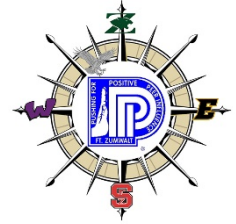


Fort Zumwalt School District RETIREE / COBRA PARTICIPANT NEWSLETTER



July 2022

OVERVIEW FOR 2022-23 PLAN YEAR

I hope this letter finds you and yours well! Please know that the Benefits Department is here for our Retirees and COBRA participants via phone or email. Please feel free to email myself, Eileen Bresnahan, or Tina Lewis and we'll get back to you as soon as possible. Believe it or not, there are over 900 Retirees we take care of so we appreciate your patience.

Medical: Fort Zumwalt will not make any changes to our medical insurance coverage, however, after a 5-year hold on premiums, there will be an increase for the 22-23 plan year. New premiums are listed in the medical section below. ZumCare continues to be a great option for routine or minor medical care for retirees and COBRA participants; Sue Iffrig (Nurse Practitioner) and Dr. Brown-Foote continue to help serve our staff. **Please keep your current medical ID card.**

The Federal mandated Summary of Benefits and Coverage (SBC) is located on the web at www.fz.k12.mo.us. Click on Menu (at the top) and under Departments click on Benefits. Our Summary of Benefits is now a quick link button right on the page.

Dental: Our coverage and benefit costs through United Concordia will also remain the same for this plan year. **You will keep your current dental ID card.**

Vision: No changes will be made to our coverage or premiums. While VBA doesn't require an ID card, they now have a printable version online if you would like to have one. You'll need to be logged in on their website to do so.

Please contact the Benefits Department at least one (1) month before you turn 65. You must enroll in Medicare A and B. Members paying for the supplement plan will be notified in November for the new 2023 rates and any changes made. If you do not enroll in Medicare when first eligible, Medicare may apply a penalty to your premium costs over the rest of your life.

****All Open Enrollment Change Forms are due by August 25, 2022****

Any changes made will go into effect October 1, 2022 and the deducted premiums will be updated automatically to reflect the new rates. To add or drop coverage for yourself or your dependents, please contact the Benefits Department and we will mail (or email) the requested forms to you.

Since our contact with you is mostly through the mail, you need to be sure to get all forms **postmarked or emailed by August 25th**. Due to the number of retirees and COBRA members Fort Zumwalt has, the Benefits Department will need additional time to process all changes.

If you wish to keep your medical, dental, and vision benefits exactly like they are today, then there is no action necessary on your part.

Zumwalt requires Retirees/COBRA participants to follow the same guidelines as active members; therefore, changes can only be made within the plan year for a family status change (birth, death, adoption, marriage, divorce, or involuntary loss of coverage). You must notify the Benefits office within 30 days of the qualifying event to add or drop members. Please contact us BEFORE you make changes from our plan(s) to determine eligibility.

Aetna – Choice POS II Plan

The deductible for in-network services will remain at \$1,500/individual for the October 1st – September 30th plan year with co-insurance remaining at 0%. Remember, co-pays do not count towards the deductible and are paid all throughout the plan year. After you have satisfied the deductible, the plan will pay in full for in-network services covered. The maximum out-of-pocket will remain the same (\$6,000), which the deductible, office visit copays, and pharmacy costs count towards this larger limit. Should you satisfy the out-of-pocket amount in the plan year, you will no longer be responsible for copays until our plan resets the following October 1.

In-network pharmacies include: CVS (has two 24-hour pharmacies), Costco, Sams, Dierbergs, Schnucks, Target, and Walmart to fill your prescriptions. Our pharmacy coverage will remain a “5 Tier Drug Plan.” Tiers 1, 2, and 3 are at \$10, \$30, and \$55 copays respectfully, while Tier 4, is at 30% of the drug cost and Tier 5 is at 30% of the drug cost. You can look up your prescriptions by creating your own login with Aetna.

Reminder – Prudent Rx – a Tier 4 and Tier 5 Specialty Medicine program will ELIMINATE your copay! Employees will be contacted directly by Prudent Rx to enroll in this program which provides \$0 co-pays for specialty medications! There is no cost to enroll.

Our ‘Maintenance Choice’ program will continue as well. This requires employees to fill Tier 1 prescriptions at CVS unless you opt-out by calling the number provided in Aetna’s communication to you. Aetna will contact you directly if this pertains to you.

<u>Rates for 2022-23:</u>	<u>Monthly Total</u>	<u>Cost Breakdown</u>
Member	\$730.00	
Member + Spouse	\$1,634.00	\$904.00 Spouse
Member + Child or Children	\$1,440.00	\$710.00 Child(ren)
Member + Family	\$2,134.00	\$1,404.00 Family

You can find the federal mandated Summary of Benefits & Coverage on our District website at www.fz.k12.mo.us under Menu > Departments > Benefits.

In-Network Benefit Reminders:

- o \$1,500 Individual deductible / \$4,500 Family deductible
- o \$25 Primary Care office co-pay – remember though, ZumCare is FREE
- o \$40 Specialist office co-pay
- o \$75 Urgent Care co-pays
- o \$250 Emergency room co-pay
- o Co-insurance remains at 0% when in-network
- o Maximum out of pocket limit: \$6,000 (individual) / \$12,000 (family)
- o Includes the deductible, all office copays, and all pharmacy copays for the plan year
- o Physical Therapy Visits: Covered 100% after the deductible has been met
- o Chiropractor: maximum of 30 manipulation visits per plan year with a \$20 co-pay each visit

ZumCare

ZumCare continues to be a great option for care, especially with our own full time doctor, Dr. Brown-Foote! Services include: routine well exams, vaccinations, flu shots, preventative and diagnostic lab work, x-rays, treatment for acute illnesses (i.e. ear/sinus infections) or minor injuries. Using the clinic will eliminate your out of pocket costs for any service they can provide. Remember, any dependents carried on our Aetna medical plan can also use the clinic as well as any of our Retirees/COBRA members (pre-Medicare) that are still on our Aetna medical plan. Be sure to call ZumCare to set up any appointments: 636-978-1610 ~ Monday – Friday (8hrs.) and Saturday (4hrs.)

United Concordia Dental – Elite Plus Network

Our plan continues to provide the “Preventive Incentive.” This incentive excludes the charges for Class 1 Diagnostic and Preventive services (cleanings, exams, x-rays, etc.) from our \$1,000 annual benefit, which allows more benefit dollars for Basic and Major services. The Preventative Incentive adds approximately \$200-\$300 value to our coverage.

The following benefits are included with our PPO plan:

- ✓ \$1,000 maximum benefit allowance per plan year
- ✓ Diagnostic and Preventative – paid at 100% in-network
- ✓ Basic services – paid at 80% in-network*
- ✓ Major services – paid at 60% in-network*
- ✓ Annual Deductible - \$25 per person (max. \$75)
- ✓ Orthodontic Coverage – Children only (up to age 19); lifetime maximum \$1,500

*Dental insurance will pay the set percentages (80% or 60%) up to the yearly maximum of \$1,000. Once you have utilized the \$1,000 benefit you will be responsible for the negotiated costs for the remainder of the plan year. For the best benefit allowance, always use an in-network provider. The discounts you receive for services from a participating provider stretch your \$1,000 benefit a long way.

<u>Rates for 2021-22:</u>	<u>Monthly Rates</u>	
Member	\$35.68	
Member + 1 dependent	\$74.88	(\$39.20 for 1 dependent)
Member + 2 or more dependents	\$115.78	(\$80.10 for +2 or more dependents)

Vision Benefits of America

The benefit premium costs will remain the same this year and we will maintain the exceptional value for the vision plan too. There is no co-pay to have an annual eye exam so be sure to always use in-network providers to receive your truly free eye exam. You can find an in-network provider and check your eligibility for services online through VBA's website: www.vbaplans.com

<u>Benefit Premiums:</u>	<u>Monthly Rates</u>	
Member	\$7.58	
Member and Family	\$24.02	(\$16.44 for Family)

Benefits include:

- | | |
|--|--|
| ✓ Eye exam & lenses every 12 months | ✓ Scratch resistant coating |
| ✓ Progressive (no-line) multi-focal lenses | ✓ Solid and gradient lens tints |
| ✓ \$50 Wholesale frame options | ✓ Polycarbonate lens material or Trivex lens |
| ✓ Frames every 24 months | ✓ UV protective coating |

Note: Polarized lenses, Transition lenses, and the Anti-Glare Coating are NOT covered and will need to be paid for by the member.

In lieu of glasses and frames, the member may choose the contact lens allowance of \$160 to purchase their contact material. As always, the contact lens fitting fee will be a separate charge you are responsible for paying. Providers are allowed to charge different amounts for this fitting fee so it can vary from doctor to doctor. Remember, each year you can only use the VBA benefit for one or the other (glasses or contacts). You cannot choose both benefits in the same year.

Anthem Medicare Supplement Plans

Fort Zumwalt offers Medicare Supplement Plans provided by Anthem. Our supplemental plan for the doctor and hospital services is Plan G and Plan D for prescription costs. The current premium is \$511.34 per month until renewal on January 1, 2023. Once the new rates are established, currently enrolled members will be notified in November.

If you are interested in staying with Fort Zumwalt for medical insurance, please contact me at least 30 days prior to the beginning of your Medicare coverage to discuss your Medicare supplemental coverage options. You will need to enroll in both Medicare A and B. Medicare becomes primary on the first of the month in which you turn 65 and our Plan G becomes secondary. The Plan D will be your prescription coverage with co-pays of \$15/\$30/\$45. There is no “donut hole” (the portion that requires the member to pay 100% of the prescription drug cost until the catastrophic amount is reached) and the plan travels with the member in the event they move outside the state of Missouri.

New Retiree Info - “I’m a new retiree, what do I need to do?”

1. If you want to make any changes to the coverage you elected earlier this summer, you will need to request an Open Enrollment Change Form and return it to the Benefits Department by August 25th.
2. For Sick Leave payout, don’t forget to provide a copy of your “Congratulations on your Retirement” letter to the Payroll Department. This letter arrives a few days prior to your first pension check. *Please be sure that your letter includes “we look forward to serving you in retirement...” about two paragraphs down.*
3. Should you be interested in substituting after your initial 26 week waiting period, be sure to contact Melissa Swaringim via email melissaswaringim@fz.k12.mo.us or by phone 636-474-8357.

All open enrollment forms are available via emailed or mailed upon request.

Who to Contact:

Eileen Bresnahan
Benefits Coordinator
636-474-8506

ebresnahan@fz.k12.mo.us

Tina Lewis
Benefits Secretary
636-474-8361

tlewis@fz.k12.mo.us

Website: www.fz.k12.mo.us

Address: Fort Zumwalt School District, 555 E. Terra Lane, O’Fallon, MO 63366