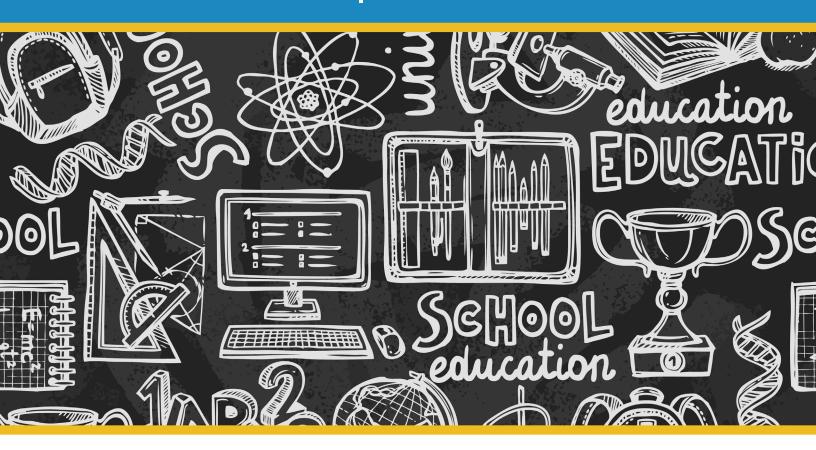


Hoosier School Benefit Trust

2020 | BENEFIT GUIDE



Hoosier School Benefit Trust

WELCOME TO YOUR BENEFITS!

Making the right choice is important. This Benefit Guide will help you understand the benefit choices you can make before your enrollment deadline.

We want our team and their families to be happy and healthy. Whether that means keeping fit, eating right, knowing your health risks, or changing lifestyle behaviors, your well-being is important to you, your family, your coworkers, and the Hoosier School Benefit Trust.

HSBT is committed to a comprehensive benefit program that helps its plan participants stay healthy, feel secure, and maintain a work/life balance.

Learning more about benefits makes it easier for you to use them. This Benefit Guide will help you understand your benefits as you consider your choices.



Perry Township Schools











The information in this Benefits Summary is presented for illustrative purposes. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of any discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

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SECTION 1

ABOUT YOUR BENEFITS

ENROLLING IN YOUR BENEFITS

ENROLLMENT DATES

Beech Grove City Schools	October 21 - November 1
Franklin Township Community School Corporation	October 14 - November 13
MSD of Decatur Township	October 28 - November 15
Perry Township Schools	October 16 - November 6
Central Indiana Educational Service Center	October 15 - November 30
Southside Special Services of Marion County	October 21- November 8
Lebanon Community School Corporation	October 21 - December 4

HOW TO ENROLL



STEP 1:

Review this guide and pick the plan that's best for you and your dependents.



STEP 3:

Please follow the enrollment instructions provided by HR.



STEP 2:

Gather you & your dependents' Social Security numbers and birth dates.



STEP 4:

Finish any required paperwork you were prompted to complete during your online election process.



SECTION 2

HEALTH BENEFITS

HSBT HEALTH AND WELLNESS CENTER

HEALTH & WELLNESS CLINIC SERVICES

MEDICAL CONDITIONS

Acne Diabetes Sinus Infections

Allergies Ear infection Skin Conditions

Anxiety & Depression High blood pressure Sprains & strains

Asthma Migraines Strep throat

Bronchitis Pink eye & Styes Thyroid conditions

Cholesterol Respiratory infections Urinary tract

Common colds/flu Shingles infections

PHYSICALS

- Adult physicals
- · Sports physicals
- College physicals
- DOT physicals*

*Call clinic for availability



IMMUNIZATIONS, LAB DRAWS, & TESTING

Call for an appointment at 317.497.6140

PERSONAL HEALTH COACHING

Ready to make a change? Your health & wellness coach is dedicated to helping you make healthy lifestyle changes at NO cost to you!

Individual Coaching Blood Pressure Screenings Blood Pressure

Group Coaching Weight Management Smoking Cessation

Wellness Programs Stress Management

Call for an appointment at 317.497.6168

MEDICATIONS

Select generic medications and refills are available. Call 317.497.6140 for details.

TO SCHEDULE A CLINIC APPOINTMENT: mywebahead.com/hsbt

OR 317.497.6140

MEDICAL OVERVIEW

HSBT offers several plans to choose from. Read through the summary of each plan type, then review the next pages for the specifics.

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. When your total out-of-pocket expenses reach the designated maximum, the plan will pay the rest of your covered expenses at 100% for remainder of the year.

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. Plus, you can contribute your own PRE TAX dollars. When you reach your deductible and out-of-pocket maximum, your covered medical claims are covered at 100%



IMPORTANT

Contributions to the HSA cannot exceed \$3,550 for individual coverage and \$7,100 for employee with dependent(s) coverage annually on a pre-tax basis for the 2020 tax year.

Individuals age 55 and older are eligible to make catchup contributions of an additional \$1,000 annually.

PPO PLAN I & II

ANTHEM

HSBT is offering medical benefits for its employees through Anthem.

Plan Feature	Network	Out of Network		
Annual Deductible - Individual Family	\$1,500 \$3,000	\$3,000 \$6,000		
Out of Pocket Max (OOPM) including deductible	\$6,000 \$10,000	\$12,000 \$20,000		
Preventive Care Services	Covered in full. You pay nothing.	40% after deductible		
Physician's Office Visit: PCP/SCP	\$40/\$60 copay	40% after deductible		
Urgent Care Services	\$100 copay	40% after deductible		
Inpatient Professional & Facility Services	30% after deductible	40% after deductible		
Outpatient Professional, Surgery, Hospital & Therapy Services	30% after deductible	40% after deductible		
Behavioral Health Service: PCP/SCP	\$30/\$30 copay	40% after deductible		
Emergency Room Services	\$250 copay; waived if admitted			
Ambulance Services	30%			
Hospice Care	30% 40% after deducti			
 Prescription Drugs: Retail (30-day supply) Tier 1 Tier 2 Tier 3 Tier 4 	 30% 30% with \$40 minimum 30% with \$60 minimum 30% with \$300 maximum 	40% after deductible		
Prescription Drugs: Mail Order (90-day supply) Tier 1 Tier 2 Tier 3 Tier 4	\$40\$80\$12030% with \$300 maximum	Not Covered		

PPO PLAN III

ANTHEM

HSBT is offering medical benefits for its employees through Anthem.

Plan Feature	Network	Out of Network		
Annual Deductible - Individual Family	\$2,700 \$5,400	\$5,000 \$10,000		
Out of Pocket Max (OOPM) including deductible	\$6,000 \$10,000	\$12,000 \$20,000		
Preventive Care Services	Covered in full. You pay nothing.	50% after deductible		
Physician's Office Visit: PCP/SCP	\$40/\$60 copay	50% after deductible		
Urgent Care Services	\$100 copay	50% after deductible		
Inpatient Professional & Facility Services	30% after deductible	50% after deductible		
Outpatient Professional, Surgery, Hospital & Therapy Services	30% after deductible	50% after deductible		
Behavioral Health Service: PCP/SCP	\$40/\$40 copay	50% after deductible		
Emergency Room Services	\$250 copay; waived if admitted			
Ambulance Services	30% after deductible 20% after deductible			
Hospice Care	30% after deductible	50% after deductible		
Prescription Drugs: Retail (30-day supply) Tier 1 Tier 2 Tier 3 Tier 4	 30% 30% with \$40 minimum 30% with \$60 minimum 30% with \$300 maximum 	50% after deductible		
Prescription Drugs: Mail Order (90-day supply) Tier 1 Tier 2 Tier 3 Tier 4	\$40\$80\$12030% with \$300 maximum	Not Covered		

HDHP/HSA PLAN IV

ANTHEM

HSBT is offering medical benefits for its employees through Anthem.

Plan Feature	Network	Out of Network		
Annual Deductible - Individual Family	\$3,500 \$7,000	\$5,000 \$10,000		
Out of Pocket Max (OOPM) including deductible	\$6,900 \$11,500	\$12,000 \$20,000		
Preventive Care Services	Covered in full. You pay nothing.	40% after deductible		
Physician's Office Visit: PCP/SCP	30% after deductible	40% after deductible		
Urgent Care Services	30% after deductible	40% after deductible		
Inpatient Professional & Facility Services	30% after deductible	40% after deductible		
Outpatient Professional, Surgery, Hospital & Therapy Services	30% after deductible	40% after deductible		
Behavioral Health Service: PCP/SCP	30% after deductible	40% after deductible		
Emergency Room Services	30% after deductible	20% after deductible		
Ambulance Services	30% after deductible	20% after deductible		
Hospice Care	30% after deductible	40% after deductible		
Prescription Drugs: Retail (30-day supply) Tier 1 Tier 2 Tier 3 Tier 4	30% after deductible	40% after deductible		
Prescription Drugs: Mail Order (90-day supply) Tier 1 Tier 2 Tier 3 Tier 4	30% after deductible	Not Covered		

HDHP/HSA PLAN V

ANTHEM

HSBT is offering medical benefits for its employees through Anthem.

Plan Feature	Network	Out of Network
Annual Deductible - Individual Family	\$5,700 \$11,400	\$10,000 \$20,000
Out of Pocket Max (OOPM) including deductible	\$6,900 \$13,800	\$12,900 \$25,800
Preventive Care Services	Covered in full. You pay nothing.	50% after deductible
Physician's Office Visit: PCP/SCP	30% after deductible	50% after deductible
Urgent Care Services	30% after deductible	50% after deductible
Inpatient Professional & Facility Services	30% after deductible	50% after deductible
Outpatient Professional, Surgery, Hospital & Therapy Services	30% after deductible	50% after deductible
Behavioral Health Service: PCP/SCP	30% after deductible	50% after deductible
Emergency Room Services	30% after deductible	30% after deductible
Ambulance Services	30% after deductible	30% after deductible
Hospice Care	30% after deductible	50% after deductible
Prescription Drugs: Retail (30-day supply) Tier 1 Tier 2 Tier 3 Tier 4	30% after deductible	50% after deductible
Prescription Drugs: Mail Order (90-day supply) Tier 1 Tier 2 Tier 3 Tier 4	30% after deductible	Not Covered

UNDERSTANDING AN HSA

An HSA is a tax-advantaged savings account that can be used to pay for healthcare expenses. Money is automatically pulled from your paycheck and deposited into this savings account by HR. You pick the amount and can change the amount, or stop deposits, any time you would like. This savings account now becomes your primary way of paying for out-of-pocket medical expenses through the year.

HSA QUICK FACTS!

Quick facts video about HSA Advantages

http://bit.ly/HSAadvantages

Quick facts video about why you might choose an HSA

http://bit.ly/HSAfacts

Quick facts video about HSAeligible expenses

http://bit.ly/HSAeligibleexpenses

WHAT IF I JUST WANT TO START MY OWN SAVINGS ACCOUNT?

You could! But by shifting money from your paycheck directly into an HSA, you're earning triple-tax savings. Here's how...

- 1. You avoid income tax on the amount you move into an HSA
- 2. The interest it accumulates in the account will not be taxed
- 3. Money that you withdraw from the account is also tax-free

HSA BIG BENEFITS

- It saves you money. For individuals with few regular health expenses, paying a traditional health plan premium can feel like throwing money out the window. HDHPs come with much lower premiums than traditional health plans, meaning less money is deducted from your paychecks. Plus, HSAs are basically "cash" accounts, so you may be able to negotiate pricing on many medical services.
- It's portable. Even if you change jobs, you get to keep your HSA.
- It's a tax saver. Contributions to your HSA are made with pretax dollars. Since your taxable income is decreased by your contributions, you pay less in taxes.
- It allows for an improved retirement account. Funds roll over at the end of each year and accumulate tax-free, as does the interest on the account. Also, once you reach the age of 55, you are allowed to make additional "catch-up" contributions to your HSA until age 65.
- It puts money in your pocket! You never lose unused HSA funds. They always roll over to the next year.

THE IMPORTANCE OF PREVENTIVE CARE

Getting regular checkups and exams can help you stay well and catch problems early. It may even save your life.

PREVENTIVE VERSUS DIAGNOSTIC CARE

What's the difference? Preventive care helps protect you from getting sick. Diagnostic care is used to find the cause of existing symptoms and illnesses.

For example, say your doctor suggests you have a colonscopy because of your age when you have no symptoms. That is preventive care. On the other hand, say you have symptoms and your doctor suggests a colonscopy to see what's causing your symptoms. That's diagnostic.

CHILD PREVENTIVE CARE (BIRTH THROUGH 18 YEARS OLD)

Preventive care physical exams are covered, as well as screenings, tests, and vaccines. Some preventive care services may not be right for you. Ask your doctor.

ADULT PREVENTIVE CARE (19 YEARS OLD AND OLDER)

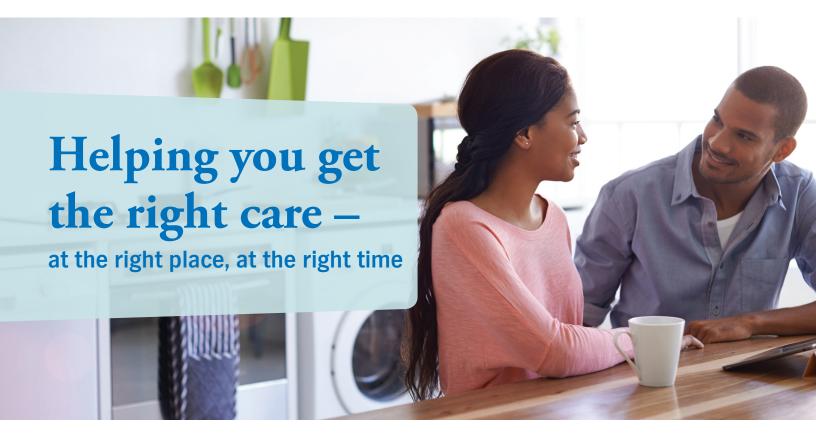
Preventive care physical exams are covered, as well as screenings, tests and vaccines. Some preventive care services may not be right for you. Ask your doctor.

*See your benefit plan to learn more.

REMEMBER!

The HSBT Health and Wellness Clinic is a great first stop if you aren't already seeing a Primary Care Physician regularly. The clinic has preventive care services available for FREE such as medical condition treatments, physicals, immunizations, lab draws, testing and health coaching.

If you'd like to find a physician on your own, start with **www.anthem.com/find-doctor** to search for the highest rated and best cost physician options in your network.



Taking care of your health is stressful enough. Minding the cost is yet another burden. That's why we have AIM Specialty Health® to provide programs that can help you get quality care while keeping your costs down. This allows you to focus more on your health and less on figuring things out.

What AIM programs can do for you:

- Find lower-cost options with high-quality care for common procedures
- Let you compare prices for specific procedures, like sleep studies, MRIs and arthroscopy
- Encourage you to find doctors in your plan, which can help you save money
- Help you get care at the right place, based on your needs
- Find out if there's evidence a treatment you're told to have is medically necessary

Your goal is our goal: quality care at affordable costs

We offer tools to help you make more informed decisions about care that's right for you. And better choices can mean better value. To learn more about your benefits and ways we can help you, visit anthem.com.



Anthem Blue Choss and Blue Shield is the trade name of in Colorado: Rocky Mountain Hospital and Medical Service, Inc. IHMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem. Comment of Comme

VIRTUAL VISITS



SKIP THE WAIT, NOT THE CARE.

YOU HAVE 24/7 ACCESS TO ONLINE DOCTORS VISITS WITH LIVEHEALTH ONLINE.



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.

Just use your smartphone, tablet or computer with a webcam. It's so convenient, almost 90% of people who've used it feel they saved two hours or more and would use it again in the future.

SIGN UP FOR FREE TODAY 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.



DENTAL PLANS

ANTHEM

HSBT offers dental benefits for its employees through Anthem. Please see the Plan Summary for full details.



DENTAL ENHANCEMENT PLAN	In and 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 and 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 ANTHEM

HSBT is offering vision benefits for its employees through Anthem. Please see the Plan Summary for full details.

Plan Feature	In Network
Well Vision Exam (Every Calendar Year)	\$10 copay
Prescription Glasses (Every 2 Years)	\$10 copay
Frames	\$130 allowance, then 20% off any balance
Featured Brand Frames	\$150 allowance
Lenses	\$10 copay, then included in prescription glasses
Contacts (in lieu of glasses)	\$130 allowance for lenses, then 15% off any balance
Extra Savings	See Plan Details

Please see Plan Details for Out-of-Network services.





SECTION 3

FINANCIAL PROTECTION BENEFITS

BASIC LIFE AND AD&D INSURANCE SUN LIFE

HSBT provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance. Please see the Plan Summary for full details.

Plan Features				
Basic Life and AD&D Benefit	The benefit is based upon your employment classification.			
AD&D Coverage	The benefit is the principal sum for loss of life; see loss and benefit schedule for dismemberment benefits.			
Conversion Privilege	Life insurance may be converted to an individual policy within 31 days of termination or if you cease to be in an eligible class.			
Portability Privilege	Life insurance and AD&D coverage may be ported within 31 days of termination of employment; coverage terminates at age 70.			
Extended Life Benefit	Life insurance may continue for Total Disability without further premiums; waiver of premium also available for AD&D.			
Benefit Reduction	Reference your Plan Summary.			
AD&D Education Benefit	For each qualified child the benefit amount per academic term following the date of death is the lesser of 1 ¼ % of the principal sum of AD&D coverage or \$2,500.			
AD&D Seatbelt Benefit	The amount of the lesser of \$25,000 or the Principal Sum of the AD&D benefit.			
AD&D Repatriation & Travel Benefit	Included; see Plan Summary for details.			

VOLUNTARY LIFE INSURANCE

SUN LIFE

Voluntary life provides you the option to purchase additional life insurance beyond the basic life and AD&D coverage.

Plan Features				
Amount of Life Insurance	An amount between \$10,000 and \$500,000 not to exceed 5 x basic annual earnings.			
Guarantee Issue Amount	After initial offering, no more than \$200,000 unless Evidence of Insurability is provided.			
Spouse & Dependent Coverage	Spouse and dependent coverage may be available; see your HR Department.			
Conversion Privilege	Life insurance may be converted to an individual policy within 31 days of termination or if you cease to be in an eligible class.			
Portability Privilege	Life insurance may be ported within 31 days of termination of employment; coverage terminates at age 70.			
Extended Life Benefit	Life insurance may continue for Total Disability.			
Accelerated Living Benefit	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.			

Monthly Cost for Employee and Spouse per \$1,000 of Voluntary Life and AD&D Insurance Coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Price Per Employee	\$0.04	\$0.05	\$0.07	\$0.10	\$0.15	\$0.23	\$0.43	\$0.66	\$1.27	\$2.06
Price Per Spouse	\$0.04	\$0.05	\$0.06	\$0.09	\$0.14	\$0.26	\$0.50	\$0.60	\$0.98	\$2.63

EMPLOYEE ASSISTANCE PROGRAM (EAP)

WHAT IS AN 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

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

EAP IS CONFIDENTIAL.

EAP couselors comply with all state and federal laws, in addition to a professional code of ethics regarding confidentiality. Except in life threatening circumstances, no information about you will be given to anyone, including your employer, without your written permission.

EAP IS FREE.

EAP services are a benefit provided by your employer at no charge to you. You and anyone living in your household can use this benefit at no cost.

SHORT-TERM COUNSELING HELPS MANY PEOPLE.

Stress and change are a natural part of life. At times, family problems, challenges at work, or other life circumstances can create distress, impacting your usual ability to cope. Even positive changes, such as job promotions, family additions, and major purchases can be stressful. Short-term counseling is often all that is needed to strengthen your ability to identify resources, solve problems, and have a more satisfying home and work life.

EAP counselors are experienced, master's level, state certified therapists who are trained to offer professional support to deal with a wide variety of stressful situations. If your need for services goes beyond what EAP offers, your counselor can help you find the best resource. Your counselor can assist you with a referral through your health insurance or direct you to other community agencies. Your EAP counselor will maintain a system of support and follow-up with you throughout the entire process.

WHEN AND WHERE ARE EAP SERVICES PROVIDED?

EAP has numerous locations and can direct you to the office most convenient for you. Appointments are available from the early morning through the evening hours. An EAP counselor can also be reached by phone 24 hours a day.

For confidential assistance with life's stressful situations, for you or your loved ones, please call the Employee Assistance Program.

1-800-543-4158

317-621-7742

BENEFIT CONTACTS



Medical Prescription Dental Vision www.anthem.com Medical/Rx: (800) 295-4119 Dental: (877) 604-2142 Vision: (866) 723-0515



Life Voluntary Life www.sunlife.com/us (800) 451-2513



Employee Assistance Program

(800)-543-4158 317-621-7742



Health and Wellness Centers

Harding Street P: 317-497-6140 F: 317-497-6147

Speedway P: 317-497-6140 F: 317-497-6147

East Washington P: 317-497-6140 F: 317-497-6147

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