



# Middlebury Community Schools | Group Benefit Program

Presented by: Ryan Carlson, The Horton Group

**HORTON**

# Today's Agenda

- Review Benefit Options
  - Medical & Prescription Drugs
  - Dental
  - Long-Term Disability
  - Life Insurance
  - Section 125
- Review Other Benefits
  - Medical Concierge
  - No charge Medical Clinic
- Open Enrollment (Fall 2019)
- January 2020 Plan Changes

# Medical/Prescription Plan

- Group Administrators is our current Third Party Administrator (TPA)
  - Utilize the PHCS National Network
    - IU Health – Goshen Hospital – Goshen
    - Elkhart General Hospital – Elkhart
    - Memorial Hospital – S. Bend
    - Lutheran Hospital – Ft. Wayne
    - Orthopedic Hospital – Ft. Wayne
    - IU Health North Medical Center – Carmel
    - Indiana University Hospital – Indianapolis
    - IU Health - Methodist Hospital – Indianapolis
    - St. Vincent's – Indianapolis
    - Community Hospital of Bremen – Bremen
    - St Joe – Plymouth (*Note: St Joe's Regional Medical Center in Mishawaka is out of network with PHCS*)
- CVS Caremark is our Pharmacy Benefits Manager

# Medical/Prescription Plan

Benefits	In-Network	Out-of-Network
Annual Deductible (Ind/Fam)	\$1,500/\$3,000	\$3,000/\$6,000
Coinsurance	20%	30%
Annual Out-of-Pocket (Ind/Fam)	\$3,000/\$6,000	\$6,000/\$12,000
Office Visit	\$30 Copay	30%, After Deductible
Specialist Office Visit	\$60 Copay	30%, After Deductible
Teladoc Visit	\$15 Copay	NA
Preventive Care	No Cost Share	30%, After Deductible
Urgent Care	\$40 Copay	30%, After Deductible
Emergency Room	\$200, 20% after Copay, Deductible Applies	\$200, 20% after Copay, Deductible Applies
In/Out Patient Hospital	20%, After Deductible	30%, After Deductible
Prescriptions	20%, After Deductible	20%, After Deductible

# Preventive Care

- Preventive Services are covered at 100% in-network
  - Well Child Visits
  - Adult Preventative Visits
  - Mammograms
  - Pap Smears
  - PSA
  - Colorectal Screenings
  - Immunizations (Adult and Children)
- No cost share encourages you to be proactive in taking care of your health.

# Medical Concierge - Akeso

- Akeso is the name of our Medical Concierge Service
  - Provides quality and cost information on a variety of non-emergency medical services and procedures
  - Via phone call/email, the program uses an advocate nurse to guide and coach employees and their covered dependents to highly qualified physicians and the most cost effective facilities.
  - This can sometimes include an option to travel for higher-cost procedures and receive a cash incentive (Hostcare)
  - If you need a listed non-emergency medical service or procedure, you must contact Akeso and they will provide you with cost and quality information.

# Medical Concierge - Akeso

Non-emergency medical services that require Akeso Medical Concierge Service:

- **All Inpatient Services, including:** Surgery, medical, maternity, and cardiac
- **First time visit to a Specialist**
- **All Outpatient Surgeries:** Defined by ACM as follows: “Any operative procedure done at a free-standing or hospital setting by a physician to correct, repair, diagnose and/or cure an identified medical condition, disease or injury.” (Includes Colonoscopies)
- **Chemotherapy**
- **Radiation Treatment**
- **PET Scan, MRI, or CT Scan**
- **Physical Therapy; Occupational Therapy; Speech Therapy**
- **Home Health Care**
- **Transplant workups**
- **Durable Medical Equipment over \$5,000**
- **Dialysis**

# Medical Concierge - Akeso

- \$200 penalty for not contacting Akeso PRIOR to getting the service/procedure done
- The cost and quality of providers and services can vary greatly
  - Example: Colonoscopies can cost anywhere from \$1,000 to \$2,000 depending on the provider and facility
- High price is often not the mark of high quality medical care
- Choice of providers is yours



# No Cost Medical Clinic – Care ATC

Employees and their dependents who are covered under the MCS medical plan have access to a No-Cost Medical Clinic

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- Treat primary healthcare and wellness needs
- No deductible or copay
- Minimal waiting room time...more time with the doctor
- Medications on the Clinic formulary are dispensed free on site
- Complex health situations will be referred out and charges will be processed and paid by the Middlebury Schools medical plan.

# No Cost Medical - Clinic Care ATC

Dr. Trisha Imhoff and staff will provide primary treatment for:

- Allergies, Asthma
- Colds, Sinus, Flu, Sore Throat
- Stomach ache, Headache
- High cholesterol, high blood pressure
- Counseling on tobacco cessation
- Wellness counseling
- And more...

# Maximizing Your Benefits

- Utilize network providers to limit your out-of-pocket expenses
- Use generic medications when possible
- Select Appropriate Care

			DOCTOR'S OFFICE	URGENT CARE CENTER	EMERGENCY ROOM
<b>HOME CARE</b>	<b>TELEMEDICINE</b>	<b>RETAIL CLINIC</b>			
Minor health issues are often easy to take care of at home.	This is a low cost option available when traveling or in the convenience of your home. Available 24/7	These clinics are usually found in retail stores, supermarkets, and drugstores.	Less costly than urgent or emergency room care. Primary Care doctor manages care.	Urgent Care is a bridge between your doctor and the emergency room.	When you think you're having an emergency, go to the ER
	\$	\$	\$\$	\$\$\$	\$\$\$\$



**Its easy** to set up your account

1. Visit **teladoc.com**
2. Click “set up account”
3. Provide required info

# Requesting a consultation

When can you request a consultation?  
**Anytime. Anywhere.**

- 1 Log into your account at [www.Teladoc.com](http://www.Teladoc.com)
- 2 Click Request a consult
- 3 Select the type of consultation you want
- 4 Provide a little information

The image shows two screenshots of the Teladoc website. The top screenshot is the homepage, featuring a navigation bar with 'Home', 'News', 'Blog', and 'Client login'. A search bar is in the top right. Below the navigation is a banner for '24/7 access to U.S. board-certified doctors & pediatricians' with a 'Learn more' button. On the right, there is a 'Login / Set Up Account' panel with fields for 'Talk to a doctor', 'USERNAME', and 'PASSWORD', along with 'Log into Teladoc' and 'Set up account' buttons. A blue arrow points from the banner to the login panel. The bottom screenshot shows the user's account page after logging in. The navigation bar includes 'Welcome, Jane Smith', 'HOME', 'LOGOUT', 'FAQ', and 'CONTACT US'. Below the navigation are tabs for 'Overview', 'My Medical History', 'My Family', 'My Account Information', and 'My Message Center', with a 'Request a Consult' button. A 'Quick Links' section contains 'Request a Consult', 'View Invoices', and 'Print ID Card'. The 'My Message Center' shows '0 New Message(s) / Response(s)'. The main content area contains a form for 'Request a Consult' with fields for 'Phone Number', 'Date of Birth', 'Do you have a username?' (radio buttons for 'Yes, I know my username' and 'No, I don't know my username'), 'What is your username?' (text field), and 'Username' (text field). There are 'CANCEL' and 'CONTINUE' buttons. A help link 'Where can I find my username?' is also present.

The doctor will call back within one hour or the consult is free. Median response time is 8 minutes

# Effective resolution to a wide range of conditions

## Top diagnoses

- Sinus problems
- Urinary tract infection
- Pink eye
- Bronchitis
- Upper respiratory infection
- Nasal congestion
- Allergies
- Flu
- Cough
- Ear infection



## Prescriptions as needed

- Best practices in prescription management
- Appropriate prescribing following CDC guidelines
- No controlled substances, psychiatric or lifestyle drugs
- 98% generic prescribing rate
- Member convenience through e-prescribing

# Working Spouse Provision

- If your spouse is employed elsewhere and can purchase group health coverage through their employer, they are not eligible to sign-up for the health plan at Middlebury Community Schools.
- Satisfactory documentation must be provided to MCS of unavailability of other coverage.
- If your spouse is not eligible to be covered under MCS plan, and later loses access to coverage through their own employer, they may be eligible for special enrollment to enroll in the MCS plan.

# Dental Plan – Sun Life

Benefits	In-Network	Out-of-Network
Annual Deductible (Ind/Fam)	\$50/\$150	
Type I (oral exams, cleanings, x-rays)	100%	100%
Type II (simple extractions, endodontics)	80%	80%
Type III (crowns, dentures, fixed bridges)	50%	50%
Type IV (ortho)	50%	50%
Annual Maximum (I,II,III)	\$1,000 per person	
Lifetime Maximum (IV)	\$1,000 per child under age 19	

Sun Life offers an Annual Maximum Rollover Program that allows each person to carryover a portion of unused benefits when claims are below the threshold during a calendar year. Certain criteria/limitations apply, see plan document for full details.



# Long-Term Disability – National Insurance Services

## Elimination Period:

- 60 days or accumulated sick leave (*greater of*)

## Benefit:

- 50% of monthly earnings
- Maximum monthly benefit = \$3,750
- Minimum monthly benefit = \$50

## Duration:

- Age 65 or 70 (in compliance with federal laws)

# Life Insurance - Dearborn

## **Basic Term Life Insurance**

- \$50,000

## **Accidental Death & Dismemberment**

- \$50,000

*If you are disabled and unable to work, your life benefit can be continued*

# Section 125 – Flexible Spending Account

Allocate pre-tax contributions from your income, for payment of ...

- Medical/dental/vision unreimbursed expenses
- Dependent care expenses

# Section 125 – Health Care

- Limited to \$2,600 per year
- A participant may rollover up to \$500 of unused amounts in the Health Care FSA
- Examples of eligible medical reimbursement expenses would be:
  - ✓ Medical deductibles
  - ✓ Medical co-insurance
  - ✓ Vision Care
  - ✓ Dental deductibles & coinsurance

## Section 125 – Dependent Care

- Allocate amounts for payment of dependent care expenses
- Limited to \$5,000 per year per couple filing jointly; \$2,500 if single or married filing separately
- Must provide paid receipts from child care provider for reimbursement

# Your Horton Team

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Questions?

