OPEN ENROLLMENT 2015

PELHAM SCHOOL DISTRICT

Deb Mahoney, Asst. BA
Joan Cote, D of HR
59A Marsh Road
Pelham, NH 03076

Monday—Friday
8:00AM—4:00PM
635-1145 X8019

EMPLOYEE BENEFITS

The "Open Enrollment" period begins on May 26th for all benefit-eligible employees. If you work in a full-time capacity, 30 hours per week or more, or if your position is identified as eligible through a collective bargaining agreement— "open enrollment" applies to you. This is your opportunity to make the voluntary changes to your benefit elections. All changes will be effective July 1,2015 **unless otherwise noted.**

⇒ Enroll in health and/or dental if you are benefit eligible and currently do not participate.

⇒ Change your health plan to one of the available plans: Matthew Thornton—HMO, Blue choice—POS, or Matthew Thornton IPDED.

⇒ Add or remove tax dependents to/from your plan.

⇒ Premium conversion Plan—change from taxable health & dental deductions to pre-tax deductions, or the reverse.

⇒ Enroll in voluntary life insurance options —employee paid (optional benefit—that can be done at any time during the year)

Please refer to the Pelhamsd.org web site under Human Resources for summaries and costs of available plans—the details of your options are provided through Electronic Open Enrollment through EAC this year.

Each eligible employee must complete EAC "Open Enrollment" by Friday, June 5, 2015. For those that elect a change to their medical or dental coverage – an enrollment/change form will also be required for processing with Healthtrust.

Follow EAC Open Enrollment Instructions for steps to completing. Prepare to provide beneficiary information for life insurance coverage if eligible.

HEALTHTrust

Important Open Enrollment Notice

Your open enrollment has begun! Voluntary changes or additions may be made to all of your benefits with HealthTrust only during this limited timeframe. It is your responsibility to notify your employer of any changes regarding the events noted below. Please contact your Human Resources Department if you:

- Have changed your address or phone number.
- Have divorced or legally separated.
- Are receiving Medicare benefits for yourself or family member due to a disability.
- Are receiving NHRS benefits and have not reported it to the SAU already
- Wish to enroll yourself or any eligible family members.
- Wish to enroll your spouse or civil union partner.
- Wish to enroll a newly added family member (e.g., due to birth or adoption).
- Wish to add a dependent child turning age two to your dental plan.
- Wish to enroll a dependent child who is between 19 and 26 years of age.

Primary Care Provider (PC) or Ob/Gyn Provider Selection

HealthTrust's Matthew Thornton Blue (HMO) and Blue Choice (POS) plans generally require the designation of a PCP. You have the right to designate any PCP who participates in Anthem Blue Cross and Blue Shield's (Anthem's) network who is available to accept you or your family members. For children, you may designate a pediatrician as the PCP. You do not need prior authorization from Health Trust or Anthem or from any other person (including a PCP) in order to obtain access to obstetrical or gynecological care from a health care professional in the Anthem network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For information on how to select a PCP, and for a list of participating PCP's and/or health care professionals who specialize in obstetrics or gynecology, contact Anthem at 800.870.3057 (for Matthew Thornton Blue HMO) or 800.438.9672 (for Blue Choice POS). There is also a PCP list on www.healthtrustnh.org.

Please note: Changes become effective July 1, 2015 provided that all forms are received by HealthTrust during June 2015.

PREMIUM RATE CHANGES:

MT BLUE20—6.4% INCREASE, BLUE CHOICE 3T20—4.9% INCREASE, MT IPDED 15/40—8.6% INCREASE, DELTA DENTAL PLAN —0% INCREASE.

http://healthtrustnh.org/ phone: 800-527-5001

Important Updates
Summary of Benefits (SBC) Distribution

Healthcare Reform Update-Effective 7/1/13 The federal healthcare reform law requires employer group health plans to provide eligible individuals with a uniform easy-to-read, "Summary of Benefits and Coverage" (SBC). There are two methods of distribution allowed:

1. **Electronic Copies** are available online in **May** on the District website. www.pelhamsd.org.
2. Paper copies will be available upon request only. Please send your *request by email to mbastoni@pelhamsd.org.*

Women's Preventative Health Services

1. 100% contraceptive RX coverage with no patient cost-share unless there is a generic equivalent available and you choose the brand option.
2. 100% coverage for In-Network Preventative Services. FDA-approved contraceptive education and counseling , screenings and counseling for HPV/STD gestational diabetes, breastfeeding support/supplies/ counseling, women's sterilization procedures/ counseling, and domestic violence screening/ counseling will be covered as preventative services. (see SBC for full details)

Retiree Coverage Rules Updated

Excerpt, Full **Documents** are available on District Site

1. **Rule 1.1 Immediately eligible Retiree -** Commences NHRS pension at the time of retirement and continues group coverage(s) as a retiree.
2. **Rule 1.2 Vested Deferred Retiree-**Enrolled in or eligible for group coverage at retirement but transfers to other coverage (spouse or other employer) and then returns to group coverage when he/she commences the deferred NHRS plan (additional rules apply, see website).
3. **Rule 1.3 Age and Service Retiree**-At least age 60 at time of termination OR at age 50 or older and has at least 10 years of service with one or more HealthTrust groups and is enrolled in HT Health plan for active employees at time of termination. The individual must maintain enrollment in group plans or another employer plan at the time of termination. This retiree may later enroll in the Group's plan upon involuntary loss of other employer coverage. (additional rules apply, see website).

Medical Information Sessions: **Healthtrust will be visiting Pelham School District to provide a brief information session about the SmartShopper program that is already in place. No changes have occurred with our plans other than rate increases. The representative will provide a 10-15 minute presentation at faculty staff meeting as follows: Pelham High –June 9 at 2:30 pm, Pelham Memorial –June 10 at 2:30 and Pelham Elementary –June 11 at 8:10 am. Any employee can attend any session that is most convenient for them. This is not a mandatory meeting, but just a good opportunity to ask questions and learn how to earn cash back from the experts.**

Open Enrollment HR Visits: **Human Resources (both Deb Mahoney and Joan Cote) will be spending a full day at each school. Take this opportunity to ask questions about benefits and costs, or to complete the on-line enrollment process. The schedule will be:**

- **May 27th, at Pelham Elementary, East Common downstairs,**
- **May 28th, at Pelham High, Library,**
- **June 1st, at Pelham Memorial – Teachers room.**

Please take the opportunity to stop in and visit with us if you have questions. Bring your laptop if you have one! I am also a notary!

Please note: Employees will be responsible for the difference in their portion for any changes that they elect. School Year employees (working less than 211 days) pay deductions in 20 equal installments with a coverage year beginning on Sept 1 and ending Aug 31st. Year round employees working 211 days or more pay their deductions in 24 equal installments and have a coverage year of July 1 to June 30. Based on the new election, payment amounts may need to be recalculated for school year employees who make a change to their election. Information will be provided to the employee about the impact of the change for deductions. For 20 pay deductions, there will be a 21st payment in June 2016 to cover the incremental cost increase for the summer period. A separate notice will be provided in May 2016 for that adjustment cost.

Pre-Tax Health & Dental Deduction

If you are currently taxed for your insurance deductions, you will receive a separate email with the required form to complete in order to change from post tax to pre-tax for your medical and dental deductions. If you want to continue to pay taxes on your deductions, you don't need to complete or return the form.

FEELING STRESSED? Healthtrust offers a free Employee Assistance Program to enrollees, retirees and their family members. The Life Resources EAP program offers a wide range of services including counseling, legal advice and financial information (and works in conjunction with enrolled coverage on plans). See the Healthtrust Website for more information!

www.healthtrustnh.org

SLICE OF LIFE PROGRAM: Please see the website for all details about the program. New this year, all dependents that are 18 or over are eligible to complete the Health Assessment and receive reimbursement through this program!

DELTA DENTAL: FYI Children are not eligible to be enrolled with Delta Dental until 2 years of age. These dependents may be added on the first of the month following the second birthday. If you are currently enrolled in a family plan, your 2-year old will be enrolled automatically. If you have a single or 2 person plan, and enrollment form will be required, within 30 days of the qualifying event.

VERIZON WIRELESS: School District Employees are eligible for a group discount (usually 15%) based on the State of NH's current contract with Verizon. Go to: www.verizonwireless.com click on "Business" and then click "Employee Discounts."

Pelham School District
Inspiring success one mind at a time.

Voluntary Life Insurance Enrollment 7/1/2014

Principal Financial Group

Employees that are benefit—eligible for life insurance may purchase additional coverage for themselves and/or dependents. Information is available on-line at www.pelhamsd.org under the Human Resources Department. Regarding rates and enrollment requirements (rates are determined by: smoker vs. non-smoker and ages).

Voluntary Life Insurance Guaranteed Issue Amount:
Employee—$140,000, Spouse- $30,000, Children -$10,000
All enrollments received after your original hire date must have a **health statement for each covered adult included with the enrollment form** and will be accepted, pending final approval by Principal's underwriting department.

Group Plan documents for Life and Long-Term Disability can be found on the District website under Human Resources—Disability and Life Insurance.

Each year, rates can change based on the age of the insured individual. Current deductions and any required changes will be indicated on the Open Enrollment Election form. Please be sure to look to see if there is a change to your deductions slated to occur for the upcoming year. Also, you may voluntarily reduce or drop coverage at any time during the year.

www.nhrs.org
phone: 410-3500

NHRS New Hampshire Retirement System

If you need to update your **beneficiary information,** submit a form to the SAU Office—this can be done at any time during the benefit year. **Do not sign the form until your in the presence of a Notary.** There are several notaries available at the SAU Office, please call ahead to be sure a notary is available. Bring a picture I.D. (license or passport) with you in order have the form notarized.

403(b) ACCOUNTS—Omni Group (our new plan administrator –replaces CPI on July 1, 2014)

PSD offers a 403(b) Retirement Savings Plan. All Employees (including part time, substitute and co-curricular employees) are eligible to participate in 403 (b) plans. As an eligible employee you can participate in this Plan by making **voluntary pre-tax salary reduction contributions** through payroll deductions. Contact HR for more information.

www.omni403b.com **1- 877-544-omni (6664)**

The OMNI® Group
403(b) Retirement Savings Plan Administration and Compliance Monitoring for Governmental and Non-profit Employers