

April 22, 2013

To: Camdenton R-III Retirees  
From: Tim Hadfield

## Medical Insurance/Benefit Information

In reviewing the claims to date for the 2012-2013 fiscal year and projecting the claims and expenses associated with administering the plan, we will be keeping all premiums the same as last year. The deductible and co-insurance will remain the same also with deductible - \$1000 and co-insurance - \$1500.

Office copays will remain the same – General and Urgent Care at \$30 per visit and Specialists at \$40 per visit. Preventive/Wellness Care copay is \$0.

Med-Pay will continue to be our Third Party Administrator, MedTrak as our pharmacy plan and HealthLink as our network of providers.

The rates for 2012-2013 will remain:

Employee Only	\$450.00
Spouse	\$420.00
One child	\$185.00
2 or more children	\$255.00

Open Enrollment will be May and June. If you have any changes to make, please come by the Administration Office during this time to make them. This is the time to make any changes such as adding/deleting a dependent. These changes take effect July 1, 2013. **You do not have to come by unless you have a change.**

### ANNUAL NOTICES

Please go to the school website at <http://camdentonschools.org> and read the annual notices. They are found under Staff Resources then Health Benefits. If you need a hardcopy, you may come by the administration office or contact Robin Ford to have one mailed to you.

Please look these items over and be familiar with them. You may need the Medicare Part D Prescription Coverage info if you are planning on going on Medicare in the future. It is proof that our plan is credible.

If you have any questions on any of this, please contact Robin Ford at 573-346-9221.

**Note:** When you or your spouse turn 65 years of age and are continuing on the districts health plan, you need to send a copy, front and back, of your Medicare card to the Camdenton R-III Schools, P.O. Box 1409, Camdenton, MO 65020 Attention: Robin Ford. This is required by the insurance.