

**BENEFIT  
PRESENTATION**

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**OPEN ENROLLMENT**

**2021**



**Hoosier School  
Benefit Trust**



# What is Open Enrollment and When does it occur?



- **Open Enrollment** occurs annually and is an opportunity to change or add benefits for the following year. All staff who are eligible for, or enrolled in district benefits, must complete the open enrollment annually, even if declining benefits.
- **For benefits effective January 1, 2021:**
  - The online Open Enrollment system will be available beginning Thursday, October 1, 2020 and will close on October 31, 2020.
  - Online 24/7 using the Aflac at Work system on a computer or tablet.
  - The Enrollment Brochure with online instructions will be shared via email and available under the Human Resources area of the website. **Emails from Jill Britt will be sent with open enrollment information.**  
**PLEASE WATCH YOUR INBOX.**
  - A special section of the website is available “**2021 Open Enrollment Information**” with this presentation and links to relevant information including the online enrollment system.
  - Limited days and hours at Central Office for in person assistance. See schedule within this presentation.

# Central Office In-Person Assistance

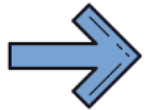


## Central Office Days Assistance and computers available

DAY	DATE	TIMES
Thursday	10/1/2020	7:30-10:30a; 2:00-5:00p
Monday	10/5/2020	8:00-10:00a; 2:00-4:00p
Friday	10/9/2020	8:00-10:00a; 2:00-4:00p
Tuesday	10/13/2020	8:00-10:00a; 2:00-4:00p
Thursday	10/15/2020	8:00-10:00a; 2:00-4:00p
Monday	10/19/2020	7:00-10:00a; 2:00-5:00p
Wednesday	10/21/2020	7:00-10:00a; 2:00-5:00p
Friday	10/23/2020	7:00-10:00a; 2:00-5:00p
Tuesday	10/27/2020	7:00-10:00a; 2:00-5:00p
Thursday	10/29/2020	7:00-10:00a; 2:00-5:00p
Friday	10/30/2020	7:00-11:00a; 1:00-4:00p

# How do I check my current benefit selections?

- + A Direct Link to access eSuite can be found on the District website, on the Home Page under Quick Links click on **STAFF**
- + Click on the eSuite link, and
- + LOG INTO YOUR eSUITES ACCOUNT AND LOOK UNDER “DEDUCTION INFORMATION”



**PARENT**   **STUDENT**   **COMMUNITY**   **STAFF**

I WANT TO ACCESS...

- Infinite Campus
- Canvas
- G Suite
- Pivot
- eSuite
- Frontline
- SafeSchools
- Gmail
- Helpdesk Portal
- HR Support Portal
- IT Knowledge Base
- AirWays Login

TELL ME ABOUT...

- School Calendars
- Employment Opportunities
- Volunteer Information
- Human Resources
- Certified Staff Information
- Classified Staff Information
- 2020 Census

Franklin Township Community Schools HR Portal  
Powered by Tyler Technologies

**Employee Login**

Employees may log into the Human Resources portal using the form below.

Username:

Password:

Remember me next time.

**LOGIN**

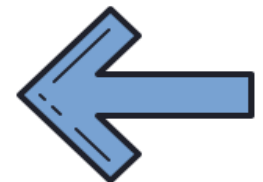
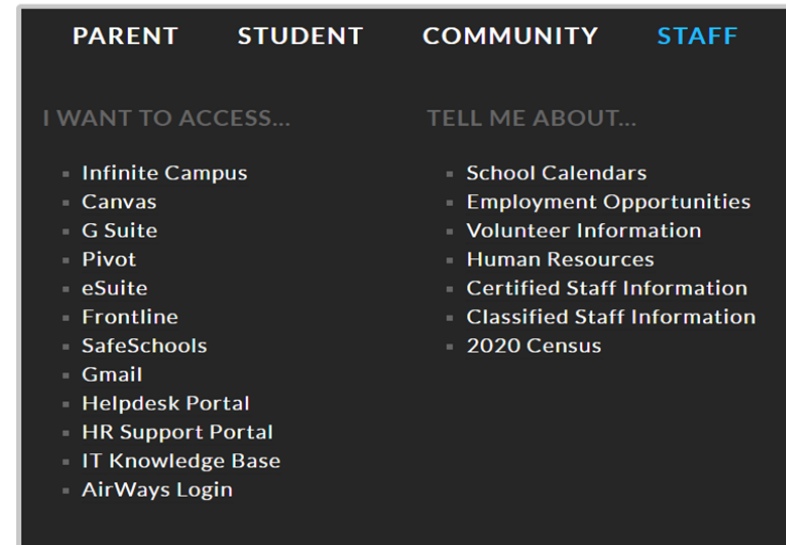
**Need a login?**  
I am an employee, but do not have a username and password.  
[Activate Your Account](#)

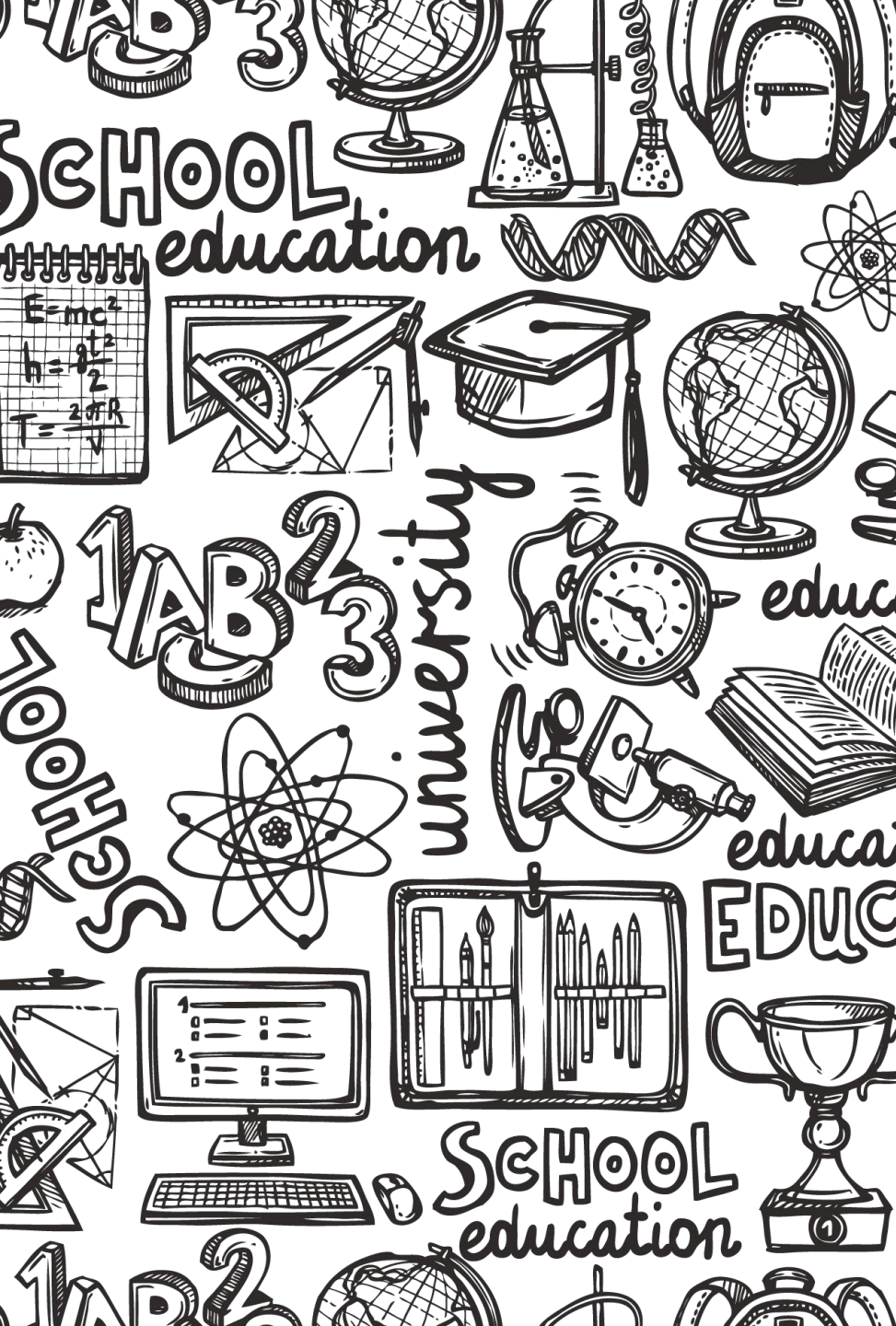
**Forgot Username?**  
If you forgot your username you can retrieve it using the link below.  
[Retrieve Username](#)

**Forgot password?**  
If you forgot your password you can reset it using the link below.  
[Reset Password](#)

# Human Resources Information

- + Have you been to the Human Resources section of the District website?
- + [www.ftcsc.org](http://www.ftcsc.org)
- + On main page under Quick Links click on STAFF
- + Immediate Assistance at your fingertips 24/7!
- + Your first stop to find:
  - + Classified & Certified staff information
    - + Handbook, contract, pay date schedule, etc.
  - + HR forms
    - + W-4 Tax forms
    - + HSA contribution claim forms
  - + FMLA guidelines & forms
  - + HSBT Clinic information
  - + Aflac claim forms and brochures
  - + And more





# Open Enrollment Agenda

- What's changing? What's staying the same?
- Medical plan overview – **YOU WILL BE GETTING A NEW ID CARD FROM ANTHEM! YOU MUST USE IT EFFECTIVE 1/1/21**
- **TrueScripts** – our **NEW** pharmacy benefit manager
- Anthem Resources
- Smart Medical Shopping Tips
- HSBT Health and Wellness Center
- Dental
- Vision
- Life and AD&D
- Employee Assistance Program
- **AFLAC Information** – **GREAT NEWS! RE-ENROLLMENT OPPORTUNITY WITH GUARANTEED ISSUE ON:**
  - **Critical Illness**
  - **Accident**
  - **Hospital**
  - **Short Term Disability**
- **Nationwide** - Pet Insurance
- **Privacy Armor** - Identity Theft Protection

# What's changing? What's staying the same?

- **NEW** Pharmacy Benefit Manager to help you save money on prescriptions. **Effective 1/1/21, TrueScripts** will be handling the HSBT prescription drug management
- **Spousal Carve-Out** for any spouse who's employer offers any level of coverage.
- Improvements to your Voluntary Life plan options for spouses and dependents. A simplified option will make enrollment easier and will reduce rates for most members
- **No** changes to your medical, dental or vision benefits
- **No** increase to vision or dental premiums

# Medical Plan Overview

PPO PLAN I & II	IN-NETWORK Single/Family	OUT-OF-NETWORK Single/Family
Annual Deductible	\$1,500   \$3,000	\$3,000   \$6,000
Out-of-Pocket Max	\$6,000   \$10,000	\$12,000   \$20,000

PPO PLAN III	IN-NETWORK Single/Family	OUT-OF-NETWORK Single/Family
Annual Deductible	\$2,700   \$5,400	\$5,000   \$10,000
Out-of-Pocket Max	\$6,000   \$10,000	\$12,000   \$20,000

HSA PLAN IV	IN-NETWORK Single/Family	OUT-OF-NETWORK Single-Family
Annual Deductible	\$3,500   \$7,000	\$5,000   \$10,000
Out-of-Pocket Max	\$6,900   \$11,500	\$12,000   \$20,000

HSA PLAN V	IN-NETWORK Single/Family	OUT-OF-NETWORK Single/Family
Annual Deductible	\$5,700   \$11,400	\$10,000   \$20,000
Out-of-Pocket Max	\$6,900   \$13,800	\$12,900   \$25,800

## PPO PLAN

In the PPO Plans, there is first dollar coverage in the form of certain co-pays. There is also a calendar year deductible. When you meet the calendar year deductible, you and the plan share in expenses with coinsurance.

## HDHP WITH AN HSA

The High Deductible Health Plans with HSAs are a consumer-driven health plan. What's special about this option is the health savings account (HSA) that you can use to pay for medical expenses. Your school system may contribute to this account on your behalf.



# Side by Side Medical Plans

PPO PLAN I & II	NETWORK	PPO PLAN III	NETWORK	HDHP/HSA PLAN IV	NETWORK	HDHP/HSA PLAN V	NETWORK
<b>Annual Deductible</b>	\$1,500   \$3,000	<b>Annual Deductible</b>	\$2,700   \$5,400	<b>Annual Deductible</b>	\$3,500   \$7,000	<b>Annual Deductible</b>	\$5,700   \$11,400
<b>Out-of-Pocket Max</b>	\$6,000   \$10,000	<b>Out-of-Pocket Max</b>	\$6,000   \$10,000	<b>Out-of-Pocket Max</b>	\$6,900   \$11,500	<b>Out-of-Pocket Max</b>	\$6,900   \$13,800
<b>Preventive Care Services</b>	Covered 100%	<b>Preventive Care Services</b>	Covered 100%	<b>Preventive Care Services</b>	Covered 100%	<b>Preventive Care Services</b>	Covered 100%
<b>Physician's Office Visit: PCP/SCP</b>	\$40 / \$60 copay	<b>Physician's Office Visit: PCP/SCP</b>	\$40 / \$60 copay	<b>Physician's Office Visit: PCP/SCP</b>	30% after deductible	<b>Physician's Office Visit: PCP/SCP</b>	30% after deductible
<b>Urgent Care Services</b>	\$100 copay	<b>Urgent Care Services</b>	\$100 copay	<b>Urgent Care Services</b>	30% after deductible	<b>Urgent Care Services</b>	30% after deductible
<b>Emergency Room Services</b>	\$250 copay, waived if admitted	<b>Emergency Room Services</b>	\$250 copay, waived if admitted	<b>Emergency Room Services</b>	30% after deductible	<b>Emergency Room Services</b>	30% after deductible
<b>Hospice Care</b>	30%	<b>Hospice Care</b>	30%	<b>Hospice Care</b>	30% after deductible	<b>Hospice Care</b>	30% after deductible
<b>Prescription Drugs: Retail (30-day supply)</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4	<ul style="list-style-type: none"> <li>• 30%</li> <li>• 30% with \$40 minimum</li> <li>• 30% with \$60 minimum</li> <li>• 30% with \$300 maximum</li> </ul>	<b>Prescription Drugs: Retail (30-day supply)</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4	<ul style="list-style-type: none"> <li>• 30%</li> <li>• 30% with \$40 minimum</li> <li>• 30% with \$60 minimum</li> <li>• 30% with \$300 maximum</li> </ul>	<b>Prescription Drugs: Retail (30-day supply)</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4	30% after deductible	<b>Prescription Drugs: Retail (30-day supply)</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4	30% after deductible
<b>Prescription Drugs: Mail Order (90-day supply)</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4	<ul style="list-style-type: none"> <li>• \$40</li> <li>• \$80</li> <li>• \$120</li> <li>• 30% with \$300 maximum</li> </ul>	<b>Prescription Drugs: Mail Order (90-day supply)</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4	<ul style="list-style-type: none"> <li>• \$40</li> <li>• \$80</li> <li>• \$120</li> <li>• 30% with \$300 maximum</li> </ul>	<b>Prescription Drugs: Mail Order (90-day supply)</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4	30% after deductible	<b>Prescription Drugs: Mail Order (90-day supply)</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4	30% after deductible

# Introducing



# TrueScripts

Management Services



- We provide prescription benefit expertise at a personal and customized
  - level to ensure optimum value at the lowest possible costs through
  - innovative solutions such as our Specialty Care Program.
- 
- TrueScripts' unique programming that helps YOU save money on prescriptions includes:
    - **Specialty Care Program**
    - **Formerly Guard Program**
    - **Customer Care**

Our team is ready to answer your call! Monday – Friday, 8am - 6pm (EST). You can expect to speak with a **live TS professional** on the **first ring** with our **One-Ring-Response-Rate!** You may also visit us online at

[www.truescripts.com](http://www.truescripts.com)

# Spousal Carve Out

- HSBT has a **spousal carve-out provision** in the medical plan. As such, if the spouse of a HSBT health plan participant is employed and eligible for coverage under his/her employer's health plan, that spouse is required to enroll in that plan.
- Please note there are certain exceptions that will allow for your spouse to remain on the HSBT group health plan as "primary".
  - If your spouse's employer **does not** offer health coverage.
  - If your spouse is employed part-time and is not eligible for health coverage under the employer's plan.
- Please contact Melinda Abel in Human Resources for specific questions regarding spousal carve-out.

# Anthem Resources

## Say HI to Sydney!

### Anthem's new app is simple, smart, and all about you.

With Sydney, you can find everything you need to know about your Anthem benefits - personalized and all in one place. Sydney makes it easier to get things done, so you can spend more time focused on your health.

### With just one click, you can:

- + Find care and check costs
- + Check all benefits
- + See claims
- + Get answers even faster with our chatbot
- + View and use digital ID cards

### Already using the Anthem app?

It's easy to make the switch. Simply download the Sydney app and log in with your Anthem username and password.

**Download for  
free on the  
App Store or  
Google Play.**

**Hoosier School  
Benefit Trust**

# Anthem Resources

## LiveHealth Online

### Skip the wait - not the care.

No one wants to drive to the doctor's office after waking up with a sore throat or fever. With LiveHealth Online, you can see a board-certified doctor or mental health professional in minutes.

### Sign up for FREE and get...

#### 24/7 ACCESS TO DOCTORS.

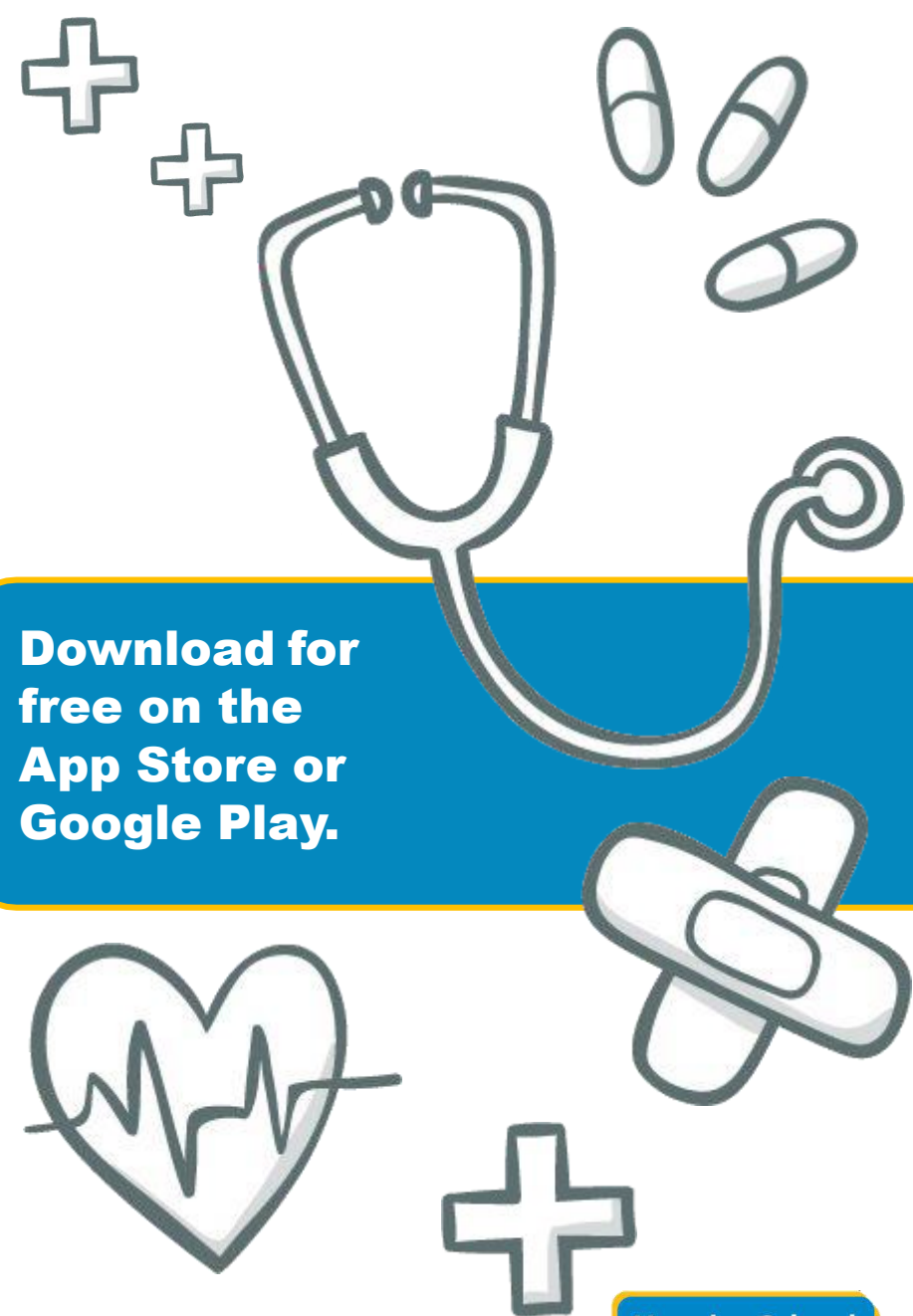
- + They can assess your condition, provide treatment options and even send a prescription to the pharmacy of your choice, if needed. It's a great way to get care when your doctor isn't available.

#### MEDICAL CARE WHEN YOU NEED IT.

- + For things like the flu, a cold, sinus infection, pink eye, rashes, fever and more.

#### CONVENIENCE

- + Since there are no appointments or long waits. In fact, most people are connected to a doctor in about 10 minutes or less.



Hoosier School  
Benefit Trust

# Shop Smart! We're all in this together.

Healthcare costs have been increasing at an alarming rate for nearly a decade. We've made strategic choices as a Trust to ensure our members continue to receive the highest quality benefits package and healthcare available, but there are things you can do to help you and your colleagues manage costs and maintain a valuable benefits package.

## HSBT will continue to...

- + Remain self-funded to control member costs and manage risks internally.
- + Offer multiple plan design options including high deductible health plans with HSA accounts to allow members savings options and alleviate tax-burdens.
- + Mitigate risk with dependent audits and keep the plan geared to HSBT member needs.
- + Evaluate vendor partners and their value to the Trust on a regular basis.

## You can help by...

- + Visiting the clinic for preventive care throughout the year.
- + Stay In-Network by visiting [www.anthem.com/find-doctor](http://www.anthem.com/find-doctor) for the best healthcare discounts.
- + Utilize other Anthem resources like their mobile app and virtual medicine line - LiveHealth Online.
- + Choose a plan that helps you save, like an HDHP plan that provides you with a health savings account that helps you save dollars for healthcare, tax advantaged.

# HSBT Health and Wellness Center

2020 is about self-care! We know that taking care of our bodies is the most important thing to do in a time when health concerns are top of mind.

**Connect with the clinic if you're in need of :**

- Preventive care or acute care for sickness or injury
  - **317.497.6140**
- Health coaching to ensure you're health journey is on the right track.
  - **317.497.6168**

**You can also make an appointment here:**  
***[mywebahead.com/hsbt](https://mywebahead.com/hsbt)***



# Dental Plans



+ HSBT offers dental benefits through Anthem

Dental Enhancement Plan	In & Out-of-Network
Annual Deductible (waived for diagnostic services) Individual   Family	\$50   \$150
Annual Plan Max	\$2,500
Diagnostic & Preventive	100%
Basic	80%
Major	50%
Orthodontic Services	50% to lifetime max of \$1,500

Dental Core Plan	In & Out-of-Network
Annual Deductible (waived for diagnostic services) Individual   Family	\$50   \$150
Annual Plan Max	\$1,000
Diagnostic & Preventive	100%
Basic	80%
Major	50%
Orthodontic Services	50% to lifetime max of \$1,000



# Vision Plan



+ HSBT offers vision benefits through Anthem

Benefit	In-Network
Well Vision Exam (Every Calendar Year)	\$10 copay
Prescription Glasses	\$10 copay
Frames	\$130 allowance
Featured Brand Frames	\$150 allowance
Lenses	Included in prescription glasses
Contacts (in lieu of glasses)	\$130 allowance for lenses; up to \$60 copay for exam
Extra Savings	See Plan Details

# Group Life & Voluntary Life Insurance

- + HSBT provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance to eligible employees with amounts based on employment classification.
- + **IMPROVEMENT FOR 2021!** Voluntary life provides you the option to purchase additional life insurance beyond the basic life and AD&D coverage. Options for spouse and dependents has been simplified. See HR or your enrollment system for additional details

Benefit	Plan Features
<b>Amount of Life Insurance</b>	An amount between \$10,000 and \$500,000 not to exceed 5 x basic annual earnings.
<b>Guarantee Issue Amount</b>	After initial offering, no more than \$200,000 unless Evidence of Insurability is provided.
<b>Spouse &amp; Dependent Coverage</b>	Spouse and dependent coverage may be available; see your HR Department.
<b>Conversion Privilege</b>	Life insurance may be converted to an individual policy within 31 days of termination or if you cease to be in an eligible class.
<b>Portability Privilege</b>	Life insurance may be ported within 31 days of termination of employment; coverage terminates at age 70.
<b>Extended Life Benefit</b>	Life insurance may continue for Total Disability.
<b>Accelerated Living Benefit</b>	Upon the occurrence of a Qualifying Event, you may be entitled to elect to accelerate benefits and receive a portion of the total life benefit while living.

- + Rates are determined by age bracket and vary for employee, spouse and dependent coverage. Available in the benefit guide.

# Employee Assistance Program

Community Health Network's Employee Assistance Program (EAP) offers short-term counseling to employees and anyone who lives in their household. Counseling is available for individuals, couples, children, families, and other household members. To manage life's stresses, EAP offers assistance including:

- + Family, marital, and significant other relationships
- + Child, adolescent and parenting issues
- + Grief and loss
- + Managing thoughts and feelings
- + Alcohol and drug abuse issues
- + Communication and problem-solving skills
- + Coping with change
- + Improving well-being and life satisfaction
- + Referrals for legal and financial assistance within Indiana



FREE



CONFIDENTIAL



AVAILABLE 24/7

**For confidential assistance, please call 800-543-4158 or 317-621-7742.**

# Voluntary Benefits - AFLAC



- + Aflac reps will **NOT** be on-site for Open Enrollment. All AFLAC policies are visible in the online benefit enrollment system.
- + Group Aflac policies will be available for enrollment in the system during open enrollment. Remember we have a great opportunity this year with a Guaranteed Issue Enrollment.
- + Links to AFLAC group policy information can be found on the website in the Human Resources>Benefits Information>Voluntary Benefits section.
- + Questions regarding current individual Aflac policies or claims should be directed to Melinda Abel.

# Voluntary Benefits – Nationwide



- + Nationwide Pet Insurance is available exclusively to FTCSC staff for those who wish to sign up and pay for coverage through payroll deduction.
- + Coverage is available for pets, regardless of age.
- + Wellness coverage is also available and includes spay/neuter, dental cleaning, exams, vaccinations, and more.

# Voluntary Benefits – Privacy Armor



- + Privacy Armor is a voluntary benefit offered to assist with protecting your identity and keeping your personal information safe.
- + Privacy Armor offers comprehensive identity and credit monitoring.
- + Remediation should fraud or identity theft occur.
- + Monitors users digital footprint and detects if personal information has been exposed.
- + Links to Privacy Armor information can be found on the website in the Human Resources>Benefits Information>Voluntary Benefits section.

**QUESTIONS?**