

# IMPORTANT ENROLLMENT INFORMATION

## ESC Region 20 Benefits Cooperative



### Benefit Updates

#### Benefit Plan Year 9/1/2013 to 8/31/2014

- ☒ Benefit elections will become effective 9/1/2013 (elections requiring evidence of insurability, such as life Insurance, may have a later effective date, if approved).
- ☒ Cigna is the **NEW** carrier for Voluntary Term Life/AD&D for the Education Service Center Region 20 Benefits Cooperative. Guarantee Issue is available for ALL employees for the new plan year, as long as coverage is elected within the open enrollment period, with no questions asked.
- ☒ Cigna is the **NEW** carrier for Dental. There are Low and High PPO options and a DHMO plan available.
- ☒ Cigna is the **NEW** carrier for Short Term and Long Term Disability. There are 14 and 30 day elimination periods available for Short Term Disability and 90 and 180 day elimination periods available for Long Term Disability.
- ☒ If you currently participate in Health Care or Dependent Care FSA's, you **MUST** re-elect a new contribution amount every year to continue to participate. If you do not login, your participation will automatically be waived in the FSA plans effective 9/1/2013. **KEEP YOUR CARD!** Your card will remain the same and will be reloaded with your election amount at the start of the new plan year.

**IMPORTANT NOTICE:** Mandated federal regulations require all dependent socials for any elections made for medical, dental, and/or vision. If you are electing Identity Theft protection from ID Watchdog, please make sure you have an active email address listed in our system, as well as any socials for dependents you are covering under the plan.

**Your enrollment window is from 05/16/2013—05/31/2013.** This time will be when you can log in and make changes to your benefit elections including updating your profile information i.e. home address, email, dependent information, etc.

Enrollment assistance is available for those self-enrolling by calling Financial Benefit Services at (866) 914 - 5202 to speak to a representative between 8:00 am—5:00 pm.

**Enrollers will be available to assist you on May 28, 2013.**

### Online Enrollment

#### www.esc20.com

To log in please visit [www.esc20bc.net](http://www.esc20bc.net) and select your school from the drop-down menu. Click **Login**.

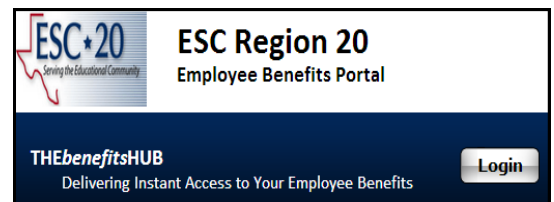
Another window will open, prompting you to log in.

**Username:** First 6 letters of your last name, your first initial followed by the last 4 digits of your Social Security number.

**Password:** Full last name followed by the last 4 digits of your Social Security number (no spaces).

Example: Kathleen Robertson

Username: robertk1234      Password: robertson1234



# IMPORTANT BENEFIT INFORMATION

## ESC Region 20 Benefits Cooperative

This is an overview of available benefits. You can access all benefit plan information and rates on the ESC20-BC benefits website at [www.esc20bc.net](http://www.esc20bc.net).

**Effective 9/1/2013**



- > **NEW! Dental Insurance by CIGNA:** Three plans are offered through the ESC-20 Benefits Cooperative: High Option PPO, Low Option PPO, and DHMO.
  - High Option PPO** - This plan has a \$50 deductible for individuals and a \$150 deductible for families. Class I expenses are covered 100%, Class II services are covered 80%, and Class III and Orthodontia (to age 19) are covered 50%.
  - Low Option PPO** - This plan has a \$50 deductible for individuals and a \$150 deductible for families. Class I expenses are covered 100%, Class II services are covered 80%, and Class III are covered 50%.
  - DHMO** - This plan requires the selection of a primary care dentist. No benefits are payable if you visit a dentist that is not your primary care dentist or one that is out-of-network. This plan offers benefits through a network of dentists and charges co-pays for services.
- > **Vision Insurance by Superior Vision:** Members pay a co-pay for in-network benefits. A member must file for allowable reimbursement with Superior Vision for Out-of-network vision services. The in-network exam co-pay is \$10.00 and the Materials co-pay is \$25.00. Exams and lenses (within plan allowance) are covered in-network with a co-pay, once every 12 months. Frames in-network are paid up to \$125 every 24 months.
- > **NEW! Short Term Disability by Cigna:** There are 14 and 30 day elimination period options. Coverage can be selected up to 60% of weekly earnings to a maximum of \$1,385 per week. **All new or increases in coverage are subject to pre-existing condition exclusions.**
- > **NEW! Long Term Disability by Cigna:** Designed to provide a monthly income to an individual that is disabled due to an accident or illness. There are 90 and 180 day elimination periods available. Coverage can be selected up to 60% of your monthly income up to \$6,000 per month. **All new or increases in coverage are subject to pre-existing condition exclusions.**
- > **Cancer Insurance by American Public Life:** Cancer insurance is designed to be a supplement and pays for many costs not covered by your medical insurance. There are 4 plan options. All plans reimburse up to \$50 per calendar year for Diagnostic Testing. There is an optional Intensive Care Rider available. **All new or increases in coverage are subject to a 12-month pre-existing condition exclusion.**
- > **Accident Supplemental Benefits by APL:** Plan pays benefit amounts for covered medical expenses as a result of an accident, directly to you! Coverage is available for ages 18-64 and is portable, you can choose to keep your benefit even if you leave the district or retire.
- > **MEDLink Insurance by APL:** This supplemental coverage helps offset out-of-pocket costs you experience due to deductible and coinsurance of your employer's medical plan. The available plan options are based on enrollment in your employer's medical plans.
- > **NEW! Basic & Voluntary Life with AD&D Insurance by Cigna:** Voluntary term life insurance is available to ALL employees on a Guarantee Issue basis, this year only. This means that employees may enroll up to the lesser of 7 times salary or \$200,000 without having to provide medical history. Coverage for spouses can be up to 100% of the employee election, guarantee issue up to \$50,000. There is a flat \$10,000 amount available for children.
- > **Identity Theft Protection by IDWatchdog:** Provides monthly reporting alerts to you and full resolution services are included should your identity ever be compromised while utilizing ID Watchdog's services. ID Watchdog Identity specialists will work on your behalf to resolve issues.
- > **Healthcare & Dependent Care FSA by National Benefit Services:** Tax-sheltered flexible spending accounts allow an individual to set aside dollars to pay for future health care and dependent care expenses. Eligible expenses must be incurred within the plan year and **contributions are use it or lose it**. The healthcare reimbursement maximum is \$2,500/plan year. The dependent care reimbursement maximum is \$5,000 if filing married or \$2,500 if filing single per plan year.  
**It's Important to Save Your Receipts! The IRS requires the Flex Card only be used for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. Yet, there are instances when you'll receive a letter asking you to furnish an itemized receipt to verify the expense.**

*This is only an outline of benefits. If the terms of this benefit summary differ from your policy, the policy will govern.*