

2019-2020 EMPLOYEE BENEFITS GUIDE

MEDICAL
PRESCRIPTION

EAP
VALUE ADDED
SERVICES

LIFE

LONG-TERM
CARE



“WORKING TOGETHER TO MAKE A DIFFERENCE”



welcome.

The **Imperial County Schools Voluntary Employees Benefits Association (ICSVEBA)** is a group of school districts, joined to form a benefit purchasing pool to ensure the best benefits options for employees of these school districts.

Your District believes that providing a competitive employee benefits program is one of the most important investments. We appreciate the tremendous value and contributions of employees and recognize that good employee health is good business. Each year, the benefit programs are evaluated to ensure those covered in the ICSVEBA benefits continue to have robust, competitive and cost-effective choices.

This guide has been prepared to assist you in making informed decisions regarding your benefits. We are pleased to offer a benefits package with a variety of coverage options, which allow you to choose the option that best meets your needs. We encourage you to read this guide carefully and to keep it as a reference.

Please contact the **ICSVEBA Member Services** at **800.633.2683** should you have any questions regarding your benefits package.

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benefits.

| BENEFIT | COVERAGE OPTIONS |
|---|--|
| COSTS SHARED BY YOU AND YOUR EMPLOYER | |
| MEDICAL Anthem Blue Cross & SIMNSA | <ul style="list-style-type: none"> ▪ Anthem Blue Cross Comprehensive Option ▪ Anthem Blue Cross Basic Option ▪ Anthem Blue Cross Bronze Option ▪ Anthem Blue Cross COB Option ▪ SIMNSA HMO Option |
| 100% OF COSTS PAID BY YOUR EMPLOYER | |
| BASIC LIFE AND AD&D Symetra Life | <ul style="list-style-type: none"> ▪ Benefit equal to a flat \$50,000 for employee coverage |
| MENTAL HEALTH AND EMPLOYEE ASSISTANCE PROGRAM (EAP) The Holman Group | <ul style="list-style-type: none"> ▪ Offers private sessions at a copay based on your medical option |
| 100% OF COSTS PAID BY YOU | |
| VOLUNTARY LIFE Symetra Life | <ul style="list-style-type: none"> ▪ Employee and Spouse: additional coverage up to \$500,000 ▪ Child(ren): additional coverage up to \$10,000 |
| LONG-TERM CARE Unum | <ul style="list-style-type: none"> ▪ Up to \$6,000 per month for you, your spouse, parent or grandparent |

Choose Carefully!

The benefits you select during enrollment will stay in place through September 30, 2020, unless you have a qualifying event as defined by the IRS.

Examples of a qualifying event include:

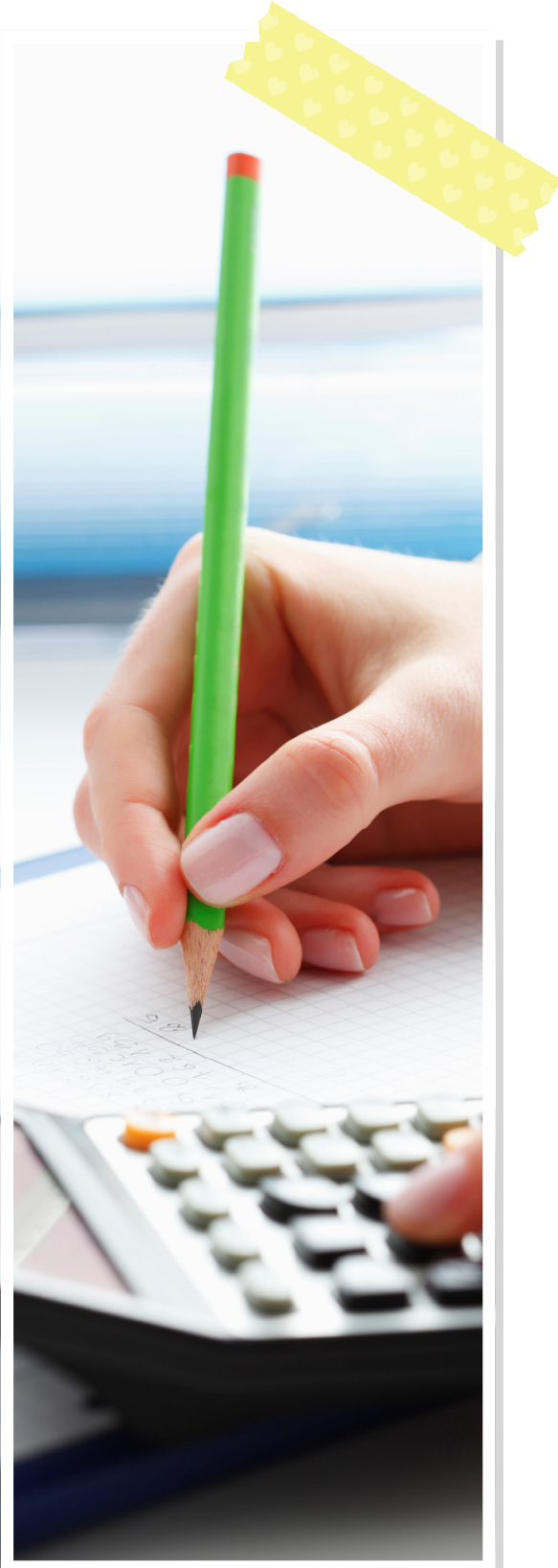
- You have a change in your marital status
- You have a baby or adopt a child (Plan allows 60 days to notify of a newborn)
- Your dependent child loses eligibility due to age or marriage
- You become disabled
- You end your employment with the District
- You or your dependent passes away
- Your spouse/domestic partner gains or loses coverage

You must notify your employer within 31 days of the qualifying event.

Benefits elections will then remain in force for the remainder of the plan period.

costs.

| 2019-20 MONTHLY PREMIUMS (BEFORE YOUR DISTRICT CONTRIBUTION) | |
|--|------------|
| MEDICAL COMPREHENSIVE OPTION | |
| Employee Only | \$766.92 |
| Employee + Spouse | \$1,387.20 |
| Employee + Child(ren) | \$1,216.04 |
| Employee + Family | \$1,540.64 |
| MEDICAL BASIC OPTION | |
| Employee Only | \$644.59 |
| Employee + Spouse | \$1,164.90 |
| Employee + Child(ren) | \$1,020.80 |
| Employee + Family | \$1,293.06 |
| MEDICAL BRONZE OPTION | |
| Employee Only | \$549.80 |
| Employee + Spouse | \$993.59 |
| Employee + Child(ren) | \$870.68 |
| Employee + Family | \$1,102.91 |
| MEDICAL COB OPTION | |
| Employee Only | \$610.43 |
| Employee + Spouse | \$1,079.87 |
| Employee + Child(ren) | \$946.27 |
| Employee + Family | \$1,218.43 |
| MEDICAL SIMNSA OPTION | |
| Employee Only | \$260.26 |
| Employee + Spouse | \$441.49 |
| Employee + Child(ren) | \$499.43 |
| Employee + Family | \$638.74 |
| BASIC LIFE AND AD&D | |
| Employee—\$50,000 (100% Employer Paid) | \$8.50 |



eligibility.

Who is Eligible

You are eligible if you are a regular full-time employee and are working 30 hours or more per week.

You may also enroll your eligible dependents in the medical and life insurance plans. Your eligible dependents include:

- Your legal spouse
- Your children or stepchildren up to age 26, regardless of marital or student status
- Any children for whom you are required to provide coverage under a Qualified Medical Child Support Order
- Your unmarried children or stepchildren of any age, if they are incapable of self-care due to a physical or mental disability

When Coverage Begins

Your benefits will commence on the first of the month following your date of hire.

Cost for Coverage

As shown in the chart on page 4, your employer pays the full cost for Basic Life and AD&D and Mental Health/EAP insurance.

Contributions for the plans where you share the cost with your employer are deducted from your pay on a pre-tax basis. This means that the income you use to pay for these benefits is not taxed, putting dollars back into your pocket.

Newly Hired Employees

You must make your benefits elections within 31 days of your date of hire. If you do not enroll for coverage during your eligibility period, you must wait until the next Open Enrollment period unless you have a qualifying event.

Open Enrollment

Open Enrollment occurs each year and is your opportunity to review your benefits options to determine what best meets your needs. The selections you make will remain in effect for the entire plan year unless you have a qualifying event.



member services.



ICSVEBA MEMBER SERVICES is here to answer your questions and help make your employee benefits easier to use. **ICSVEBA** Member Services is the only number you need to call with employee benefit and wellness questions...and best of all, it's free! Within 24 hours of your initial call, Member Services will either have the issue resolved or will update you on any further actions including the time frame for resolution. Below are some of the questions Member Services can answer.

Benefit Questions

I need to have surgery; does my insurance cover it? How much will my portion of the cost be?

Referral

I need to see a specialist, but I'm having trouble getting a referral. What do I do?

Claims Assistance

I received a bill from my doctor. I thought these services were covered. What do I do now?

Eligibility Issues

I tried to pick up a prescription today, but the pharmacy is saying that I'm not covered. Why?

800.633.2683

ICSVEBAService@hubinternational.com
Fax: 866-308-8598

Monday - Friday
7:30 a.m. to 4:30 p.m. PT

All inquiries will be responded to within
24 hours of your call or e-mail.

medical.

We recognize that you have different needs when it comes to your medical options. We provide you with options that help you and your family achieve optimum health. We offer you the choice of five health options, including:

- **Anthem Blue Cross** Comprehensive Option (PPO)
- **Anthem Blue Cross** Basic Option (PPO)
- **Anthem Blue Cross** Bronze Option (PPO)
- **Anthem Blue Cross** COB Option (PPO)
- **SIMNSA** HMO Option

PPO Options

The **Anthem** PPO Options offer a network of physicians who have agreed to discount fees for their services. You may choose to have your treatment provided by an in-network PPO physician and may receive a higher level of benefit with potentially lower out-of-pocket costs to you.

You may also choose to go outside the network, however, benefits are generally reimbursed at a lower level and you may have higher out-of-pocket costs.

With a PPO option, you have a choice every time you need care. Your in-network physicians will submit claims for you. If you receive treatment from a non-network physician, they may require you to pay the entire amount at the time of service and submit a claim for reimbursement.

SIMNSA HMO Option

The **SIMNSA** HMO is an option for U.S. workers who reside, or have dependents, in Mexico (Tijuana, Mexicali and Tecate). This option offers comprehensive medical coverage that includes preventive care and fixed copays for most services. There are no annual deductibles or lifetime dollar maximums. You will have the ability to choose your own **SIMNSA** personal physician, who will be responsible for providing or coordinating all of your medical care, including specialty care referrals.



medical.

| BENEFITS | COMPREHENSIVE | | BASIC | | BRONZE <i>This is an ACA compliant Minimum Value Plan and can be selected as the default plan.</i> | |
|--|--|--|--|--|---|------------------------------------|
| | IN-NETWORK | OUT-OF-NETWORK | IN-NETWORK | OUT-OF-NETWORK | IN-NETWORK | OUT-OF-NETWORK |
| Annual Deductible | | | | | | |
| Individual/Family | \$650/\$1,950 | \$1,500/\$4,500 | \$1,500/\$4,500 | \$3,000/\$9,000 | \$5,000/\$10,000 | \$15,000/\$30,000 |
| Coinsurance | 20% | 50% | 20% | 50% | 30% | 50% |
| Out-of-Pocket Maximum (includes deductible) | | | | | | |
| Individual/Family | \$3,000/\$9,000 | \$9,000/\$27,000 | \$6,600/\$13,200 | \$10,000/\$30,000 | \$6,350/\$12,700 | \$25,000/\$50,000 |
| Physician Services | | | | | | |
| Preventive Care Services | No charge | 50% after deductible | No charge | 50% after deductible | No charge | 50% after deductible |
| Office Visit - PCP/Specialist | \$10 / \$20 copay | 50% after deductible | \$35 / \$70 copay | 50% after deductible | 30% after deductible | 50% after deductible |
| Diagnostic Lab and X-Ray | No charge | 50% after deductible | 20% after deductible | 50% after deductible | 30% after deductible | 50% after deductible |
| Hospital Services | | | | | | |
| Inpatient | \$250 per admission + 20% after deductible | \$250 per admission + 50% after deductible | \$250 per admission + 20% after deductible | \$250 per admission + 50% after deductible | 30% after deductible | 50% after deductible |
| Other Benefits | | | | | | |
| Emergency Room | \$250 copay (waived if admitted) | | \$250 copay (waived if admitted) | | \$100 copay + 30% after deductible | \$100 copay + 50% after deductible |
| Ambulance | 20% after deductible | | 20% after deductible | | 30% after deductible | 50% after deductible |
| Urgent Care | \$10 copay | | \$30 copay | | 30% after deductible | Not covered unless pre-approved |
| Durable Medical Equipment | 20% (maximum \$500 out-of-pocket) | 50% after deductible | 20% (maximum \$500 out-of-pocket) | 50% after deductible | 30% after deductible | 50% after deductible |
| Mental Health and Employee Assistance Program Provided through The Holman Group, and "carved out" of your core benefits. | | | | | | |
| Annual Deductible | \$650/\$1,950 | \$1,500/\$4,500 | \$1,500/\$4,500 | \$3,000/\$9,000 | \$5,000/\$10,000 | \$15,000/\$30,000 |
| Copayment | \$10 copay | 50% of UCR after deductible | \$35 copay | 50% of UCR after deductible | 30% after deductible | 50% of UCR after deductible |
| Maximums | 30 days/year | | 30 days/year | | 30 days/year | |
| Acute Treatment | Unlimited | | Unlimited | | Unlimited | |
| AB88 Diagnoses | 30 days/year | | 90 days/year | | 90 days/year | |
| Outpatient | Unlimited | | Unlimited | | Unlimited | |
| Inpatient | 30 days/year | | 90 days/year | | 90 days/year | |

medical.

| BENEFITS | COB <i>This is a secondary payor option only. Select to coordinate benefits with your spouse; if you have children and your spouse's birthday is 1st in the year.</i> | | SIMNSA <i>Stateside benefits only for life threatening medical emergencies</i> |
|--|--|----------------|---|
| | IN-NETWORK | OUT-OF-NETWORK | IN-NETWORK ONLY |
| Annual Deductible | | | |
| Individual/Family | None | None | None |
| Coinsurance | 70% | 70% of UCR | None |
| Out-of-Pocket Maximum | | | |
| Individual/Family | None | None | \$6,350/\$12,700 |
| Physician Services | | | |
| Preventive Care Services | No charge | 70% of UCR | No charge |
| Office Visit - PCP/Specialist | 70% | 70% of UCR | \$5 copay |
| Diagnostic Lab and X-Ray | 70% | 70% of UCR | No charge |
| Hospital Services | | | |
| Inpatient | 70% | 70% of UCR | No charge |
| Other Benefits | | | |
| Emergency Room | 70% | 70% of UCR | \$250 copay |
| Ambulance | 70% | 70% of UCR | No charge |
| Urgent Care | 70% | 70% of UCR | \$25 copay |
| Durable Medical Equipment | 70% | 70% of UCR | Not covered |
| Mental Health and Employee Assistance Program Provided through The Holman Group, and "carved out" of your core benefits. | | | |
| Annual Deductible | None | None | EAP only |
| Copayment | 70% | 70% of UCR | |
| Maximums Acute Treatment AB88 Diagnoses Outpatient Inpatient | 30 days/year Unlimited 90 days/year | | |

prescription.

It is important to be an informed consumer, especially with your prescription drug options. All of your medical plan options include prescription drug coverage through **RxBenefits**.

Present your medical plan ID card at a participating pharmacy. You will receive up to a 30-day supply for your prescription. You will pay a copay based on the type of prescription you receive.

Who is RxBenefits?

RxBenefits will act as an informed advocate for **ICSVEBA** members and their covered dependents regarding their prescriptions. **ICSVEBA** will still be using the **Express Scripts** network, however, any questions you have regarding your prescriptions will be handled by **RxBenefits**. Team members are available to answer your questions from 5:00 a.m. to 6:00 p.m. PST, Monday thru Friday. Members can also email **RxBenefits** at RxHelp@rxbenefits.com.

Who handles mail order scripts and specialty medications?

Express Scripts and **Accredo**. There should be no disruption with specialty scripts. Members can continue to refill and receive their mail order and specialty medications as they currently do.

| BENEFITS | COMPREHENSIVE | BASIC | BRONZE | COB | SIMNSA |
|---------------|---|------------|------------|------------|--------|
| Generic | \$5 copay | \$5 copay | \$5 copay | \$5 copay | \$5 |
| Preferred | \$25 copay | \$25 copay | \$25 copay | \$25 copay | N/A |
| Non-Preferred | \$55 copay | \$55 copay | \$55 copay | \$55 copay | N/A |
| Specialty | 20% coinsurance per prescription, up to annual out-of-pocket maximum of \$1,000 | | | | N/A |



Save Money on Your Medications

You can save money by asking for generic drugs. The FDA requires that generic drugs have the same high quality, strength, purity and stability as brand-name drugs. The next time you need a prescription, ask your doctor to prescribe a generic drug when it is available and appropriate.

eap.

Life is full of challenges and sometimes balancing it is difficult. We are proud to provide a program dedicated to supporting the emotional health and well-being of our employees and their families.

Employee Assistance Program

Administered by **The Holman Group**, the Employee Assistance Program (EAP) is a confidential program for you, your family and all household members. The services are offered to you, at **no cost**.

EAP Benefit

- Unlimited telephonic access
- 24-hour crisis response by licensed counselors, seven days a week
- Each member of your household receives five (5) in-person visits per issue per year

Confidential Clinical Counseling

EAP benefits include up to five (5) sessions per incident per calendar year and can help with such issues as:

- Bereavement or grief
- Legal
- Financial
- Childcare/eldercare referrals
- Marital/relationship issues
- Parenting issues
- Substance abuse
- Depression/anxiety
- Anger
- Stress management
- Weekly webinars

The Holman Group

800.321.2843

www.holmangroup.com

User Name: holmangroup

Password: ICS2530



value added services.

Anthem Live Health Online

Anthem Live Health Online is a service that offers a convenient way for **VEBA** members on a stateside plan to talk with and get treatment from a doctor at www.livehealthonline.com.

You can have live, instant or planned visits with a U.S. board-certified doctor 24 hours a day, seven days a week. The service uses two-way video conferencing, along with instant messaging, to allow access from the convenience of your home or work.

Delta TeamCare – Managing for Tomorrow®

Managing for Tomorrow® is a unique health improvement program available to all eligible employees and their dependents. It is being offered by **Imperial County Schools Voluntary Employees Benefits Association (ICSVEBA)**, in association with **Delta TeamCare**. This program offers personalized health information and tools that are tailored to your situation. You can learn about living a healthy lifestyle, managing your health, and working with your doctor to stay healthy.

Disease Management

Maternity Management

Nurse Hotline

Delta TeamCare – Health Education and Personal Health Coaching

All employees and family members also have access to a **TeamCare** health educator that collaborates with you to make lifestyle changes so you can live a healthier life.

The programs include:

- Weight Management
- Nutrition
- Pre and Post Natal
- Physical Activity
- Stress Management
- Tobacco Cessation

Enroll today by calling **866.724.0032**.

Carrum Health

Carrum Health is a new way to get surgery. Having an operation can be overwhelming; from figuring out the best surgeon to determining how much it will cost, to getting through the recovery. That's where **Carrum Health** comes in. **Carrum** works with your current medical plan, and with no additional cost, you get:

- Exclusive access to top-quality surgical care at Scripps Health for hip/knee replacement, spinal fusion and coronary bypass surgeries
- **No medical bills! You pay zero out of pocket costs**
- Personalized "Concierge" support throughout your journey from selecting the best surgeon and gathering the paperwork to post-discharge recovery care
- A **\$500 gift card** if you use **Carrum** for your next eligible surgery!

To learn more or get started with the program, contact **Carrum Health** toll free at **888.855.7806** or visit my.carrumhealth.com/ICSVEBA.

value added services.

PlushCare

PlushCare is simple and convenient! It is another option where you can communicate with a physician telephonically, be diagnosed and when appropriate, have prescriptions electronically sent to a local pharmacy of choice. Why pay and wait for an appointment when you can go online to www.plushcare.com or simply call **866.460.6205**.

CCS LivingConnected Diabetes Program

ICSVEBA members have access to a new Diabetes Program through **CCS Medical**. They will provide you high-quality products and support you with personalized service. Diabetes supplies will be provided at **100% coverage with no out-of-pocket costs**. Supplies such as: state-of-the-art cellular and Bluetooth glucose meters, test strips, lancing devices and lancets are available. They offer free home delivery of supplies as you need them with no out-of-pocket expenses, along with alerts and coaching from a CCS nurse when your readings are out of range, live ongoing personalized health coaching from Certified Diabetes Educators and 24/7/365 toll-free access to live nursing support! **Please note that participation in the CCS LivingConnected program is voluntary and you must actively enroll to participate.** Please contact their Customer Support team at **800.966.2046**, from 5:00 a.m. to 4:00 p.m. PST, Monday through Friday if you have any questions.

Identity Theft (IDT)

You have an opportunity to purchase Identity Theft Protection and Resolution Services through **IDT**, brought to you by the **ICSVEBA**. Secure your privacy with complete detective and restorative identity

protection around the clock. **IDT** will watch over your personal and financial information on public and private databases, social media and the Internet. They also provide you with proactive measures and educational tools so you can take steps to protect yourself. Their fraud specialists are a phone call away—24 hours a day, seven days a week—to help you every step of the way. The monthly cost is \$8.95/Individual and \$17.95/Family. *Family includes up to three dependents over age 18. All dependent minors have full restoration services included.*

REACH Air Ambulance

Since 2010, **ICSVEBA** has negotiated with **REACH Air Medical** to provide a benefit to all **ICSVEBA** members and their families. If you are in an emergency situation and in need of an air ambulance, if **REACH** is dispatched first to transport you, there will be no out-of-pocket costs to you as an **ICSVEBA** member or for your family members living in the same household!

AirMed

When a medical emergency occurs, you might find yourself on an adventure halfway around the globe, or on a business trip just a few hours from home. Wherever you are and whatever the medical need, **AirMed** offers you seamless access to the highest level of care. They maintain a fleet of ICU equipped jets, staffed with highly trained doctors, nurses and respiratory therapists. Around the clock and around the globe, they're able to transport you to the hospital of your choices as quickly as possible. As an **ICSVEBA** member, you have access to this benefit 24/7/365, and pay no deductibles, no claims forms or out-of-pocket expenses.

life insurance.

Basic Life and AD&D

Symetra Basic Life and Accidental Death & Dismemberment (AD&D) insurance coverage helps you protect your loved ones and ensures their financial security.

As a full-time, eligible employee, you are automatically enrolled in the Group Basic Life and AD&D plan. The benefit is equal to a flat \$50,000, with no medical underwriting required. This policy is provided at **no cost** to you.

Voluntary Life

If you determine you need more than the Basic Life coverage provided to you, you may want to purchase additional coverage for yourself and your eligible dependents.

We offer Voluntary Employee, Spouse and Child Life, at group rates, to supplement your employer-paid Basic Life Insurance. Unlike Basic Life insurance, Voluntary Life is 100% employee-paid. Voluntary Life premium is deducted from your paycheck and is portable, allowing you to continue coverage should you ever leave the company.

You may elect Voluntary Life coverage for yourself or your spouse to a maximum of \$500,000. You may also elect Voluntary Life coverage for your children to a maximum of \$10,000.



long-term care.

Help protect yourself, your parents and your family from the high cost of long-term care. Whether care is provided at home or in a facility, the costs and caregiver challenges quickly add up. **ICSVEBA** partners with **Unum** to provide you with valuable coverage, tools and resources to help with your personal care challenges.

Long-term care insurance may help reimburse covered charges for both facility and home care. With long-term care insurance, you can:

- Cover yourself and/or eligible family members
- Stay in your home to receive care as long as possible
- Relieve the burden of future care from loved ones

Newly hired employees have 30 days to enroll after becoming benefit eligible to receive reduced underwriting.



contacts.

| COVERAGE | POLICY NUMBER | TELEPHONE | WEBSITE/EMAIL |
|--|---------------|--|-------------------------------------|
| ICSVEBA MEMBER SERVICES | N/A | 800.633.2683 | ICSVEBAService@hubinternational.com |
| MEDICAL Delta Health Systems Comprehensive Basic Bronze COB | 712 | 866.691.2443 | www.deltahealthsystems.com |
| SIMNSA HMO | 660 | 800.424.4652 | www.simnsa.com |
| PRESCRIPTION RxBenefits | 712 | 800.334.8134 | RxHelp@rxbenefits.com |
| LIFE AND AD&D (BASIC & VOLUNTARY) Symetra Life | 01-015024-00 | Contact Your District Office to file a claim | |
| MENTAL HEALTH & EAP The Holman Group | ICSVEBA | 800.321.2843 | www.holmangroup.com |
| VOLUNTARY LONG-TERM CARE Unum | 522828 | 800.227.4165 | www.unum.com |
| VALUE ADDED SERVICES Anthem Live Health Online | 712 | 888.548.3432 | www.livehealthonline.com |
| PlushCare | N/A | 866.460.6205 | www.plushcare.com |
| Delta TeamCare Disease Management Maternity Management Health Education and Coaching | 712 | 866.724.0032 | www.dhsdirect.com |
| Carrum Health | N/A | 888.855.7806 | my.carrumhelath.com/ICSVEBA |
| CCS LivingConnected | N/A | 800.966.2046 | N/A |



This guide is intended to provide an overview only of the benefits offered by **ICSVEBA**. It is not an offer of coverage or intended to offer medical advice. It does not contain all plan provisions, limitations and exclusions. Consult your plan documents (Schedule of Benefits, Certificate of Coverage, Group Insurance Certificate, Booklet, Booklet-Certificate, Group Policy) to determine governing contractual provisions relating to your plan. In the event of a conflict between this guide and your plan document, the plan documents will always govern.