

Meet Miranda

“ Hi there! My name is Miranda. I will be your tour guide as we walk your 2024 benefits package.

Together, we will explore each of the core components of your plan. Along the way, I will explain all the plan offerings, the choices available to you and considerations for you to know. Don't worry I don't have too many cheesy tour guide jokes! ”



Welcome to Open Enrollment 2024

It's that time of year again! The time to review your benefits package and make your elections for the upcoming year. I know benefits aren't always easy to navigate, but don't worry I'm here to help. Here's what you need to know:

Action Required: All employees MUST login to Benelogic and complete elections for the 2024 plan year

Why: While other elections will roll over, Employees that are enrolled in the FSA and HSA plans must identify their annual contributions for each new plan year.

What: Westerville City School District 2024 Open Enrollment

When: October 1 to October 31, 2023

Where: <https://wcs.benelogic.com>

How: Username: Your work email address (@westerville.k12.oh.us) | Password: The current password that you use with your work email address

Westerville Benefits Team: benefits@westerville.k12.oh.us | 1.614.797.5778

Plan Updates



Plan A
Deductible
Increased to
\$1,600/\$3,200

✓ Required change per IRS guidelines



Voluntary Life
Spousal Maximum

✓ See page 12 for details



HSA & FSA
2024 Contribution Limits

✓ All employees must login to Benelogic to make 2024 HSA & FSA elections

Now that you know what's changing, let's review a few important reminders for when you make your elections.

- Open Enrollment is your opportunity to make changes.
- Make sure you do a side-by-side comparison with your partner's coverage options to optimize each benefits package.
- Estimate the types of services you might need in the upcoming year to ensure you aren't under or over-insured. Don't forget to take your dependents' needs into consideration as well!
- Outside of Open Enrollment, you can only change your elections if/when you experience a qualifying life-changing event. These events include marriage, divorce, birth/adoption of a child, enrollment in (or loss of) another group health plan, a change in employment status, etc.

Benefit Tip: If you are enrolled in a benefit offering that allows you to designate a beneficiary, remember to review this information periodically, especially when big life events happen, and update as needed.



The Tour Route & Stops Along the Way



“Let’s review our route!”

- | | |
|--|--|
|  Your Employer |  Vision Plan* |
|  Medical Plan* |  Life & Voluntary Life* |
|  HSA & FSA* |  Perks |
|  Dental Plan* |  Your Home |



***Disclaimer:** Eligibility can differ based on position and hours worked.

The Importance of Preventive Care

The first stop on tour is the doctor's office.

The most important factor in living a healthy life is to take a proactive approach. It's so important to make sure you are visiting your doctor each year for your annual physical.

Preventive screenings are also crucial because they can help detect health conditions before they become a serious concern. Your doctor will help you stay on track with your age- and gender-appropriate screenings.



And best of all—it's free! Your preventive care visits and screenings are 100% covered by your health plan.

Annual Physical

Your annual visit to your doctor to receive your physical is 100% covered by your health plan.

Routine Screenings

- ✓ Mammograms
- ✓ Blood Pressure
- ✓ Colonoscopies

Routine Blood Tests

- ✓ Glucose
- ✓ Cholesterol
- ✓ Colonoscopies

Vaccinations

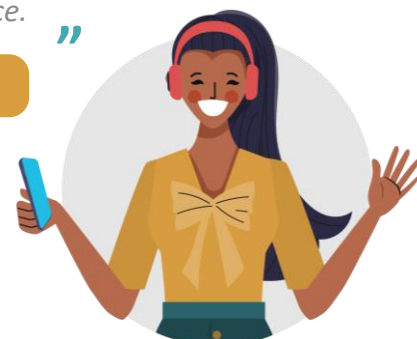
- ✓ Vaccines & Boosters
- ✓ Flu Shots
- ✓ COVID-19 Vaccine

Routine Pediatric Care

- ✓ Well-Baby and Well-Child Visits from Birth to Age 21

“ Learn More: Click the button below to watch a short video on how you can make an impact on the amount you pay for health insurance. ”

[Watch Now](#)





Where to Go for Care

One of the top ways you can save money on health care expenses is thinking about the appropriate place to receive care when you need it. If you were to fall and break your arm, the treatment you would receive in an emergency room unit and at an urgent care would be similar, but the treatment would cost approximately 54% more at the emergency room. Try using the emergency room for true emergencies only to save money on your health care expenses.

Here are a few things to think about when navigating where to go for care:

Telemedicine (Access Soon)

Use Telemedicine for the timely treatment of acute or chronic illnesses, or when it is hard to access Primary or Urgent Care

Common illnesses

Chronic illnesses

Rural areas

Inclement weather

Primary Care Physician (Go Soon)

Visit your Primary Care Physician for the timely treatment of acute illnesses and injuries

Preventive care

Common illness

Ongoing conditions

Referral to specialist

Urgent Care Physician (Go Quickly)

Visit your Primary Care Physician for the timely treatment of acute illnesses and injuries

Allergic reactions

Sprains

Sore Throat

Vaccinations

Mild to moderate asthma attack

Emergency Room (Go Now)

Visit an Emergency Room or call 911 for more serious or life-threatening conditions

Heart attack symptoms

High fever

Difficulty breathing

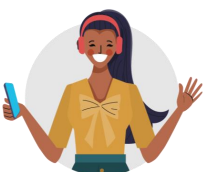
Blood loss

Loss of consciousness

Benefit Tip: Most carriers offer the ability to estimate the cost of your care before you go. Check out this video for more tips on where to go for care.

[Watch Now](#)

Guiding You Through Your 2024 Benefits:
Where to Go for Care





Medical Plan

What's the Benefit:

Employer-sponsored health insurance pays for part or all the medical services you (and your covered family members) receive.

How Does it Work:

You receive an ID card to share with your health care service providers, such as your primary care doctor, that will give them information about whom to bill for the services you receive. You will get an explanation of benefits from your medical carrier after your visit. This document will tell you how much of the total cost was covered by the medical plan and the portion remaining for you to pay your medical provider(s).



Considerations:

The Westerville City School District offers two medical plans for you to select from. Here are a few tips to consider when determining which plan is right for you and your family:



Evaluate your risk



Estimate your medical expenses for the upcoming year



Understand your past medical expenses

“

Benefit Tip: Wait to receive your explanation of benefits from your medical carrier to pay your bill.

”





Medical Plan

The Westerville City School District offers you two medical plan options through Anthem. Both plans are High Deductible Health Plans (HDHP), which means you are required to pay the full negotiated cost for all services, except preventive care, until your deductible has been met. The table below lists what your cost share is after your deductible has been met (until you reach the out-of-pocket maximum). Both plans run on a calendar year for the 01/01/2024-12/31/2024 deductible and the out-of-pocket maximum cycle.



Please see your full Anthem Plan Certificate for a detailed summary of your benefits.

Anthem[®]

	Plan A	Plan B
Deductible	\$1,600 Enrolled as Single \$3,200 Enrolled as Family	\$2,650 Enrolled as Single \$5,300 Enrolled as Family
Coinsurance	100% / 0%	80% / 20%
Medical Out-of-Pocket Annual Maximum	\$1,600 Enrolled as Single \$3,200 Enrolled as Family	\$5,300 Enrolled as Single \$8,550 Enrolled as Family
Office Visits: PCP sick visit Specialist visit Wellness at PCP	Deductible, then 0% Deductible, then 0% Covered in Full	Deductible, then 20% Deductible, then 20% Covered in Full
Inpatient Hospital	Deductible, then 0%	Deductible, then 20%
Outpatient Hospital	Deductible, then 0%	Deductible, then 20%
Emergency Room	Deductible, then 0%	Deductible, then 20%
Urgent Care Facility	Deductible, then 0%	Deductible, then 20%
Prescription Drugs	Deductible, then 0%	Deductible, then 20%

Log into Benelogic to see your eligibility and your premium contribution rates.

*****Disclaimer:** *It's recommended that you use in-network providers to receive care. You may be balanced billed if you receive care from an out-of-network provider.*

Benefit Tip: What's a Deductible? As a health care consumer, you pay the full cost of medical services before a health plan begins to pay towards the cost of your care. Once you've met the deductible, your plan will begin to pick up some or all the cost. Click the "Watch Now" button below for a video with more terms to know.

[Watch Now](#)

Guiding You Through Your 2024 Benefits:
Medical Plan



Health Savings Account

Our second stop on the tour is at the bank. Here I will discuss health savings accounts and flexible spending accounts.

Health Savings Account

What's the Benefit: A Health Savings Account (HSA) is a savings account that can be used to pay for qualified medical, dental and vision services.

How Does it Work:

When you enroll in a HSA, you elect an amount to be taken from your paycheck and placed into a savings account. This account is designed to help offset medical, dental and vision expenses. You can use your HSA at the time of service, when you get a bill or to reimburse yourself on the back end.

The Westerville City School District offers HSA Accounts through CME Federal Credit Union.



Contributions:

- *The maximum amount you can contribute in 2024 is \$4,150 (single) and \$8,300 (family). Over 55? You can contribute an additional \$1,000.*
- *You can make a lump sum and/or per payroll election through Worklife. However, there are additional options for making HSA contributions. See your Benefits Team for details regarding the other contribution options.*

Eligibility:

There are certain reasons why you may not be eligible for an HSA, these include:

- *You or your spouse are enrolled in a Non-Qualified High Deductible Health Plan or a Medical Flexible Spending Account (FSA).*
- *You are enrolled in VA, CHIP, Medicare or Medicaid benefits.*
- *You can be claimed as a dependent on another person's tax return.*

Considerations:

- *You must be enrolled in a qualified high deductible health plan to contribute to a HSA.*
- *Your contributions into the account and distributions made from the account are tax exempt.*
- *Make sure you use the account only for qualified expenses or else penalties will apply. A list of qualified expenses is set by the IRS and can be found at www.irs.gov.*
- *HSA funds rollover from year to year and you may have the opportunity to invest the funds.*
- *You can use your HSA on your spouse or tax-dependent children (even if they aren't covered by your plan).*
- *You own your HSA account and can take it with you. If you leave employment, the account and remaining funds belong to you.*



Flexible Spending Accounts



FSA

\$3,200 Maximum

A Flexible Spending Account (FSA) is an account that can be used to pay for qualified medical, dental and vision services.

When you enroll in a FSA, you elect an amount to be taken from your paycheck and placed into a savings account. This account is designed to help offset medical, dental and vision expenses. The full amount you elect to contribute is available to you upfront. You can use your FSA at the time of service, when you get a bill or to reimburse yourself on the back end.

- You can carryover up to \$610 in unused funds into the next plan year.
- Any unused funds in excess of \$610 will be forfeited at the end of the year.
- You CANNOT contribute towards an HSA, if enrolled in a FSA.

Limited FSA

\$3,200 Maximum

A Limited Flexible Spending Account (LFSA) is an account that can be used to pay for dental and vision services ONLY.

When you enroll in a LFSA, you elect an amount to be taken from your paycheck and placed into a savings account. This account is designed to help offset dental and vision expenses (not medical expenses). The full amount you elect to contribute is available to you upfront. You can use your LFSA at the time of service, when you get a bill or to reimburse yourself on the back end.

- You can carryover up to \$610 in unused funds into the next plan year.
- Any unused funds in excess of \$610 will be forfeited at the end of the year.
- You CAN have a LFSA and contribute towards a HSA.

Dependent Care FSA

\$5,000 Maximum

A Dependent Care FSA (DCFSA) is an account that can help pay for daycare or other eligible expenses.

When you enroll in a DCFSA, you elect an amount to be taken from your paycheck and placed into a savings account. This account is designed to help offset dependent care and other eligible expenses. You can use your DCFSA at the time of service, when you get a bill or to reimburse yourself on the back end.

- Funds do not roll over to the next calendar year.
- You CAN have a DCFSA and contribute towards a HSA.
- Make sure you are using an eligible dependent care provider.
- Visit <http://www.chard-snyder.com/> for more information.

Consideration:

- You do not “own” these accounts and they do not go with you should you leave employment. “USE IT OR LOSE IT”

“ **Benefit Tip:** Listen to our *Benefits Beat* podcast episode “Maximizing Health Savings with Paul Carl” to learn more about health savings accounts:

[Listen Now](#)

“Behind the Scenes: Dependent Care FSA” to learn more about DCFSA: ”

[Listen Now](#)





Dental Plan

Next up--the dentist office where we will cover your dental plan offerings.

What's the Benefit:

Your dental plan covers your routine dental cleanings and can help offset additional dental expenses from basic to major services.

How Does it Work:

Every dental plan is different so make sure you view your plan details carefully to know what's covered and how it's covered.



Considerations:

- *The Westerville City School District offers dental coverage at no cost to eligible employees.*
- *The annual maximum on your dental plan is the maximum amount that your plan will pay for covered services in a plan year, including your preventive exams.*
- *Once you reach your annual maximum for the year, you would pay for the cost of services in full.*
- *It's recommended that you have your dentist submit for a pre-determination prior to receiving services. A pre-determination will tell you if a service is covered and how much you will owe.*
- ***Reminder: Occlusal Guards are now covered under your Delta Dental Plan.***



Benefits	PPO	Premier	Non-Network
Deductible	\$25 per person \$50 family max	\$25 per person \$50 family max	\$25 per person \$50 family max
Annual Max	\$2,000	\$2,000	\$2,000
Preventive	100%	100%	100%
Basic	80%	80%	80%
Major	50%	50%	50%
Orthodontia (Adult and Child)	60% to \$1,000	60% to \$1,000	60% to \$1,000

***Disclaimer: It's recommended that you use in-network providers to receive care. You may be balanced billed if you receive care from an out-of-network provider.

Benefit Tip: There may be extra benefits that come with your plan--ask your Benefits Team!



Vision Plan

Here we are at the optometrist's office--EYE just love this place!
Let's talk about your vision plan.

What's the Benefit:

Your vision plan helps pay for routine eye exams and prescription glasses and/or contact lenses.

How Does it Work:

It's really that simple--use this plan to help cover your preventive exams, get the prescription eyewear that fit your needs or help offset the cost of contact lenses.



Considerations:

- The vision plan only allows for you to get either glasses or contact lenses once every calendar year.
- **Medical Eye Exams are covered on the vision plan with a \$20 copay.**
- *Medical eye exams covered through health insurance may be subject to deductible and coinsurance.*



Benefits	Coverage
Exam Medical Related Evaluation	\$10 copay \$20 copay
Frames	\$160 allowance, 20% off balance
Lenses	\$10 copay (no additional copay if combined with exam)
Contact Lenses	\$160 allowance
Frequency	All benefits available once every calendar year

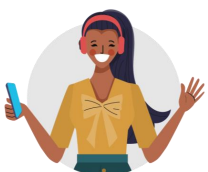
*****Disclaimer:** It's recommended that you use in-network providers to receive care. You may be balanced billed if you receive care from an out-of-network provider.

Benefit Tip: Most vision plans come with a LASIK eye discount--make sure you contact VSP if you are considering this procedure.

Let's dive deeper into dental and vision benefits:

[Watch Now](#)

Guiding You Through Your 2024 Benefits:
Vision Plan





Additional Coverages

The fire station is the perfect place to talk about the additional coverages offered to you by your employer. Here's what you need to know:



Employer-Paid Life and Accidental Death & Dismemberment (AD&D) Coverage

What's the Benefit:

Your employer offers Life and AD&D coverage through MetLife on your behalf at no additional cost to you if you are an eligible contracted employee.

How Does it Work: Life insurance will pay your beneficiary a lump sum in the event that you pass away. AD&D pays an additional benefit if you are involved in an accident.

Considerations:

- The Westerville City School District offers the Life and AD&D benefits to all full-time employees, and some part-time employees depending on your union classification. Please see the Benefits Team with questions.

Voluntary Life and Accidental Death & Dismemberment (AD&D) Coverage



What's the Benefit:

You have an opportunity to purchase additional Life and AD&D Coverage on top of what your employer provides to you.

How Does it Work:

Newly eligible employees can elect coverage for yourself, your spouse or your dependent children. Employees can purchase policies of 1x your salary, 2x your salary or 3x your salary up to a maximum benefit of **\$500,000**. You may purchase coverage for a spouse— this can be purchased in \$10,000 increments up to the lesser of 125% of the total employee amount of basic and supplemental life benefits or \$100,000. You may also purchase coverage for children – this coverage is offered in a \$5,000 amount or a \$10,000, and one policy covers any eligible dependents. **Children can be covered up to the age of 26.**

Guarantee Issue Amounts	
Employee	\$150,000
Spouse	\$20,000
Dependent Child(ren)	All Amounts

Considerations:

- All elected amounts are subject to evidence of insurability (EOI). This means you may need to answer medical questions, based on your election amounts. The guarantee issue amounts only apply to new hires within their first 30 days of hire.

***Disclaimer:** Eligibility can differ based on position and hours worked.

Miranda Tip: Always make sure your beneficiaries are up-to-date.





Employee Perks

One of my personal favorite spots--the local coffee shop, Perks! This is where you will find information on all the fun extra benefits that come with being an employee at Westerville City School District.

Employee Assistance Program (EAP)

What's the Benefit:

Your EAP is provided to you and your household family members to help with the challenges of balancing work and everyday life. You have access to unlimited professional consultants to assist with a wide spectrum of work, family and personal issues.

How Does it Work:

When you call the toll-free number, a qualified Consultant will respond to your request thoroughly and promptly. Log on to mylifeexpert.com and you'll find an abundance of useful resources, articles, links and interactive tools. Just click "Create a **new account** with your company code" and signup using **Company Code: westerville**.



SERVICE OVERVIEW

- Short-term, solution-focused support. Annually, up to 3 sessions per issue with a credentialed counselor
- Emergency telephone assistance 24/7/365
- Annually, up to 30 minutes face-to-face with an attorney, per issue. In most cases, 25% discount on the hourly rate if the attorney is retained
- Unlimited consultation with a certified financial educator
- Unlimited professional consultation and referral to assist with a wide spectrum of work, family and personal issues

SPECIAL FEATURES AND BENEFITS

In addition to the live support from professional Consultants, the following special features are available for your benefit:

- Live Chat, a feature that allows you to instant message a Consultant
- Savings Center, where you can shop name-brands at discounts of up to 25%
- Financial and Daily Living Calculators, for a variety of practical applications
- A monthly newsletter and live monthly and archived webinars

ACCESS IS EASY

No matter when, no matter where, you and your family have access to professional support. Call or create an account to get started.

CALL

888-775-2236

VISIT

mylifeexpert.com

Company Code: westerville

ALWAYS AVAILABLE. ALWAYS CONFIDENTIAL.



Contact Us



“ See you next time! ”

Carrier Contact Information



Medical

Anthem BCBS

www.anthem.com

833.639.1634



Health Savings Accounts

CME Federal Credit Union

www.cmefcu.org

614.224.8890



FSA Administration

Ascensus - Chard Snyder

www.chard-snyder.com

800.982.7715



Dental

Delta Dental

www.deltadentaloh.com

800.223.3104



Vision

Vision Service Plan

www.vsp.com

800.877.7195



Life & Voluntary Life

MetLife

www.metlife.com

866.492.6983



Employee Assistance

Balance EAP

www.mylifeexpert.com

888.775.2236



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