

for your Benefit

Summer 2019 Employee Benefits Newsletter



Welcome summer!

Summer is the ideal time for you and your family to get annual preventive screenings, vaccines and immunizations — which are covered at 100% with an in-network doctor. Screenings can help find health issues when they are easier and less costly to treat.

Get ready for annual enrollment — July 1-31

During annual enrollment, you can make changes to your benefits. Conroe ISD has an active enrollment, so **all employees** are required to enroll, continue, or waive benefits for the new plan year that begins September 1, 2019.

To ensure you receive your enrollment guide, make sure your current address is listed in the Employee Access Center. Use the "update" button to make changes by May 24, 2019. Packets will be mailed in June with all the information you need.

Introducing your new health plan provider

Beginning September 1, 2019, United Healthcare will replace Aetna as administrator of the Conroe ISD group health plan. With the change, you will be able to choose from three medical plan options: Charter Kelsey-Seybold, Nexus ACO R Memorial Hermann, and Choice Plus HDHP. **Learn more about each option on page two.**

The CISD Benefits Office is ready to help

Benefits Specialists are here to answer your questions.

Summer hours, June 3 - July 19, 2019:

Monday - Thursday, 7:30 a.m. to 5:30 p.m.; closed Fridays

Regular hours resume July 22, 2019:

Monday - Friday, 8:00 a.m. to 4:30 p.m.

Phone: **936-709-7808**

Email: **benefitsoffice@conroeisd.net**

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NEW health plan administrator

Beginning September 1, 2019, United Healthcare will replace Aetna as the administrator of the Conroe ISD group health plan. With the change, you will choose from three medical plan options: Charter Kelsey-Seybold, Nexus ACO R Memorial Hermann, and Choice Plus HDHP.

Charter Kelsey-Seybold is a coordinated care plan that utilizes Kelsey-Seybold providers only. Cost sharing consists of copays, deductibles, and co-insurance, much like the Aetna Whole HealthSM plan structure, but with one provider network and lower premiums. Plan members will automatically have Kelsey-Seybold assigned as the primary care physician (PCP), with the ability to go to any Kelsey-Seybold PCP. Referrals will not be required for Kelsey-Seybold specialists.

Nexus ACO R Memorial Hermann is an accountable care organization (ACO) plan that uses a tiered design of Memorial Hermann (Tier 1) and UHC Choice (Tier 2) networks. Cost sharing consists of copays, deductibles, and coinsurance, and benefits are for in-network providers only. This arrangement is similar to the Aetna Whole HealthSM plan, with no change in premiums, but will reflect increases in the Tier 1 copay, deductible, coinsurance, and out-of-pocket maximum amounts. Plan members will be required to designate a PCP and obtain a referral for specialist services.

Choice Plus HDHP is an exclusive provider organization that operates under a broad network called "Choice Plus," and it takes the place of the HDHP. Cost sharing is based on deductibles and coinsurance, and there will be a slight decrease in premiums with an increase to the out-of-pocket maximums. Plan members will have direct access (no referral required) to providers for covered services and supplies and will pay lower out-of-pocket costs when using in-network providers. This plan qualifies as a high deductible health plan, so participants are eligible to contribute to a health savings account (HSA).

For complete plan details, visit www.conroeisd.net/department/hr/benefits. Information will also be in the enrollment guide that will be mailed to you in June.

Note: All medical and pharmacy claims incurred on and after September 1, 2019, will go through United Healthcare.

Medical plan premiums per paycheck* effective September 1, 2019

Coverage Tier	Charter Kelsey-Seybold	Nexus ACO R Memorial Hermann	Choice Plus HDHP
Employee Only	\$60	\$80	\$37
Employee+Spouse	\$440	\$465	\$335
Employee+Child(ren)	\$215	\$282	\$165
Employee+Family	\$495	\$521	\$420

*Add \$5 if anyone enrolled is a tobacco user.

The District contributes an additional \$223 per paycheck for all plan options and coverage tiers. Employees with an FTE of at least 50% but less than 100% receive a reduced contribution in proportion to the percentage of time they are employed. Part-time, substitute, and temporary employees are not eligible for any District contribution.

Plan changes for life events

When certain life events occur (marriage, birth, employment changes, etc.), you can make changes to your benefits.

To make coverage changes, you must contact the CISD Benefits Office at (936) 709-7808 or benefitsoffice@conroeisd.net no later than **30 calendar days** after the event date.

Important to know:

- **Calendar days** include weekends and holidays.
- To ensure your **newborn** is covered, you must submit a **change request** to the CISD Benefits Office by the 31st day of life, even if you already have family or child coverage.
- **Email and voice messages** to the CISD Benefits Office are time and date stamped, so be sure to leave a message if no one is available or the office is closed.

Who's eligible for benefits coverage?

All regular full-time employees scheduled to work at least 18.75 hours per week are eligible for group medical, dental, and vision coverage, as well as other supplemental benefits. Substitute, part-time, and temporary employees are eligible for group medical coverage only and are required to pay the full premium, without any contribution from the District; beginning September 1, 2019, a minimum of 81.25 hours must be worked each month to maintain eligibility.

When you enroll in a plan, you may also elect coverage for your legal spouse and your children under age 26.* A child includes your natural child, stepchild, legally adopted child, child under court order, and grandchild. For a grandchild to be considered your child, the child must either be in your court-ordered custody, or must live with you and be claimed as a tax dependent according to IRS guidelines.** With proof of disability, a child who is unmarried, totally disabled, and primarily depends on you for support and maintenance prior to age 26 is eligible for continued coverage beyond the maximum age limit.

If your spouse is employed with access to group medical coverage through his/her employer, your spouse is not eligible for Conroe ISD group medical coverage. This exclusion does not apply if your spouse does not work, is not eligible for coverage, has lost coverage as an active employee and been offered COBRA continuation coverage, or is covered by Medicare.

Note: Electing coverage for an ineligible person is not permitted. Doing so may cause you to pay premiums for someone who is not eligible for coverage. You could also be held liable for any claims paid for an ineligible dependent, and a claim could be denied if the insurance company determines the individual does not meet eligibility requirements. If your spouse or child's eligibility status changes during the year for any reason other than age, you must promptly contact the CISD Benefits Office to remove the ineligible dependent.

All employees are eligible to participate in voluntary 403(b) and 457 plans, which allow you to save a portion of your income for retirement. You may establish and change contribution amounts to these accounts at any time. For more information, go to www.conroeisd.net/department/hr/retirement-2/.

*Disability insurance is not available for spouses and children. You may purchase an individual permanent life insurance policy from Texas Life for your spouse and each of your minor children, including grandchildren, without purchasing a policy for yourself.

**Grandchildren are not eligible for American Fidelity term life insurance.

Conroe ISD Employee Health & Wellness Center

Summer hours effective
June 3 – August 4, 2019:

Monday/Tuesday/Thursday
8:00 a.m. – 5:00 p.m.

Wednesday
10:00 a.m. – 6:00 p.m.

Friday/Saturday
8:00 a.m. – 12:00 p.m.

Sunday: Closed

Regular hours resume
August 5, 2019

Located on the Oak Ridge
Elementary School Campus:
19675 I-45 South, Suite 100
Conroe, TX 77385
Phone: **281-465-2873**

For more information and to
schedule an appointment, visit
ConroeISDClinic.com.

*Individuals enrolled in a health savings
account (HSA) are not eligible to
receive services from the Center.*

*Appointments are preferred and should
be scheduled in advance for physicals,
well-person, follow-up and chronic care
visits. Walk-in patients for sick visits and
acute care needs will be taken up to 45
minutes prior to closing time, or when
the clinic reaches maximum capacity.*

*We encourage patients to call ahead
for availability. This promotes a better
experience for all.*

Have a health concern or need support?

Schedule a free,* confidential
consultation for help with:

- Managing chronic conditions
- Developing strategies to manage your health
- Communicating effectively with your doctor
- Navigating the medical system to coordinate services
- Making informed health decisions

Call **LaToshia Talford Gordon,**
RN, CCM at **281-305-9389,**
or email: **Latoshia.Talford@**
memorialhermann.org

**Employees and spouses enrolled
in a CISD Aetna medical plan only.
Learn more about the Care Manager
Program at ConroeISDClinic.com.*



MEMORIAL
HERMANN

It's heating up — stay safe this summer!

Summer is the season for more outdoor activities and soaking up some rays, but too much heat exposure could be harmful to your health. For people with health issues, the hotter temperatures can be strenuous on the body, which could intensify an existing condition.

How your body handles higher temperatures can also be affected by your health and medication usage. Some health conditions that may put you at greater risk for heat-related illnesses include: obesity, diabetes, heart disease, and even a common cold or flu that is accompanied by fever and vomiting.

Here are tips to help keep you and your family healthy this summer:



Know your limits

Stay in the shade, or take a break and cool off in the air conditioning as much as possible. Plan outdoor activities early or late in the day.



Hydrate

Stay hydrated. Choose food with high water content, and avoid sugary, caffeinated or alcoholic drinks, which can increase symptoms of dehydration.



Protect

Wear loose, light-colored, breathable fabrics, sunglasses, and sunscreen to keep your skin safe and your body cool.

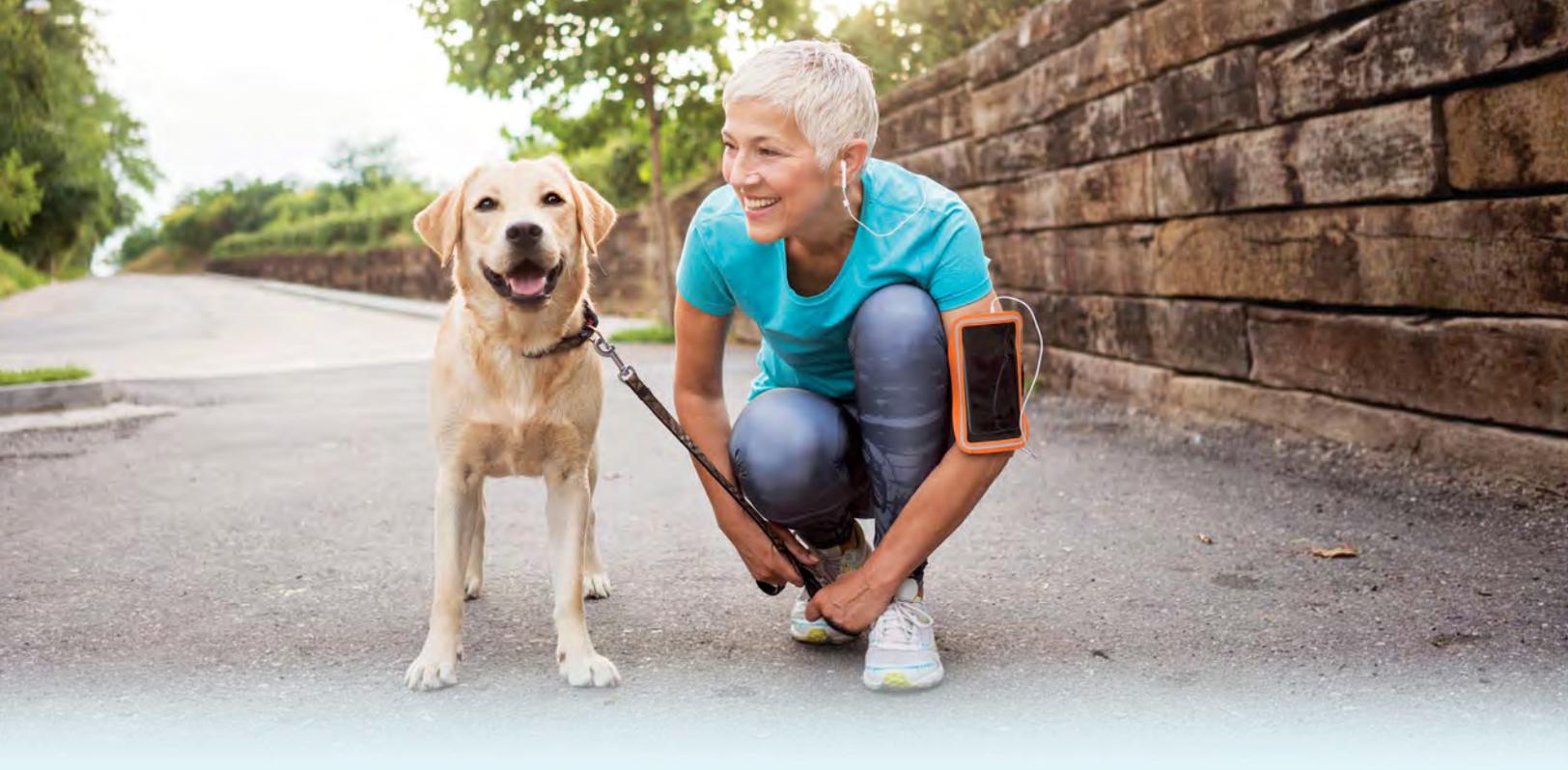


Research

Consult with your provider about your health conditions and medications to see if there are any specific precautions you should consider in the hotter months.

Need help in a hurry? Know where to go.

When a life is in danger, go to the nearest emergency room (ER) or dial 911. If it's not an emergency, visit your PCP, an urgent care center, or walk-in clinic.



Do something good for you — get a mammogram

Early detection is key to detecting breast cancer when it's easier and less costly to treat. A routine mammogram can find breast cancer even before a tumor can be felt.

On-site mammograms

Assured Imaging will bring their mobile mammography coaches to the following locations:

Location	Address	Day & Time
The Woodlands College Park High School	3701 College Park Drive The Woodlands, TX 77384	Thursday, 7/11 and Wednesday, 7/31 8:00 a.m. – 5:00 p.m.
Conroe High School 9th Grade Campus	400 Sgt. Ed Holcomb Blvd. North Conroe, TX 77304	Tuesday, 7/16 8:00 a.m. – 5:00 p.m.
Grand Oaks High School	4800 Riley Fuzzel Road Spring, TX 77386	Tuesday, 7/23 8:00 a.m. – 5:00 p.m.

Who can be screened?

- Women age 35 and older who have not had a mammogram in the last 12 months
- Women who have a referring physician willing to accept the results of the screening for diagnostic purposes; women who have a history of breast cancer who have been in remission for at least five years and who provide Assured Imaging with two years of prior mammograms that were obtained after all treatment for breast cancer was completed

Who should not be screened?

- Women who are experiencing any breast symptoms or problems
- Women who are pregnant or breastfeeding

Need another reason to get screened?

Every woman who receives an on-site mammogram during annual enrollment will receive a \$10 Walmart gift card* and will be entered into a drawing to win a Coach® purse*



*Provided and distributed by Assured Imaging

What is the cost of the screening?

Routine mammograms are free for Conroe ISD Aetna medical plan members. If you're not enrolled in a Conroe ISD medical plan, please contact your insurance carrier to find out how these services are covered. Assured Imaging accepts most major medical plans. If you wish to pay cash for a mammogram, the cost is \$150.

Schedule and prepare for your appointment:

Go to www.assuredimaging.com/conroeisd and select an appointment time, or call 1-888-233-6121. Bring your medical ID card and completed patient forms (available at www.assuredwomenswellness.com "Screening Services" tab), and prior mammography records (if possible). Do not wear lotions, ointments, powders, perfumes, or deodorants on the day of your appointment. Wear two-piece clothing for your convenience and comfort.

Health insurance terms 101

Health insurance can be confusing. Here is a list of common terms to help you understand your annual health care and pharmacy costs.

Annual limit: A cap on the benefits your health plan pays in a plan year while you're enrolled. These caps are placed on particular services such as prescriptions or hospitalizations. Annual limits may be placed on the dollar amount of covered services or on the number of visits that are covered for a service. After an annual limit is reached, you must pay all associated costs for the rest of the plan year.

Coinsurance: Your share of the cost for a covered health care service after reaching your deductible; usually calculated as a percentage (e.g., 20%) of the allowed amount for the service.

Copay or copayment: A set dollar amount you pay as your share of the cost for a medical service or item, like a doctor's visit.

Deductible: The amount you owe for covered health care services before your health plan begins to pay.

Formulary: A list of prescription drugs covered by a prescription drug plan; also called a drug list.

Network: The doctors, hospitals, and suppliers your health plan has contracted with to provide services to its members.

Out-of-pocket maximum: The most you will spend for covered services in a plan year. After you spend this amount on deductibles, coinsurance, and copayments, the health plan pays 100% for covered services.

Plan year: A 12-month period of benefits coverage under a group health plan. This 12-month period may not be the same as the calendar year. To find out when your plan year begins, check your plan documents.

Precertification: Approval you get before receiving a health care service, treatment plan, prescription drug, or durable medical equipment, as required by your health plan. Check your plan documents to see what kind of service needs this approval. Precertification can also be called preauthorization, prior authorization, or prior approval.

Premium: The amount you pay for your health plan each month.

Primary care physician (PCP): A physician who directly provides or coordinates your health care services.

Referral: A written or electronic order from your PCP to see a specialist or receive certain medical services. In some health plans, if you don't get a referral first, the plan will not pay for the services.

Specialist: A physician specialist who focuses on a specific area of medicine to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

Step therapy: A program requiring a person to try certain drugs before a particular brand-name drug will be paid by the plan. The first drugs are often generic and cost less.

For details about your plan's out-of-pocket costs, covered services, and limits, refer to the Conroe ISD medical plan documents, available on the Human Resources website at www.conroeisd.net/department/hr/plan-documents/.



Understanding life insurance

When choosing life insurance coverage, it's important to understand the different policies available to you.

To help you make the best decision for you and your family during annual enrollment, below are the highlights of each policy.



Group Term Life – Unum

- Choose coverage for you (up to five times your salary in increments of \$10,000, not to exceed \$500,000), your spouse (up to 100% of employee amount in increments of \$5,000), and your children (up to \$10,000 in increments of \$2,000). Grandchildren are not eligible for this coverage unless they are in your court-ordered custody, or they live with you and are claimed as a tax dependent.
- Premiums are based on your age as of September 1 each year.
- During annual enrollment, if you and your eligible dependents are enrolled in the plan, you may increase the coverage amount up to \$200,000 for yourself and up to \$25,000 for your spouse. Coverage over these amounts will be subject to questions about your (or your spouse's) health.
- During annual enrollment, if you and your eligible dependents are not currently enrolled in the plan, you may apply for coverage up to the maximum amounts, and all coverage will be subject to questions about your (or your spouse's) health.
- If you retire, reduce your hours, or leave CISD, you can continue your coverage at the group rate for as long as the group policy is in place.

Term Life – American Fidelity

- Choose coverage for you (up to \$300,000), your spouse (up to \$50,000), and your children (up to \$30,000). Grandchildren are not eligible for this coverage.
- Premiums are based on the length of the policy (10, 20, or 30 years), and the covered person's age and tobacco usage at the time of issue. Premiums are guaranteed not to increase during your initial term period.
- Only three health questions are required to issue coverage.
- You own the policy. If you leave CISD, you can take the policy with you at the same rate you paid as an employee.
- You may renew the policy at the end of the term period until you reach age 90.

Universal Permanent Life – Texas Life

- Choose coverage for you (up to \$300,000) and your spouse (up to \$50,000). Individual policies of \$25,000 up to \$50,000 may also be purchased for each of your minor children and grandchildren.
- Premiums are based on the covered person's age and tobacco usage at the time of issue, and they are guaranteed for a significant period of time (after the guaranteed period, premiums may go down, stay the same, or go up).
- Death benefits are guaranteed to age 121.
- You can qualify by answering just three quick questions.
- You own the policy. If you leave CISD, you can take the policy with you at the same rate you paid as an employee.
- If your death is accidental, the death benefit is doubled, up to age 65.

All of the policies contain an accelerated death benefit, which allows you to request a percentage of the benefit amount if you become terminally ill.

Most life insurance policies contain exclusions, limitations, exceptions, reductions of benefits, waiting periods, and terms for keeping them in force; please refer to the policy documents for complete details.