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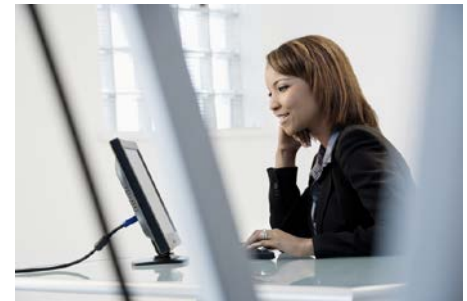
# North Boone CUSD #200

Employee Benefits Presentation - August 2014

PRESENTED BY: TRACY LUETHJE, ACCOUNT MANAGER

# Agenda

- Legislative Updates
- Review Benefit Plan Options
- Open Enrollment Period



# Legislative Update – Affordable Care Act

The Affordable Care Act will expand health insurance coverage to an estimated 29 million Americans

- Someone has to pay the tab
- Effective January 1, 2014 – approximately 3.25% of your monthly medical insurance premiums are a result of ACA fees



# Legislative Update – ACA Essential Benefits

## **Did you Know?**

There are 10 categories of benefits considered essential to good health which must be covered by group insurance plans – some of these include:

- Emergency Services
- Mental Health/Substance Abuse Services
- Preventive and Wellness Services
- Chronic Disease Management
- Pediatric Services, Maternity and Newborn Care

# PPO Medical Plan

## Calendar Year Deductible

- In-Network
  - \$500 Single
  - \$1,500 Family
- Out-of-Network
  - \$1,000 Single
  - \$3,000 Family



# PPO Medical Plan Benefits

- Coinsurance 80%/60%
- Calendar Year Out of Pocket Maximum
  - Including Deductible
    - In-Network
      - Single - \$2,500
      - Family - \$7,500
    - Out of Network
      - Single - \$5,000
      - Family - \$15,000

# PPO Medical Plan Benefits

- Office Visit Copays
  - \$30 Primary Care Doctor
    - Pediatrician
    - OB/Gyn
    - Family Practice
    - Internal Medicine
  - \$50 Specialist
  - Preventive Care = 100% in-network



# PPO Medical Plan Benefits

- RX Copayments
  - Generic - \$15
  - Formulary Brand - \$30
  - Non-Formulary Brand - \$50
  - Mail Order
    - 2 Copayments for 90 day supply



# Blue Access for Members

Find what you need at Blue Access for Members!

- My coverage – review benefit details
- Claims Center – view, save and print EOB's
- My Health – information on health and wellness
- Doctors and Hospitals – medical provider finder



# Dental Plan – Delta Dental of IL

## PPO Plan – In-Network Benefits

- Deductible \$50/\$150
- \$1,200 Annual Maximum
- Preventive Services – 100%
  - Deductible Waived
- Basic Services – 80% after deductible
- Major Services – 50% after deductible



# Dental Plan – Delta Dental of IL

## Orthodontia Benefits

- Orthodontia – 50%
  - 1 year waiting period
  - Covered Children to Age 19
  - \$1,000 lifetime maximum



# Vision Plan – Delta Vision

## In-Network Benefits

- Exam - \$0 copay
- Lenses - \$0 copay every 12 months
- Frames - \$130 allowance every 24 months
- Contact Lenses – Elective
  - \$100 Allowance every 12 months



# Life and AD&D Benefit

- Group Life and AD&D Benefit - \$25,000
- Review Beneficiary Designations



# Benefits Open Enrollment

- Changes can be made at Open Enrollment
  - Open Enrollment = June for July 1 effective date
- During the year, certain events allow you to make changes to your benefits
  - Contact District Office within 31 days of a qualifying event to make changes to your benefit plans

# Newborn Dependents

## Important Reminders!

- Newborn Dependents must be added to your health insurance within 31 days of birth
- Dependent children must be added to Dental Coverage during the annual Open Enrollment Period.
  - Children should be added as they approach their 3<sup>rd</sup> birthday



# Contact Information

## Gallagher Benefit Services

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# Questions?

