



West Chester Area School District

Administrators

2019 – 2020 Benefits Highlights



# Welcome to Your Benefits Enrollment

West Chester Area School District provides a range of extensive benefits so you can select the coverage that best meets the needs of you and your family. This guide includes an overview of the benefits and your initial enrollment process. Below outlines the benefits available to you and your family as an employee of the District:

- Medical & Prescription Drug Insurance
- Dental Insurance
- Vision Insurance
- Health Savings Account (HSA)
- Flexible Spending Account (FSA) & Dependent Care Account
- Long-Term Disability
- Life and Accidental Death & Dismemberment Insurance
- Employee Assistance Program (EAP)
- Voluntary Critical Illness & Accident Insurance

The below chart outlines the waiting period for New Hires for each benefit:

|                            |                                           |
|----------------------------|-------------------------------------------|
| <b>Medical</b>             | First of the Month following Date of Hire |
| <b>Prescription Drug</b>   | First of the Month following Date of Hire |
| <b>Dental</b>              | First of the Month following Date of Hire |
| <b>Vision</b>              | First of the Month following Date of Hire |
| <b>Life &amp; AD&amp;D</b> | First of the Month following Date of Hire |
| <b>Disability</b>          | First of the Month following Date of Hire |

You have 30 days from your date of hire in which to enroll in benefits through the BenefitSolver web page, [www.benefitsolver.com](http://www.benefitsolver.com). It is the employee's responsibility to ensure they have completed their enrollment within the 30-day window. Failure to complete enrollment will result in having to wait until the next Open Enrollment period (May of each year) for benefits effective July 1st.



# Dependent Eligibility

As a West Chester Area School District employee, you and your family are eligible for benefits.

## Eligible Dependents

Under the district's health care benefits program, eligible dependents include:

- Your legal spouse
- Dependent children until the end of the month in which they turn age 26



*Dependent children include stepchildren, legally adopted children, children placed for adoption or any child whose coverage is the Employee's responsibility under the terms of a qualified release or court order.*

Proof of Eligibility is required to enroll a dependent in health benefits. Documentation must be submitted to HR within 30 days of enrollment.

| Dependent              | Required Documentation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Legal Spouse</b>    | A copy of the marriage certificate that has been properly recorded with the County and/or State (a church ceremony document will not be acceptable if it does not meet these requirements plus a copy of a 'joint document' dated in the past 90 days). (Note: joint document is not required for adding a spouse resulting from a recent marriage). Examples of acceptable Joint Documents are a utility bill, mortgage/lease statement, auto insurance statement, property tax statement, or the most recent year 1040 Federal tax form, first page, financial info blacked out. |
| <b>Dependent Child</b> | A birth certificate or court document that establishes the relationship between employee and dependent.                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

*\*Employees are required to dis-enroll a dependent who becomes ineligible, within 30 days of the life event.*

# Medical Benefits



All of the Medical Plans offered are through Independence Blue Cross and are Personal Choice PPO Plans. The plans provide national coverage and do not require referrals.

You will have the opportunity to select one of the following plans:

- Personal Choice PPO HDHP HD1-HC1 \*paired with a Health Savings Account (HSA)\*
- Personal Choice PPO 320
- Personal Choice PPO 20/30/70
- Personal Choice PPO 10/20/70
- Personal Choice PPO 7

## Medical Benefit Overview

|                                   | HDHP HD1 HC1*                    | PC 320                                     | PC 20/30/70                           | PC 10/20/70                          | PC 7                               |
|-----------------------------------|----------------------------------|--------------------------------------------|---------------------------------------|--------------------------------------|------------------------------------|
|                                   | In Network                       | In Network                                 | In Network                            | In Network                           | In Network                         |
| Referrals Required                | No                               | No                                         | No                                    | No                                   | No                                 |
| Deductible<br>(Individual/Family) | \$1500/\$3000                    | \$300/\$600                                | \$0/\$0                               | \$0/\$0                              | \$0/\$0                            |
| Coinsurance                       | 100%                             | 90%                                        | 100%                                  | 100%                                 | 100%                               |
| Primary Care<br>Physician         | 100% covered<br>after deductible | \$20 copay,<br>no deductible               | \$20 copay                            | \$10 copay                           | \$5 copay                          |
| Specialist<br>Office Visit        | 100% covered<br>after deductible | \$20 copay,<br>no deductible               | \$30 copay                            | \$20 copay                           | \$5 copay                          |
| Emergency Room                    | 100% covered<br>after deductible | \$40 copay, no ded<br>(waived if admitted) | \$40 copay<br>(waived if admitted)    | \$40 copay<br>(waived if admitted)   | \$25 copay<br>(waived if admitted) |
| Preventive Care                   | 100% covered<br>no deductible    | 100% covered<br>no deductible              | 100% covered                          | 100% covered                         | 100% covered                       |
| Inpatient Hospital                | 100% covered<br>after deductible | 90% covered<br>after deductible            | \$150/day (max of 5<br>copays/admiss) | \$75/day (max of 5<br>copays/admiss) | 100% covered                       |
| Outpatient Surgery                | 100% covered<br>after deductible | 90% covered<br>after deductible            | \$150 copay                           | \$75 copay                           | 100% covered                       |

*The above benefit grid provides a brief comparison of the in-network benefits. For further details, please refer to the plan summaries which can be found on the West Chester Area School District Homepage at [www.wcasd.net](http://www.wcasd.net) under the Benefits Section.*

# Prescription Drug Program

The prescription drug program is administered by CVS/Caremark. Benefits are available for a 30-day supply of a covered drug and a 90-day supply of maintenance medications\*



|                                                 | Prescriptions from an<br>In Network Retail Pharmacy | Prescriptions through CVS/<br>Caremark Mail Service or<br>CVS Retail Pharmacy |
|-------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------|
|                                                 | <i>Up to a 30-Day Supply</i>                        | <i>Up to a 90-Day Supply</i>                                                  |
| <b>Covered Generic Medications</b>              | \$10                                                | \$20                                                                          |
| <b>Covered Brand-Name Formulary Medications</b> | \$20                                                | \$40                                                                          |
| <b>Non - Formulary Brand-Name Medications</b>   | \$20                                                | \$40                                                                          |
| <b>Specialty Brand-Name Medications</b>         | \$100                                               | N/A                                                                           |

## Maintenance Medications

\*Maintenance medications are prescription drugs that treat ongoing conditions like high blood pressure, high cholesterol and asthma. Through the Maintenance Choice Program, you have an affordable way of obtaining maintenance medications. You can receive up to two fills of maintenance medications at any in network pharmacy. After the two fills, you can choose to receive your long-term prescriptions at a CVS Retail pharmacy or from the CVS/Caremark Mail Service Pharmacy for the same low copay. In both scenarios, you will pay 2 copayments for a 90 day supply of medication.

*Please note that not all medications are covered. You must utilize the CVS Caremark Performance Drug List. This list is subject to change. In addition, your medication may require an authorization or be subject to quantity limits. In some cases, step therapy may apply where you are required to try a lower costing (usually generic) medication before taking the more expensive (usually non formulary) medication.*



# Spending Accounts



Health care accounts are a great tool to make the most of your health care dollars. Use your account to pay for eligible health care expenses (including deductibles, co-insurance and co-pays) on a before-tax basis.

|                                                           | Health Savings Account (HSA)                                                                                                                                                                                                                                                                                                                                                | Healthcare Flexible Spending Account (FSA)                                                                                                                           |
|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Availability</b>                                       | Eligible employees who enroll in the HDHP HC1-HD1<br><i>*See additional eligibility requirements below</i>                                                                                                                                                                                                                                                                  | Eligible employees who enroll in the PPO Medical Plans or waive medical coverage                                                                                     |
| <b>Carryover</b>                                          | Leftover funds roll over to the next year and can be used for future health care expenses.                                                                                                                                                                                                                                                                                  | You will have a 2 ½ month grace period at the end of the plan year in which to utilize any leftover funds. Funds remaining after the grace period will be forfeited. |
| <b>Annual Contribution Limits</b><br>(2019 Calendar Year) | <b>Before-tax contributions:</b> Total contributions — including any District contributions — cannot be more than: <ul style="list-style-type: none"> <li>• \$3,500 for You Only coverage</li> <li>• \$7,000 for You + One, or You + Two or More coverage</li> </ul> <b>Catch-up contributions:</b> If you are 55 or older, you can contribute up to an additional \$1,000. | <b>Before-tax contributions:</b><br>You can contribute up to \$2,700.                                                                                                |
| <b>Savings</b>                                            | HSA contributions are deposited into an interest-bearing account. Once you reach a minimum balance requirement, you have the option of investing your funds in one or more of the mutual fund options                                                                                                                                                                       | No investment or interest earnings available.                                                                                                                        |
| <b>Portability</b>                                        | Your HSA is portable and can be taken with you if you change medical plans, leave the District or retire.                                                                                                                                                                                                                                                                   | Your FSA is not portable.                                                                                                                                            |

*\*In order to be an eligible individual and qualify for an HSA, you must meet the following requirements:*

- You have to be covered by a qualified High Deductible Health Plan (HDHP)
- You must **not** have other medical coverage
- Age 18 or older
- You cannot be enrolled in Medicare
- You cannot be claimed as dependent on someone else's tax return.
- You cannot be enrolled in a regular Flexible Spending Account (only a Limited Purpose FSA)

# Spending Accounts

## Healthcare Flexible Spending Account (FSA)

The Health Care FSA is an easy way to prepare for expenses not covered by your health insurance plan. An FSA allows you to pay for eligible healthcare expenses not covered by your insurance such as co-pays, prescriptions, hearing aids, etc. You may contribute up to \$2,700 annually on a tax-free basis to the FSA. Examples of eligible expenses are as follows:

- Medical and Prescription Drug Expenses
- Prescription Glasses
- Dental Care (Non-Cosmetic)



## Dependent Care Flexible Spending Account (DCA)

The DCA allows you to pay for eligible dependent care (day care for ages 13 and under). The maximum amount a married couple can contribute to the DCA is \$5,000 if filing a joint return and \$2,500 per spouse for separate returns. Eligible dependent care expense may include items such as:

- Before- and after-school care
- Summer day camp
- Elder daycare

|                       |                                                                                                                                                                                                     |                                     |                |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------|
| <b>Grace Period</b>   | An extended period of coverage at the end of every plan year that allows you extra time to incur expenses to use your remaining Flexible Spending Account balance after the close of the plan year. | 2 ½ months after the plan year ends | September 15th |
| <b>Run Out Period</b> | An extended time at the end of the FSA plan year to submit receipts for reimbursement. You can only get reimbursed for claims incurred during the previous FSA plan year.                           | 165 days after the plan year ends   | December 15th  |

For more information concerning eligible expenses, please review IRS Publication 502 & 503 :

<https://www.irs.gov/pub/irs-pdf/p502.pdf>

<https://www.irs.gov/pub/irs-pdf/p503.pdf>

# Dental Benefits



The following is a summary of the services covered under your Dental Program. Participating Delta Dental PPO Dentists must accept the allowance as payment in full for covered services. Payment for covered services performed by a non-participating dentist will be made directly to you based on Delta Dental's maximum contract allowances and not necessarily each dentist's submitted fees.

| Benefits                                                                                                                                                                                              | Delta Dental In Network PPO Dentist |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| <b>Diagnostic &amp; Preventive Services</b><br>Exams, cleanings, x-rays & sealants                                                                                                                    | 100% Covered                        |
| <b>Basic Services</b><br>Fillings, denture repair, injectable antibiotics, bridge recementation & repair, posterior composites, endodontics (root canals), periodontics (gum treatment), oral surgery | 100% Covered                        |
| <b>Major Services</b><br>Crowns, inlays, onlays & cast restorations                                                                                                                                   | 80% Covered                         |
| <b>Prosthodontics</b><br>Bridges & dentures                                                                                                                                                           | 80% Covered                         |
| <b>Orthodontic Benefits</b>                                                                                                                                                                           | 75% Covered                         |
| <b>Deductibles/Maximums</b>                                                                                                                                                                           |                                     |
| <b>Annual Deductible</b> (January 1st—December 31st)                                                                                                                                                  | \$10 per person/<br>\$30 per family |
| <b>Annual Maximum</b> (January 1st—December 31st)                                                                                                                                                     | \$2,500 per person                  |
| <b>Orthodontic Lifetime Maximum</b>                                                                                                                                                                   | \$1,500 per person                  |

*Limitations or waiting periods may apply; some services may be excluded from your plan.*



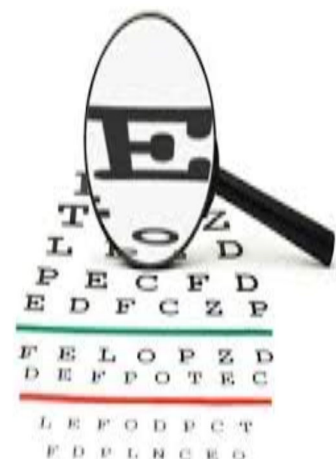
# Vision Benefits

The vision plan is administered through CoreSource. The plan allows you to visit any vision provider as long as the provider is a physician or a professional provider. The annual maximums, etc. outlined below run from January 1st—December 31st.



| <b>CORESOURCE</b><br><i>A Trustmark Company</i><br><small>PERSONAL. FLEXIBLE. TRUSTED.®</small> |                                         |                                                    |
|-------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------|
| <b>Vision Examination</b>                                                                       | Children to age 19<br>Adults            | 1 per year<br>1 every 24 months                    |
| <b>Lenses (Per Pair)</b>                                                                        | Limited to one (1) pair every 24 months | \$200 maximum per person                           |
| <b>Frames</b>                                                                                   | Limited to one (1) pair every 24 months | \$200 maximum per person                           |
| <b>Contacts (Per Pair)</b>                                                                      | Limited to one (1) pair every 24 months | Maximum determined by Criteria (as outlined below) |

|                    |                                                                                                                                                                                                                                                                                                                           |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Criteria I</b>  | <i>\$200 maximum per person; Benefits are provided for one (1) pair as an alternative to glasses when visual acuity cannot be corrected to 20/70 in the better eye with conventional lenses, contacts are required following cataract surgery or contacts are prescribed as treatment of Keratoconus or Anisometropia</i> |
| <b>Criteria II</b> | <i>\$200 maximum per person; Benefits are provided for one (1) pair as an alternative to glasses</i>                                                                                                                                                                                                                      |



# Life, AD&D, Disability & EAP Benefits

## Life and Accidental Death & Dismemberment (AD&D)

Employees receive employer paid Life Insurance in the amount of 3 times your annual salary rounded to the nearest hundred, plus \$15,000.00.

## Long Term Disability

This plan provides income replacement in the event that a disability renders you unable to work for an extended period of time. Eligible employees receive employer paid disability which will cover 60% of your earnings to a monthly maximum of \$6,000 in the event you become disabled. Benefits are payable until you reach age 65 and are paid by the LTD carrier beginning after 30 calendar days or the exhaustion of sick days, whichever is greater.

## Employee Assistance Program (EAP)

The District provides employees with a free Employee Assistance Program through Health Advocate formally HMS (Human Management Services, Inc.). The program offers free counseling and referral services for employees and their dependents. Health Advocate counselors will listen to your concerns, help you identify the source of your problems, and work with you to find practical solutions as quickly as possible.

Health Advocate can help with anything that interferes with your personal or work life such as Stress Management, Marital or Relationship Issues, Parenting, Depression or Anxiety, Grief and Loss, Alcohol & Other Drug Problems, Child or Elder Care, or Financial Concerns.

# Voluntary Benefits



The district provides employees with the opportunity to elect Critical Illness and Accident insurance. These voluntary benefits are in addition to the medical benefits. The benefits are 100% employee paid and paid through payroll deductions.

## Accident Insurance

The accident insurance plan provides benefits to help cover the costs associated with unexpected bills. You don't budget for accidents if you're like most people. When a Covered Accident occurs, the last things on your mind are the charges that may be accumulating while you are at the emergency room, including:

- Ambulance Ride
- Emergency Room
- Wheelchairs & Crutches
- Surgery & Anesthesia
- Bandages, Stitches & Casts

## Critical Illness Insurance

The Critical Illness benefit helps pay for costs associated with the diagnosis and treatment of certain illnesses such as:

- Cancer
- Heart Disease
- Stroke
- Renal Failure

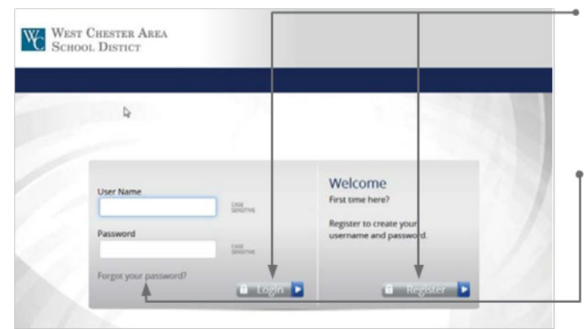
*\*Certain levels of coverage may be subject to underwriting guidelines to determine eligibility.*



# Enrolling in Benefits

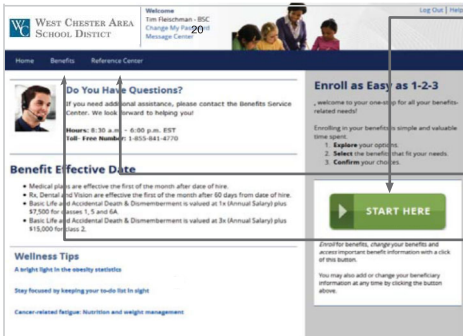
## Step 1: Register

Visit [www.benefitsolver.com](http://www.benefitsolver.com) and click on 'Register' to set up your user name, password and security questions. Our 'Company Key' is **westchester** (note: it's case sensitive).



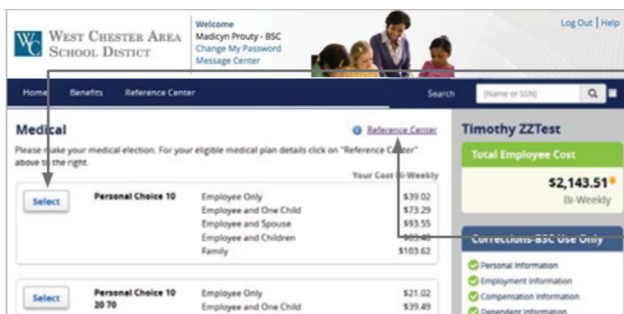
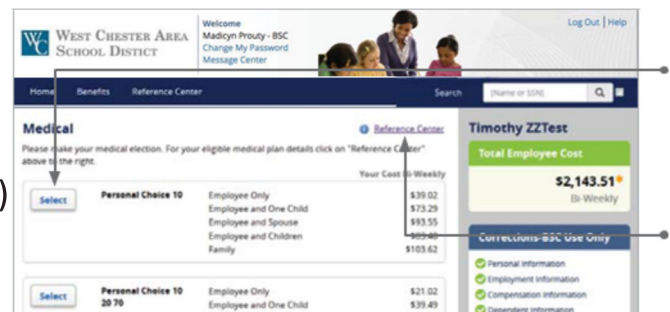
## Step 2: Begin Enrollment

Click 'Start Here' and follow the instructions to enroll in your benefits or waive coverage. You must make your elections by the deadline under the 'Start Here' button.



## Step 3: Make your elections

Review your options as you walk through the enrollment process. Click 'Select' on the plan(s) you choose. Track your choices along the enrollment bar which updates with your total cost.

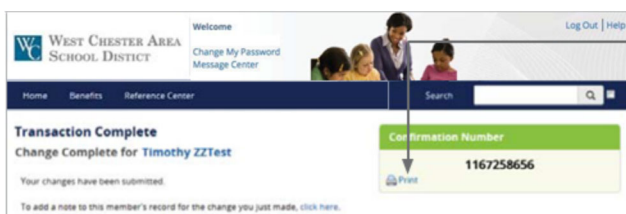
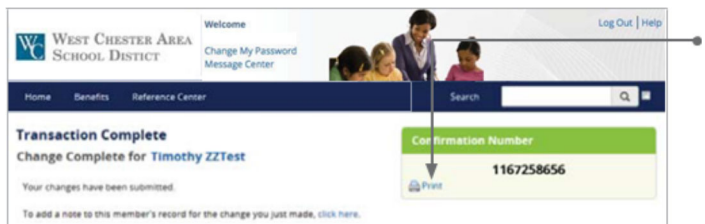


## Step 4: Review & approve your elections

Review, edit and approve your personal information, elections, dependents and total cost. Once you have confirmed your elections are accurate, click 'Approve'.

## Step 5: Confirm your choices

Your enrollment is not complete until you confirm your elections.



## Step 6: Print

Print your election information and confirmation number for future reference.

# Carrier Contacts



| Line of Coverage                            | Vendor                  | Phone Number                                                       | Website                                                                            |
|---------------------------------------------|-------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Medical & HSA*                              | Independence Blue Cross | 1-800-ASK-BLUE (275-2583)<br><i>*Request Spending Account Team</i> | <a href="http://www.ibx.com">www.ibx.com</a>                                       |
| Prescription Drug                           | CVS/Caremark            | 1-888-865-6590                                                     | <a href="http://www.caremark.com">www.caremark.com</a>                             |
| Dental                                      | Delta Dental            | 1-800-932-0783                                                     | <a href="http://www.deltadentalins.com">www.deltadentalins.com</a>                 |
| Vision                                      | CoreSource              | 1-800-223-3943                                                     | <a href="http://www.mycoresource.com">www.mycoresource.com</a>                     |
| Life & AD&D                                 | Cigna                   | 1-800-997-1654                                                     | <a href="http://www.cigna.com">www.cigna.com</a>                                   |
| Long Term Disability                        | Reliance Standard       | 1-800-351-7500                                                     | <a href="http://www.rsl.com">www.rsl.com</a>                                       |
| Flexible Spending & Dependent Care Accounts | BenefitSolver           | 1-855-883-8541                                                     | <a href="http://www.benefitsolver.com">www.benefitsolver.com</a>                   |
| Voluntary Critical Illness & Accident       | Aflac                   | 1-800-433-3036                                                     | <a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>       |
| Employee Assistance Program (EAP)           | Health Advocate         | 1-877-240-6863<br>answers@healthadvocate.com                       | <a href="http://www.HealthAdvocate.com/members">www.HealthAdvocate.com/members</a> |

The district has a dedicated Gallagher Benefit Services Employee Advocate ready to handle any benefit situation in a discreet and confidential manner.

**Matt Young**

**Matt\_Young@AJG.com**

**1-866-515-5899**



# Annual Notices

## Section 125 Plan

The Pretax Premium Feature allows you to pay any required health care benefit premium payments you must make using “tax-favored” or pretax dollars. If you are required to make contributions for your health care benefit options, your contributions will automatically be withheld from your pay on a pretax basis unless you specify otherwise. Your monthly cost for health care plan elections will be deducted from your gross pay - before any federal, Social Security and, most state and local taxes are withheld. Pay-related benefits, such as life insurance and disability income will not be affected. If your pay after your payroll reductions is less than the Social Security Wage Base your future Social Security benefits may be slightly reduced because you will be paying less in FICA taxes. If your pay is more than the Social Security Wage Base, your Social Security benefit will not be reduced at all.

## Changing Your Elections

The benefits you elect during the enrollment period will remain in effect through June 30, 2020. During the year, you can make certain changes only if you have a Qualifying Change in Status or a Special Enrollment Event. If you wish to change your coverage, you must submit the appropriate form. Any benefit changes must be made no later than 30 days after the event and must be consistent with the Qualifying Change in Status or Special Enrollment Event. A Qualifying Change in Status includes a change in:

- Employee's legal marital status;
- Number of employee's dependents;
- Employment status of employee, employee's spouse or dependent that causes the individual to become or cease to be eligible;
- Judgment, decree or court order for coverage of children;
- Medicare/Medicaid eligibility;
- Residence or worksite of employee, employee's spouse or dependent.

## HIPAA Special Enrollment Rights

**Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program).** If you decline enrollment for yourself or for an eligible dependent (including spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependent's other coverage). However, you must request enrollment within 30 days after your or your dependent's other coverage ends (or after the employer stops contributing toward the other coverage).

**Loss of Coverage for Medicaid or a State Children's Health Insurance Program.** If you decline enrollment for yourself or for an eligible dependent (including spouse) while Medicaid coverage or coverage in a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or state children's health insurance program.

**New Dependent by Marriage, Birth, Adoption or Placement for Adoption.** In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll your-self and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

## Availability of Summary Health Information

You are offered a series of health plan options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about each health plan option in a standard format, to help you compare plans. You may request paper copies of the SBCs by contacting The Plan Administrator noted on the first page of this document .

## Newborns' and Mother's Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal Law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal Law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal Law, require that a provider obtain authorization from the Plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## Women's Health and Cancer Rights Act of 1998

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, this plan provides coverage for:

1. All stages of reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Protheseses, and
4. Physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient. Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage.

The provider of our group health plan coverage reports that they have always provided coverage for these services and will continue to do so in consultation with the attending physician and the patient. Any deductibles or coinsurance will apply consistent with other benefits in your plan.

# Privacy Notice of Your Health Plan

**THIS NOTICE GIVES YOU INFORMATION REQUIRED BY LAW** about the duties and privacy practices of your Health Plan to protect the privacy of your health information. The Plan may use your health information, that is, information that constitutes protected health information as defined in the Privacy Rule of the Administrative Simplification provision of the Health Insurance Portability and Accounting Act of 1996 (HIPAA), for purposes of making or obtaining payment for your care, facilitating your treatment by health care providers and conducting health care operations. This Plan has established a Privacy Policy to establish the rules of the use and disclosure of protected health information ("health information") by the Plan and to guard against unlawful or unnecessary disclosure of your health information. The Plan is required by law to maintain the privacy of your health information maintained by the Plan and to provide you with notice of its legal duties and privacy practices with respect to this information.

**THE EFFECTIVE DATE OF THIS NOTICE IS APRIL 14, 2004.** The Plan is required to follow the terms of this notice until it is replaced. The Plan reserves the right to change the terms of this notice at any time. If the Plan makes any material changes to this notice, the Plan will revise it and send a new notice to all Participants within 60 days. The Plan reserves the right to make the new changes apply to all your health information maintained by the Plan before and after the effective date of the new notice.

Purposes for which the Plan May Use or Disclose Your Health Information Without Your Consent or Authorization

The Plan may use and disclose your health information for the following purposes:

**Health Care Providers' Treatment Purposes.** For example, the Plan may disclose your health information to your doctor, at the doctor's request, for your treatment by him.

**Payment.** For example, the Plan may use or disclose your health information to pay claims for covered health care services or to provide eligibility information to your doctor when you receive treatment.

**Health Care Operations.** For example, the Plan may use or disclose your health information (i) to conduct quality assessment and improvement activities, (ii) for underwriting, premium rating, or other activities relating to the creation, renewal or replacement of a contract of health insurance, (iii) to authorize business associates to perform data aggregation services, (iv) to engage in care coordination or case management, and (v) to manage, plan or develop the Plan's business.

**Health Services.** The Plan may use your health information to contact you to give you information about treatment alternatives or other health-related benefits and services that may be of interest to you. The Plan may disclose your health information to its business associates to assist the Plan in these activities.

**As required by law.** For example, the Plan must allow the U.S. Department of Health and Human Services to audit Plan records. The Plan may also disclose your health information as authorized by and to the extent necessary to comply with workers' compensation or other similar laws.

**To Business Associates.** The Plan may disclose your health information to business associates the Plan hires to assist the Plan. Each business associate of the Plan must agree in writing to ensure the continuing confidentiality and security of your health information.

**To Plan Sponsor.** The Plan may disclose your health information to the Plan Sponsor to carry out Plan administration functions performed by the Plan Sponsor. Where feasible, the information provided to the Plan Sponsor will be in summary form or with identifying information such as names, addresses and other similar information deleted. The Plan may also disclose to the Plan Sponsor that fact that you are enrolled in, or disenrolled from the Plan. The Plan may disclose your health information to the Plan Sponsor only to the extent permitted by the Plan documents and Plan Privacy Policy and only if the Plan Sponsor agrees in writing to ensure the continuing confidentiality and security of your health information. The Plan Sponsor must also agree not to use or disclose your health information for employment-related activities or for any other benefit or benefit plans of the Plan Sponsor.

The Plan may also use and disclose your health information as follows:

To comply with legal proceedings, such as a court or administrative order or subpoena.

To law enforcement officials for limited law enforcement purposes such as complying with a subpoena.

To a family member, friend or other person, for the purpose of helping you with your health care or with payment for your health care, if you are in a situation such as a medical emergency and you cannot give your agreement to the Plan to do this.

To your personal representatives appointed by you or designated by applicable law.

For research purposes in limited circumstances.

To assist law enforcement officials in identifying a suspect, fugitive, material witness or missing person.

To law enforcement officials if they believe your death was the result of a crime.

To correctional facilities where you are being held.

To a coroner, medical examiner, or funeral director about a deceased person.

To an organ procurement organization in limited circumstances.

To avert a serious threat to your health or safety or the health or safety of others.

To the appropriate governmental authority to protect a victim of abuse, neglect or domestic violence.

To a governmental agency authorized to oversee the health care system or government programs.

To federal officials for lawful intelligence, counterintelligence and other national security purposes.

To public health authorities for public health purposes such as reporting disease, injury, births or deaths; notifying a person at risk of contacting or spreading a disease; ensuring quality or safety of an FDA-regulated product; participating in public health investigations; or reporting about a work-related illness or injury to permit an employer to comply with OSHA or similar federal or state laws.

To the extent necessary to comply with workers' compensation laws and similar programs.

To appropriate military authorities, if you are a member of the armed forces.

## Uses and Disclosures with Your Permission

The Plan will not use or disclose your health information for any other purposes nor will it provide it to another person, even a family member (unless you are a minor and not permitted to act on your own behalf under law in which case it may be disclosed to a parent), unless you give the Plan your written authorization to do so. If you give the Plan written authorization to use or disclose your health information for a purpose that is not described in this notice, then, in most cases, you may revoke it in writing at any time. Your revocation will be effective for all your health information the Plan maintains, unless the Plan has taken action in reliance on your authorization. You may also be required to file a written request form if you are seeking health information about yourself. Authorization, revocation and request forms are available from the Plan Administrator noted on the cover page of this document.

## Personal Representative

You have the right to designate a Personal Representative (such as an Attorney or other representative) to act on your behalf and have access to your health information as authorized by you. You must submit a written authorization to the Plan designating your Personal Representative and the information to which the representative may have access.

## Your Rights

You may make a written request to the Plan to do one or more of the following concerning your health information that the Plan maintains:

To put additional restrictions on the Plan's use and disclosure of your health information. The Plan does not have to agree to your request.

To communicate with you in confidence about your health information by a different means or at a different location than the Plan is currently doing. The Plan does not have to agree to your request unless such confidential communications are necessary to avoid endangering you and your request continues to allow the Plan to collect premiums and pay claims. Your request must specify the alternative means or location to communicate with you in confidence. Even though you requested that we communicate with you in confidence, the Plan may give subscribers cost information.

To see and get copies of your health information. In limited cases, the Plan does not have to agree to your request.

To correct your health information. In some cases, the Plan does not have to agree to your request.

To receive a list of disclosures, not authorized by the Privacy Rule, of your health information that the Plan and its business associates made for certain purposes for the last 6 years (but not for disclosures before April 14, 2004).

To send you a paper copy of this notice upon request or to provide you with a copy of the Plan's Privacy Policy.

If you want to exercise any of these rights described in this notice, please contact the Plan Administrator. The Plan will give you the necessary information and forms for you to complete and return to the Contact Office. In some cases, the Plan may charge you a nominal, cost-based fee to carry out your request.

## Complaints

If you believe your privacy rights have been violated by the Plan, you have the right to complain to the Plan or to the Secretary of the U.S. Department of Health and Human Services. You may file a complaint with the Plan at our Contact Office (below). You will not be retaliated against if you choose to file a complaint with the Plan or with the U.S. Department of Health and Human Services.

## Contact Office

To request additional copies of this notice or to receive more information about our privacy practices or your rights, please contact the Plan Administrator noted on the cover page of this document.



# Administrators 2019-2020 Benefits Highlights

This document is an outline of the coverage proposed by the carrier(s), based on information provided by the School District. It does not include all of the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to your current benefits. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide legal advice. Please contact Human Resources with questions about your benefits.