Today’s Agenda

• Review Benefit Options
  – Medical & Prescription Drugs
  – 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
    • Goshen Hospital – Goshen
    • Elkhart General Hospital – Elkhart
    • Memorial Hospital – S. Bend
    • Lutheran Hospital – Ft. Wayne
    • Orthopaedic 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
<table>
<thead>
<tr>
<th>Benefits</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible (Ind/Fam)</td>
<td>$1,500/$3,000</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20%</td>
<td>30%</td>
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<tr>
<td>Annual Out-of-Pocket (Ind/Fam)</td>
<td>$3,000/$6,000</td>
<td>$6,000/$12,000</td>
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<tr>
<td>Office Visit</td>
<td>$30 Copay</td>
<td>30%, After Deductible</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$60 Copay</td>
<td>30%, After Deductible</td>
</tr>
<tr>
<td>Teladoc Visit</td>
<td>$15 Copay</td>
<td>NA</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No Cost Share</td>
<td>30%, After Deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$40 Copay</td>
<td>30%, After Deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$200, 20% after Copay, Deductible Applies</td>
<td>$200, 20% after Copay, Deductible Applies</td>
</tr>
<tr>
<td>In/Out Patient Hospital</td>
<td>20%, After Deductible</td>
<td>30%, After Deductible</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>20%, After Deductible</td>
<td>20%, After Deductible</td>
</tr>
</tbody>
</table>
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.
- Akeso is the name of our Medical Concierge Service
  - Provides quality and cost information on a variety of \textit{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 \textit{non-emergency} medical service or procedure, you must contact Akeso and they will provide you with cost and quality information.
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**
• $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
Employees and their dependents who are covered under the MCS medical plan have access to a No-Cost Medical Clinic

- 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.
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

<table>
<thead>
<tr>
<th></th>
<th>Retail Clinic</th>
<th>Doctor’s Office</th>
<th>Urgent Care Center</th>
<th>Emergency Room</th>
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<tbody>
<tr>
<td><strong>Home Care</strong></td>
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<tr>
<td>Minor health issues are often easy to take care of at home.</td>
<td>This is a low cost option available when traveling or in the convenience of your home. Available 24/7</td>
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<td>When you think you’re having an emergency, go to the ER</td>
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<tr>
<td><strong>Telemedicine</strong></td>
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<td>These clinics are usually found in retail stores, supermarkets, and drugstores.</td>
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<td><strong>Costs</strong></td>
<td>$</td>
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It's 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
2. Click Request a consult
3. Select the type of consultation you want
4. Provide a little information

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

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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.
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)
Basic Term Life Insurance
• $10,000

Accidental Death & Dismemberment
• $10,000

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

Tom Housand -
Benefits Advisor – 574-334-5593

Ryan Carlson -
Client Executive – 574-334-5516

Heather Hurley -
Client Manager – 574-334-5513

Chris Teske -
Asst. Client Manager – 574-334-5519

Joyce Baughman -
Client Specialist-Benefits Marketing – 574-334-5579
Questions?