573-346-9221