



INDEPENDENT SCHOOL DISTRICT 2142
ST. LOUIS COUNTY SCHOOLS

Open Enrollment Meeting

St. Louis County Schools
November 15, 2023



First Things, First.



- Introductions
- Health Insurance
- Health Savings Account
- Flexible Spending Account
- Life Insurance
- Disability Insurance
- Additional Services
- Questions



NIS

National Insurance Services

NIS: Who We Are



Our Service Team



Aaron Casper

Employee Benefits Consultant

Your full benefit expert:
Responsible for overall
assessment and management
of all your benefit plans.



Adam Kuck

Account Manager

Your main point of contact for all
your benefit plans. Resolves
employee claim issues with carriers,
takes policy-related questions, and
assists the Consultant with the
medical carrier during renewal.



Ashley Veenendaal

Senior Client Relations

Your medical and ancillary benefit
resource for assistance with
policy changes, renewals, claim
reconciliation, and Benefit Bridge
implementation.



Pierre Guilfoile

Director of Health Plan Analytics

Your medical and dental utilization
specialist: Runs utilization analytics and
presents solutions based on your data.
Handles medical and dental renewals,
policy changes and claim reconciliation.

NIS

National Insurance Services

Health Insurance



Insurance Carrier Recommendation



- NIS's recommendation to the District administration, School Board, and Insurance Committee members is to transition from PEIP to Blue Cross Blue Shield.
- BCBS: 10.3% decrease off current rates with a second-year cap of 9.0%
- PEIP came in at 1.37% decrease with no second-year cap



Definitions



Deductible

- The amount of money you're required to pay out-of-pocket before your plan starts paying benefits. Once you reach your deductible, your insurance will cover the rest for the duration of your plan year if your plan includes 100% coinsurance.

Coinsurance

- The percentage of claims charged by your health care provider that you're responsible for paying until you reach your out-of-pocket maximum.

Out-of-Pocket Maximum

- The dead-stop total amount of money you have to pay out of your own pocket for claims costs after your deductible and coinsurance are both satisfied.

Co-Pay

- The payment you're responsible for in addition to an amount paid by your insurance. For example, if you have a \$50 copay for a \$250 in-network doctor's visit, that means you pay \$50 for the visit. Your health insurance would pay the rest.

Definitions Continued



Network

- A network is a group of health care providers who've agreed to provide you with discounted, pre-negotiated rates.
- When you visit providers outside of your network (called out-of-network providers), they can charge you whatever they want and can balance bill you after the insurance company pays their portion.

Embedded Deductible

- On a family contract, each family member has an individual deductible in addition to the overall family deductible. This means that if one member of the family reaches the individual deductible before the family deductible is reached, his/her services will be paid by the insurance company. The other members on the plan would then have to satisfy the remaining family deductible/out of pocket maximum.

Non-Embedded Deductible

- There is no individual deductible. On a family contract, the overall family deductible must be reached, either by an individual or by the family in order for the insurance company to pay for services.

NIS

National Insurance Services

Health Insurance Options



Plan Options



Your plan offering includes 3 plan options to choose from:

- \$400 Deductible Plan Aware
- \$850 Deductible Plan Aware
- \$2,000 Deductible Plan Aware



Plan Design Layout



\$400 Deductible Plan	PEIP (High)	Blue Cross Blue Shield
Deductible	\$400 Individual \$800 Family	\$400 Individual \$800 Family
Out-Of-Pocket Maximum	\$1,700 Individual \$3,400 Family	\$1,700 Individual \$3,400 Family
Preventive Care	100% Coverage	100% Coverage
Office Visits	\$35 Copay	\$35 Copay
Urgent Care	\$35 Copay	\$35 Copay
Emergency Room	\$125 Copay	\$100 Copay
Hospital Visits	\$200 Copay	10% Coinsurance
Prescription Coverage	\$18 - \$55 Copay	\$15 - \$55 Copay
Prescription Out-Of-Pocket Maximum	\$1,050 Individual \$2,100 Family	\$1,000 Individual \$2,000 Family

PEIP

**Minnesota Public
Employees Insurance
Program**



Plan Design Layout



\$850 Deductible Plan	PEIP (Value)	Blue Cross Blue Shield
Deductible	\$850 Individual \$1,700 Family	\$850 Individual \$1,700 Family
Out-Of-Pocket Maximum	\$2,600 Individual \$5,200 Family	\$2,600 Individual \$5,200 Family
Preventive Care	100% Coverage	100% Coverage
Office Visits	\$40 Copay	\$40 Copay
Urgent Care	\$40 Copay	\$40 Copay
Emergency Room	\$250 Copay	\$125 Copay
Hospital Visits	\$325 Copay	15% Coinsurance
Prescription Coverage	\$25 - \$70 Copay	\$25 - \$70 Copay
Prescription Out-Of-Pocket Maximum	\$1,250 Individual \$2,500 Family	\$1,250 Individual \$2,500 Family

PEIP

**Minnesota Public
Employees Insurance
Program**



Plan Design Layout



\$2,000 Deductible Plan	PEIP (HSA)	Blue Cross Blue Shield
Deductible	\$2,000 Individual \$3,200 per Family Member \$4,000 Family	\$2,000 Individual \$4,000 Family
Out-Of-Pocket Maximum	\$3,000 Individual \$5,000 per Family Member \$6,000 Family	\$3,000 Individual \$6,000 Family
Preventive Care	100% Coverage	100% Coverage
Office Visits	\$55 Copay	25% Coinsurance
Urgent Care	\$55 Copay	25% Coinsurance
Emergency Room	\$300 Copay	25% Coinsurance
Hospital Visits	\$650 Copay	25% Coinsurance
Prescription Coverage	\$30 - \$75 Copay	25% Coinsurance
Prescription Out-Of-Pocket Maximum	Combined with Medical	Combined with Medical

PEIP
*Minnesota Public
Employees Insurance
Program*



2024 Rates



\$400 Deductible Plan	Current Rates (PEIP)	1/1/24 Rates (PEIP)	1/1/24 Rates (BCBS)
Single	\$1,023.83	\$1,017.54	\$890.90
Family	\$2,733.32	\$2,687.02	\$2,352.59

\$850 Deductible Plan	Current Rates (PEIP)	1/1/24 Rates (PEIP)	1/1/24 Rates (BCBS)
Single	\$920.40	\$915.88	\$812.72
Family	\$2,457.16	\$2,415.58	\$2,146.15

\$2,000 Deductible Plan	Current Rates (PEIP)	1/1/24 Rates (PEIP)	1/1/24 Rates (BCBS)
Single	\$716.28	\$715.14	\$714.52
Family	\$1,912.07	\$1,879.52	\$1,886.82

PEIP

*Minnesota Public
Employees Insurance
Program*





National Insurance Services

BCBS - Value Add Programs



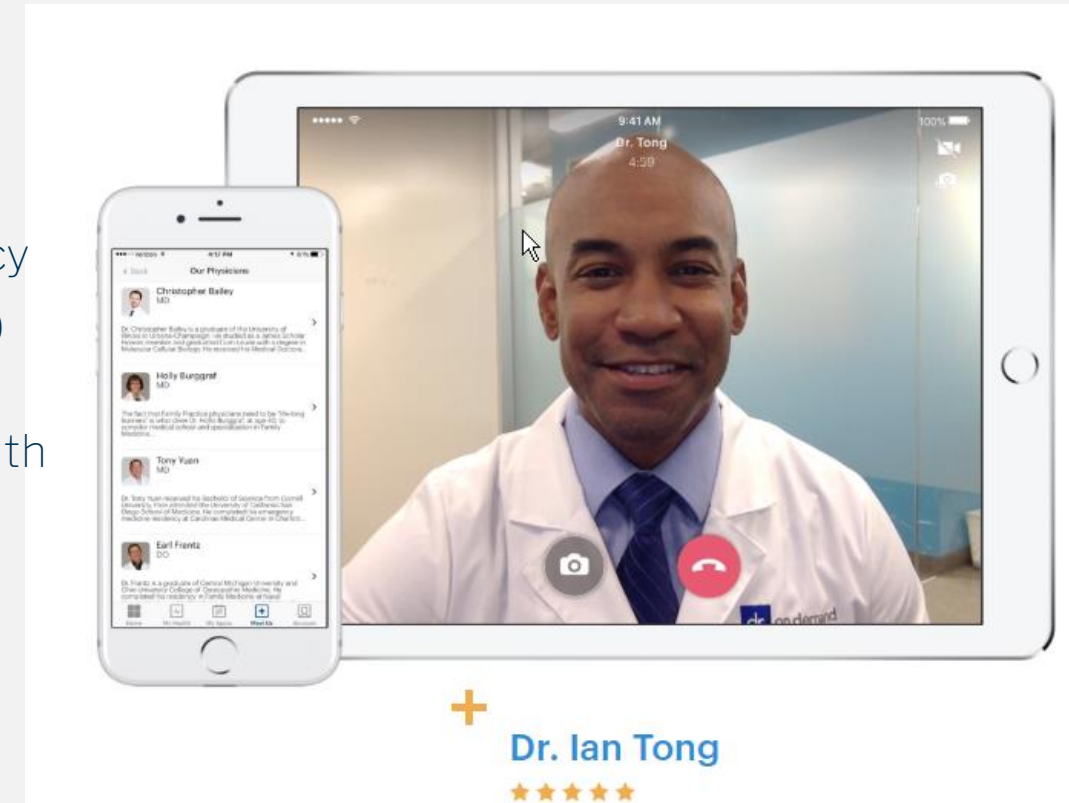
Doctor on demand

All you need is a smartphone, tablet or computer to get quick, convenient care with Doctor On Demand

- Medical care available in just minutes – with no travel time
- Treats common non-emergency conditions such as sinus infections, rashes, pink eye, cold, flu, allergies, etc.
- Prescriptions, when necessary, will be sent to your local pharmacy

Mental health care available by appointment between 7 a.m. and 10 p.m. local time

Claims process automatically specific to your benefits as a telehealth visit

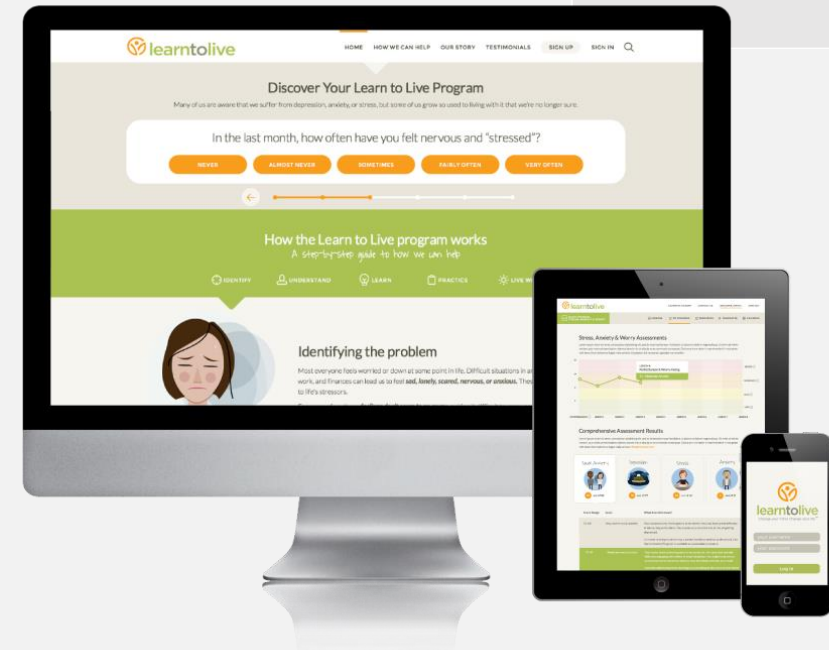


 Download the app or visit
DoctorOnDemand.com/bluecrossmn

Learn to Live: Online behavioral health program

Online mental health programs for members (age 13+) living with mental health conditions. Quick online assessment to learn which program would benefit you the most.

- 6 programs: Depression; Social Anxiety; Stress, Anxiety and Worry; Insomnia; Panic; and Substance Use
- Immediate, 24/7, confidential access using your unique code
- 8 self-paced lessons per program
- Proven tools to apply to day-to-day life
- Coaches available to keep you engaged (text, email, phone)
- Social support (peer-to-peer, loved ones and social networks)



DON'T BE A MENTAL STAT HEALTH FACT

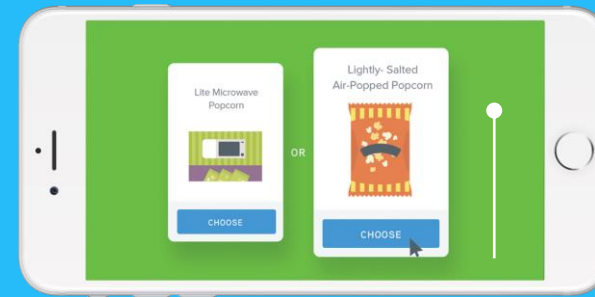
- Over 114 million Americans who have addressable mental health conditions will never seek face-to-face therapy due to social stigma, accessibility and cost
- Anxiety problems affect 30% of people, but often go undiagnosed and untreated
- 80% of employees feel stress on the job

OMADA – PRE DIABETES AND PRE HEART DISEASE SUPPORT

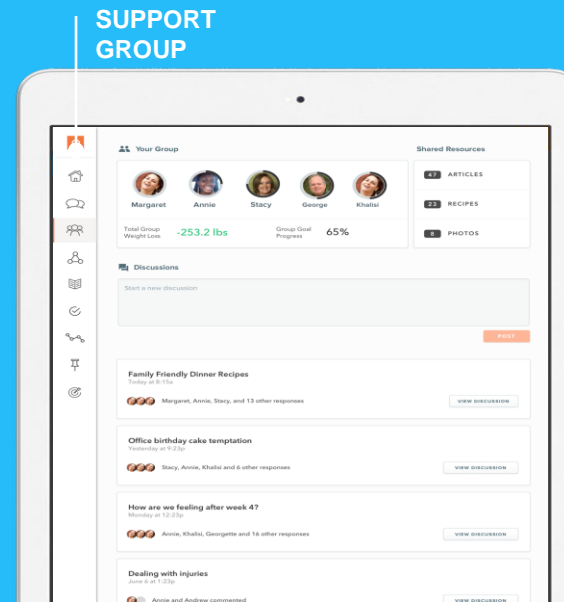
Omada is designed to build healthy habits that last. Upon qualification, receive a welcome kit with a digital scale and other tools to track your progress. Program includes interactive weekly lessons and guidance from a health coach.

- PHASE 1** ● **EAT HEALTHIER**
Learn the fundamentals of making smart food choices.
- PHASE 2** ● **INCREASE ACTIVITY**
Discover easy ways to move more and boost your energy.
- PHASE 3** ● **OVERCOME CHALLENGES**
Gain skills that allow you to break barriers to change.
- PHASE 4** ● **STRENGTHEN HABITS**
Zero in on what works for you, and find lasting motivation.
- PHASE 5** ● **STAY HEALTHY FOR LIFE**
Get an additional eight months of tips, strategies and support.

 See if you're eligible at OmadaHealth.com/BCBSMN1



INTERACTIVE
LESSONS



SUPPORT
GROUP



SMART
TECHNOLOGY



PROFESSIONAL
HEALTH COACH

WELLNESS DISCOUNT MARKETPLACE

BLUE365DEALS.COM/BCBSMN

Healthy choices at great prices! Weekly deals from leading national brands on:

- Gym membership – discounts on monthly membership fee for access to a network of 10,000+ gyms nationwide
- Healthy eating options – Nutrisystem, Jenny Craig
- Personal care (e.g., lasik, dental care products such as Philips Sonicare, acupuncture, massages, etc.)
- Fitness gear
- Travel and more!



The screenshot shows the Blue365 website interface. At the top, the BlueCross BlueShield of Minnesota logo is on the left, followed by the 'Blue365' logo. Navigation links include 'Browse All Deals', 'How It Works', and 'Register/Login'. A banner below the header reads 'Because Health is a big deal' and 'Blue365 offers access to health and wellness deals exclusive to Blue members.' The main content area features a 'This Week's Deal' for 'LIFESTYLE' with the 'cellcontrol' logo. The deal description says 'CELLCONTROL Save 20% on Technology That Prevents Distracted Driving' with a 'VIEW DETAILS' button. The background image shows a woman in a car looking at her phone. Below this, a section titled 'Check Out Some Other Great Deals:' includes a 'Browse All Deals' link and three deal cards: 'LIFESTYLE' for 'LAST MINUTE TRAVEL CLUB' (Free Membership (Regularly \$50) to Access LMT Club), 'HEALTHY EATING' for 'NUTRISYSTEM' (40% Discount on Nutrition Products and Services), and 'FITNESS' for 'RUGGED MANIAC' (20% Off Obstacle Race Registration). A sidebar on the right asks 'Interested in discounts for your company?' and provides a 'LEARN MORE' link.

BlueCross BlueShield of Minnesota | Blue365

[Browse All Deals](#) [How It Works](#) [Register/Login](#)

Because Health is a big deal® Blue365 offers access to health and wellness deals exclusive to Blue members.

This Week's Deal

LIFESTYLE

cellcontrol.

CELLCONTROL
Save 20% on Technology That Prevents Distracted Driving

[VIEW DETAILS](#)

Check Out Some Other Great Deals: [Browse All Deals](#)

LIFESTYLE

LAST MINUTE TRAVEL CLUB
Free Membership (Regularly \$50) to Access LMT Club

HEALTHY EATING

NUTRISYSTEM
40% Discount on Nutrition Products and Services

FITNESS

RUGGED MANIAC
20% Off Obstacle Race Registration

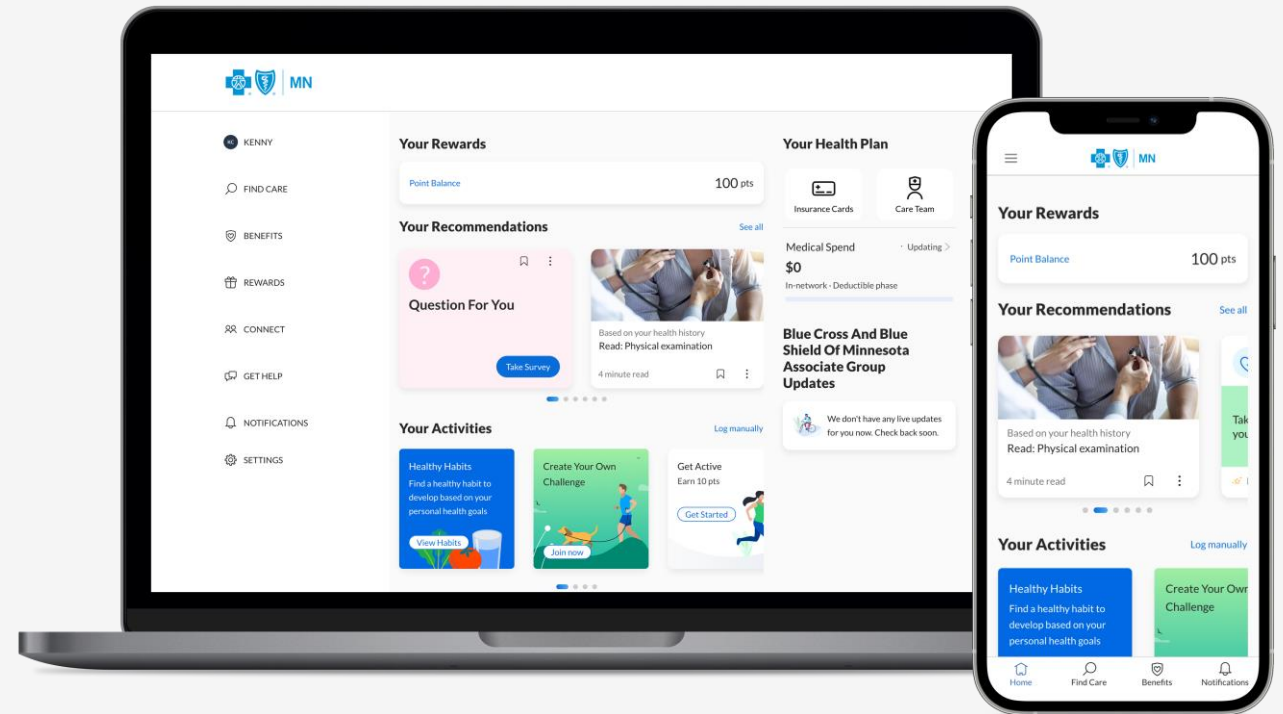
Interested in discounts for your company?
[Learn about our employer offerings.](#)
[LEARN MORE](#)

INTRODUCING BLUE CARE ADVISORSM

Connect to everything you need to manage your health.



Blue Care Advisor lets you seamlessly connect to all your benefits, so you can see your medical and pharmacy claims, programs, and more. You'll get information based on your benefits and history along with recommendations on steps you can take to improve your health.



BLUE CARE ADVISORSM IS PERSONALIZED TO YOU

YOUR DIGITAL FRONT DOOR FOR EVERYTHING
YOU NEED TO LIVE HEALTHIER



View important plan and
benefit information



Receive personalized support
and important reminders



Track medical and
pharmacy spend



Find high-quality providers with
expertise that fits you



Access your insurance card from
anywhere



Compare costs to keep
healthcare spending in check

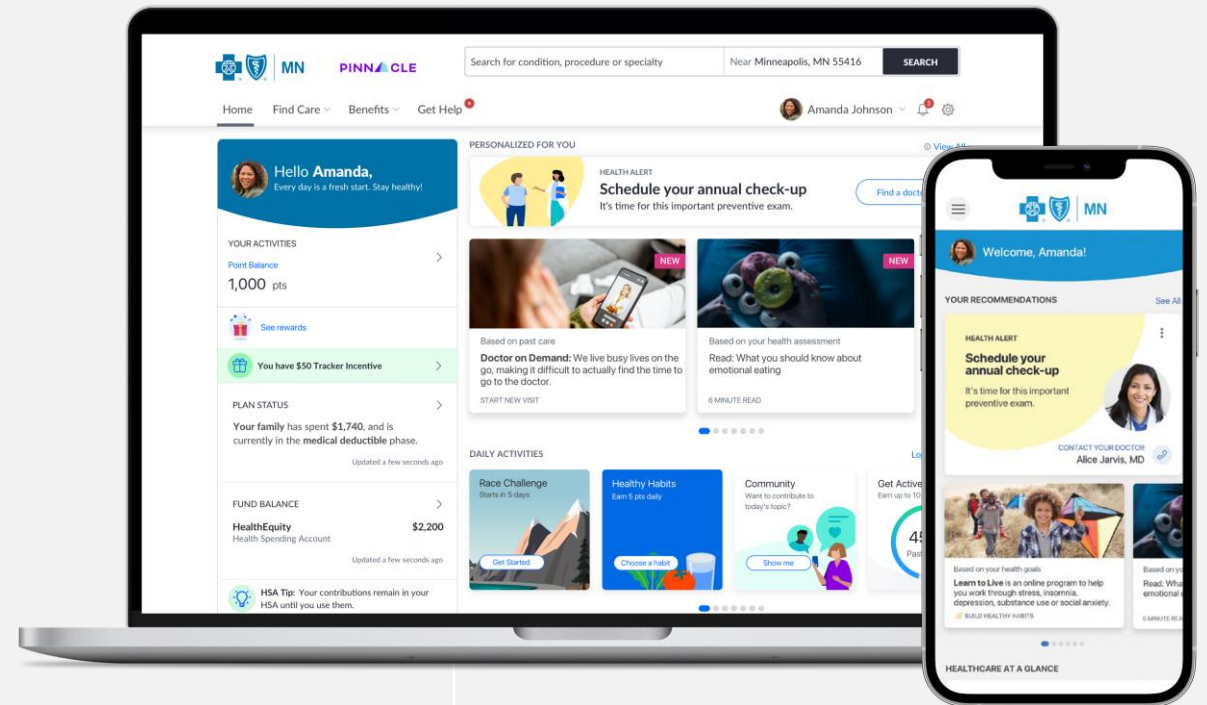


Earn rewards for completing certain
activities to help with your health journey

Get started today

Blue Care AdvisorSM connects you to everything you need to easily manage your healthcare, meet your goals and live healthier.

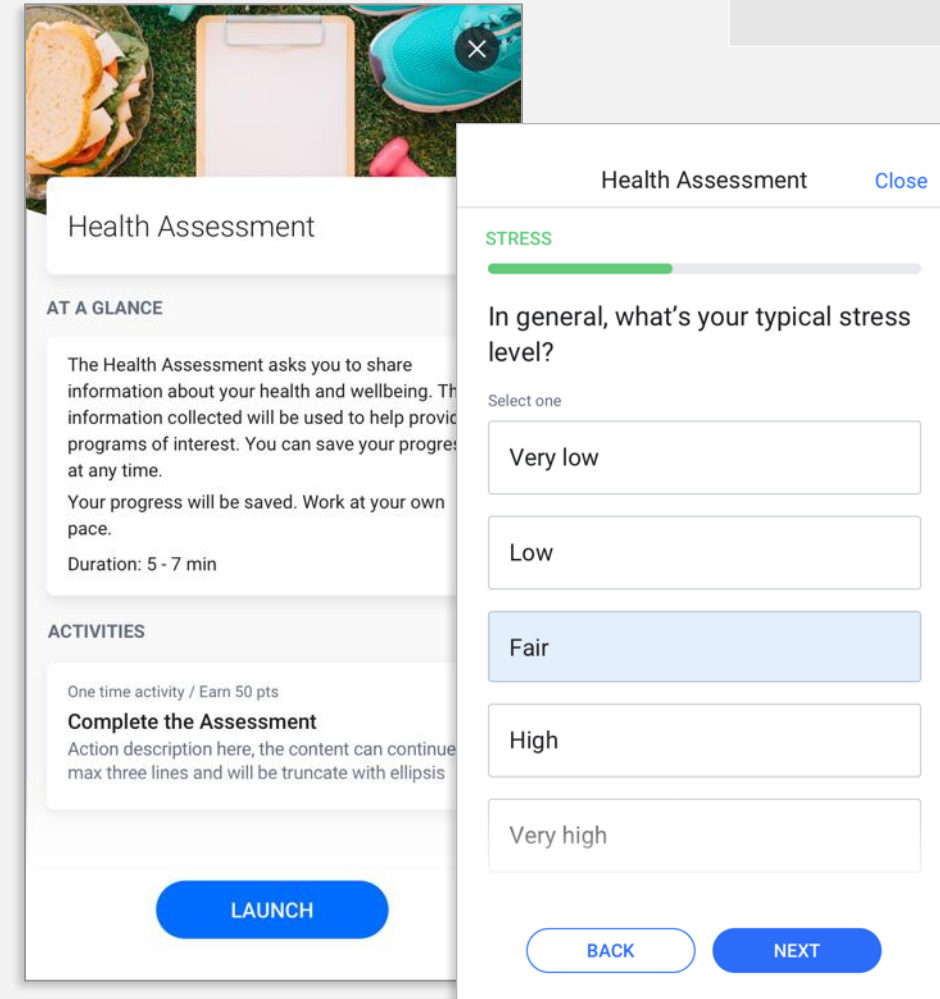
- 1 To get started, download the mobile app or go to bluecrossmn.com/bca
- 2 Log in with your existing Blue Cross[®] and Blue Shield[®] of Minnesota account or register for a new account



Health assessment

NCQA certified health assessment to power a personalized experience that drives our members to act on their goals.

- Only takes about 5 minutes to complete
- Eligible members can receive 100 points for completing the health assessment per plan year
- Based on your Health Assessment results, you'll receive personalized recommendations including helpful tips and resources to increase engagement



The image shows a mobile app interface for a 'Health Assessment'. The main screen has a header 'Health Assessment' with a 'Close' button. Below it is a progress bar for 'STRESS'. The main question is 'In general, what's your typical stress level?'. There are five radio button options: 'Very low', 'Low', 'Fair' (selected), 'High', and 'Very high'. At the bottom are 'BACK' and 'NEXT' buttons. A 'LAUNCH' button is also visible on the main screen.

Health Assessment [Close](#)

STRESS

In general, what's your typical stress level?

Select one

☐ Very low

☐ Low

☒ Fair

☐ High

☐ Very high

[BACK](#) [NEXT](#)

Health Assessment

AT A GLANCE

The Health Assessment asks you to share information about your health and wellbeing. The information collected will be used to help provide programs of interest. You can save your progress at any time.

Your progress will be saved. Work at your own pace.

Duration: 5 - 7 min

ACTIVITIES

One time activity / Earn 50 pts

Complete the Assessment

Action description here, the content can continue max three lines and will be truncate with ellipsis

[LAUNCH](#)

Get active program



With your new Blue Care Advisor Get Active program, small steps can lead to big benefits — and rewards.

Simply track your daily steps or your favorite fitness activity and earn points that translate to real dollars.

Health Assessment

Earn **100 points** for completing the Health Assessment and enhance personalization in your experience

Tracking

Earn points for tracking daily activity

- 5 points for 5k steps
- 7 points for 7k step
- 10 points for 10k steps (max per day)



If you forget to track a day, catching up is easy. Simply go into the app and log your past activity manually up to 30 days prior.



Earn your points anytime throughout the year — there's no monthly requirement.

Rewards

Redeem points in the Reward Center

for up to \$240 in electronic gift cards

Two eligible adults per household
(employee and spouse with BCBSMN coverage)

Direct Rewards	Denominations
Visa electronic gift card	\$10, \$25, \$50
Amazon electronic gift card	\$10, \$25, \$50
Target electronic gift card	\$10, \$25, \$50
Home Depot electronic gift card	\$10, \$25, \$50
Walmart electronic gift card	\$10, \$25, \$50
Starbucks electronic gift card	\$10, \$25, \$50
Cabela's electronic gift card	\$10, \$25, \$50

NIS

National Insurance Services

VEBA/FSA Accounts



Voluntary Employees' Beneficiary Associations (VEBA)

VEBA account

- As soon as your employer funds the account, the money belongs to you! It is protected within a trust
- Your dollars start earning interest right away, funds are automatically placed into the Lincoln Stable Value Fund with a 1.3% guaranteed rate of return
- You have access to 30+ additional funds
- There are no VEBA investment fees & no minimum balances
- No taxes on account contributions, interest or qualified withdrawals
- Post employment, your money goes with you

VEBA expenses

- Use your VEBA for medical expenses that your plan doesn't cover, such as:
 - 213(d) expenses
 - Over the counter expenses
 - <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/>
 - Dental & vision
 - Co-pays, deductible and co-insurance
 - Dependent expenses
 - Defined as a spouse or child under age 26 who is enrolled in any group-sponsored health plan
 - Post employment – VEBA funds can pay your medical insurance premiums

VEBA beneficiary rules

Beneficiary protection through the MHC trust ensures that you control the designation of who retains your funds after you're gone:

1. Spouse (tax free basis)
2. Medical dependent (up to age 26) (tax free basis)
3. Designated beneficiary (subject to state and/or federal taxes)

Medical flexible spending account (FSA)

Medical flexible spending account



Funds on day 1



Discount



Plan ahead

Annual contribution limit

2023/2024 medical FSA maximum:

\$3,050/\$3,200

- Contribute and spend funds tax-free
- Pay for eligible out-of-pocket healthcare expenses
- **Employer contribution** (if applicable)



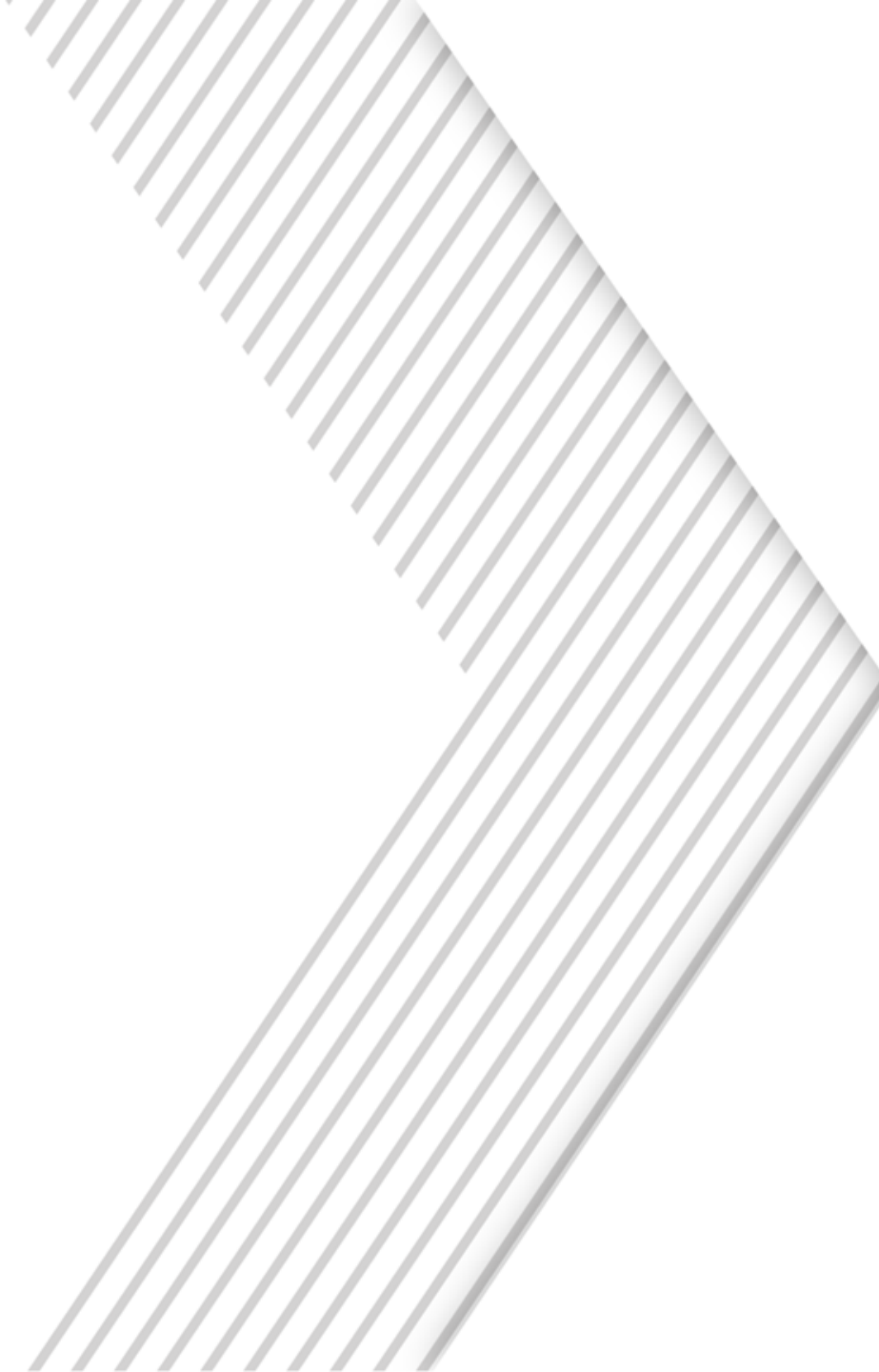
Medical FSA grace period and run-out



September 1, 2023 – August 31, 2024

November 15, 2024 – deadline to incur claims

November 29, 2024 – deadline to submit claims



Dependent care flexible spending account (dependent care FSA)

Why choose a dependent care FSA



Pre-tax benefit



Save money



Save strategically

Annual contribution limit

2023* dependent care FSA maximum:

\$5,000 per household

\$2,500 per person
(if married or filing separately)

- Contribute and spend funds tax-free
- Pay for qualified dependent care expenses
- Recurring Dependent Care Form



IRS regulations

Qualifying status changes include:

- Elections cannot be changed mid-year
- Qualifying status changes
- Marital status
- Number of dependents
- Job status
- Daycare cost/provider change
- 30 days to make changes



Utilizing VEBA & FSA

WEX benefits card

- Free benefits card
- Minimize the amount of out-of-pocket spending
- Valid for three+ years
- Instant access to plan funds



Claim filing

The best form of documentation when submitting a claim is either an explanation of benefits (EOB) from your carrier, or an itemized receipt from your provider



Any documentation provided must contain the following information:

- When the service was received
- Where the service was received
- What service was received
- The amount/cost of the service received
- Who received the service

Claim filing options



**Mobile app, online account
or manual claims**

Processed within two business days



Choose direct deposit or paper check

Direct deposit – FREE
\$25 minimum reimbursement
for paper checks

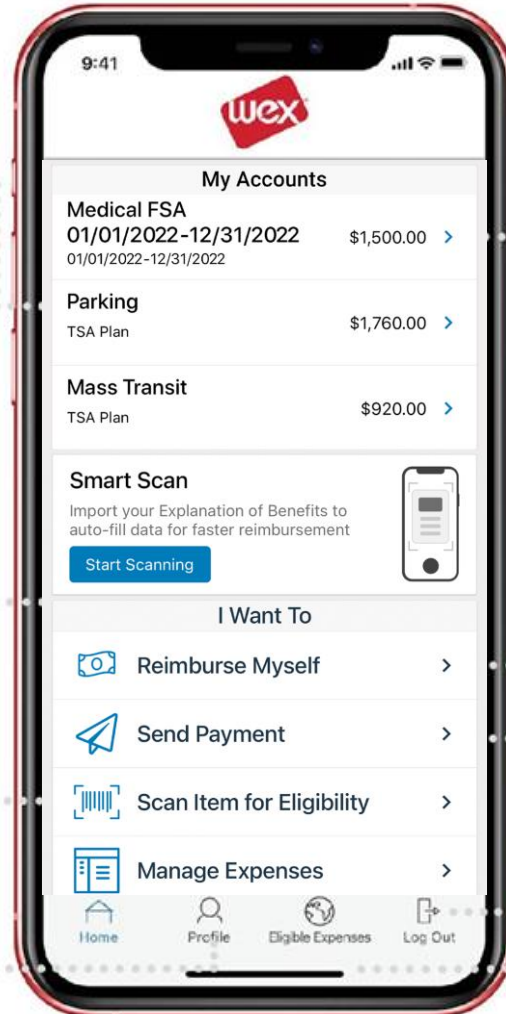
With our mobile app you can:

Get instant notifications on the status of your claims.

File a claim and upload documentation in seconds using your phone's camera.

Scan an item's bar code with your phone's camera to determine if it's an IRS code Section 213(D) eligible expense.

Report a card as lost or stolen.



Check your balance and view account activity.

Easily move funds from your HSA into your bank account to cover eligible expenses.

View current HSA investments balance, recent activity and rate of return.

Reset login credentials.

Log in with your Face ID.



Security on the go

Our mobile app uses secure encryption and won't store pictures on your phone, keeping your documentation safe and secure. Login is protected by a four-digit passcode of your choosing. You can also log in with your thumbprint on Apple devices.

Download the app for free on Apple and Android smartphones and tablets.



Contact Participant Services

Our Participant Services team is available Monday through Friday, from 6 a.m. to 9 p.m. CT, except holidays.



Live Chat



Email

customerservice@wexhealth.com



Phone

Current WEX participants: 866-451-3399

New to WEX: 844-561-1337

NIS

National Insurance Services

Life Insurance



Life Insurance



Life Insurance protection is usually needed most during your working career. When choosing an amount, consider:

- Making sure that all outstanding debts are covered (i.e. mortgage, outstanding loans, credit cards, insurance premiums, bills, etc.)
- What kind of income replacement will your loved ones need when you are gone? Your family's continued cost of living should be considered.
- Burial costs
- Education for your dependents
- Inheritance, charity, etc.



NIS

National Insurance Services

Long-Term Disability Insurance



Long-Term Disability Insurance



Disability insurance is income insurance.

- Varies by contract whether Employer or Employee paid
- Benefit is a 66 2/3% based on pre-disability earnings with a 60 consecutive calendar day elimination period
- Eligibility varies by contract
- Madison National Life



NIS

National Insurance Services

Additional Services



Employee Assistance Program (EAP)



Take Care of Your Most Valuable Asset Mental health is an aspect of our health that is often overlooked. Utilize the EAP to find solutions to some of your more personal struggles.

- Employees have access to counselors 24-hours a day,
- Toll free: 866-451-5465
- Up to 3 in-person assessment and counseling sessions at no cost.
- Legal Assistance, Financial Assistance, Child & Eldercare Assistance, Memorial Planning, Stress Management, Relationship problems, Depression
- Claimant Assist Services
- Toll Free: 866-472-2734





Identity Theft Affects Millions of Americans

With a victim every two seconds, it is important that you have protection. You can help ease some of this anxiety at no extra cost with MyIDCare Identity Theft Recovery. MyIDCare provides:

- Assistance with investigation of the suspected identity theft
- Guidance through the recovery process
- Recovery for all 9 types of identity theft
- Advice from trained professionals in identity protection, and much more

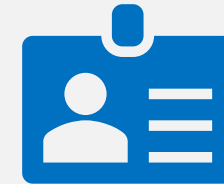


Questions?





Who can I call?



■ Benefits Questions:

- Ashley Veenendaal, NIS Client Relations; 262-780-1236 or aveenendaal@nisbenefits.com
- Adam Kuck, NIS Account Manager; 262-780-1326 or akuck@nisbenefits.com
- Aaron Casper, NIS Consultant; 262-780-1361 or acasper@nisbenefits.com
- Lori Hanson, Administrative Assistant; 507-263-6800 x1404 or Hanson.Lori@cf.k12.mn.us