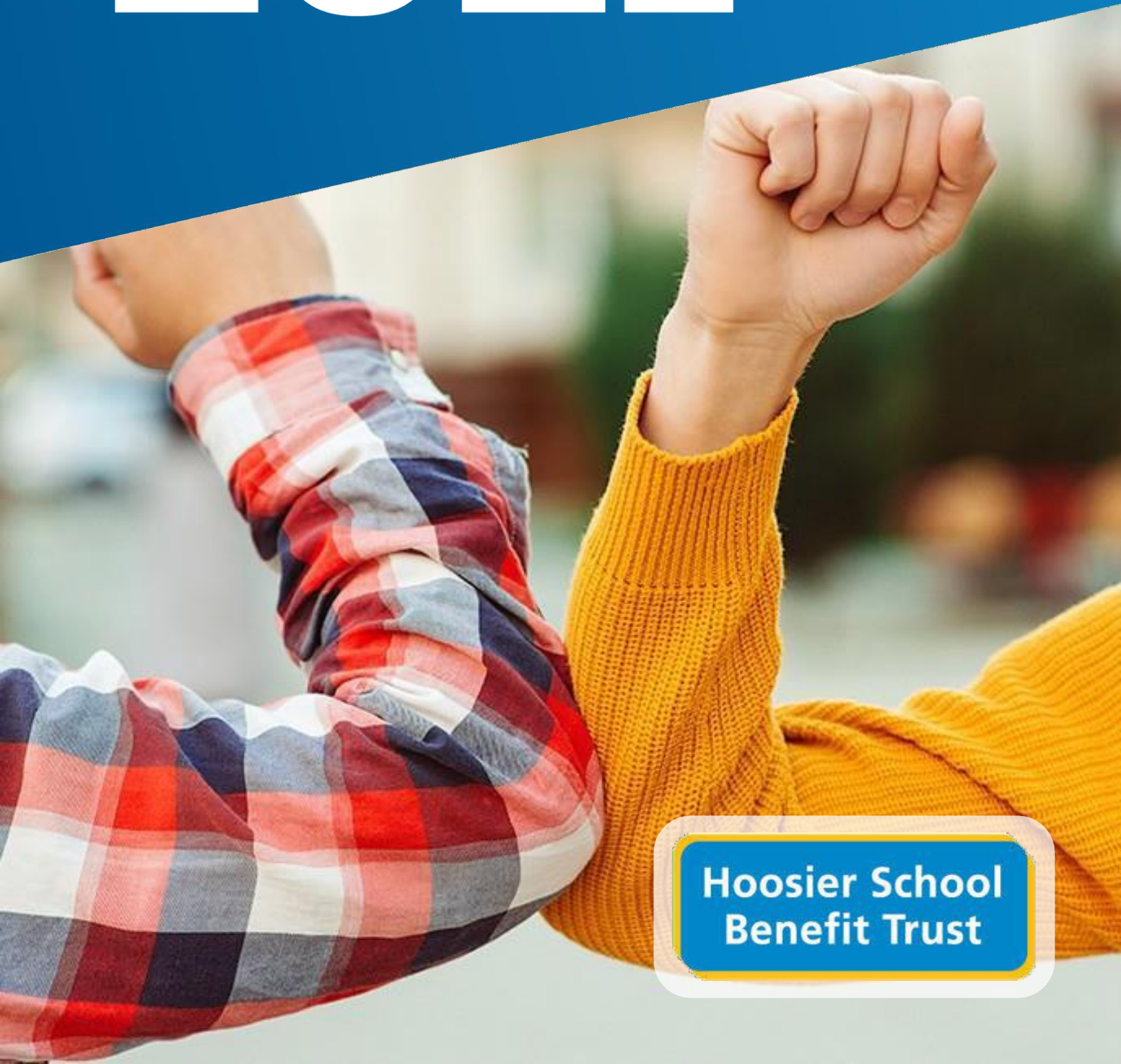


BENEFIT GUIDE

2021



**Hoosier School
Benefit Trust**



We're happy to provide you and your family with one of the most comprehensive employee benefit plans. Our benefits program provides a variety of plans for you and your family.



THE PLAN YEAR IS JANUARY 1ST - DECEMBER 31ST

CHOOSING THE RIGHT PLAN...

Choosing the benefit plan that is right for you is an important financial decision. To get the most out of HSBT's benefit offering, follow the steps below and consider all of your options.

STEP 1

Gather the benefit information that both you and your spouse are eligible for and make sure you have some time to make your decision before either of you have to make benefit elections.

STEP 2

Time for the comparison. If you and your spouse both have insurance options, it's important to look at them closely. Review the following questions to compare the two evenly.

- What level of coverage do we fall into? Employee only, Employee + Spouse, Employee + Child(ren) or Family?
- Does it benefit us financially to both elect our own, separate coverage or is it less expensive for everyone to be covered by HSBT's plan? To decide this, look at Deductibles, Out of Pocket Maximums & Health Savings Contributions.

STEP 3

If you've decided to elect HSBT's coverage at any level, the proper paperwork will be made available in HR. We'll help associates through the election process and answer any questions you and your family still have about your options.

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SECTION I

ABOUT YOUR
BENEFITS

ENROLLING IN YOUR BENEFITS

ENROLLMENT DATES

Beech Grove City Schools	October 19 – November 13
Franklin Township Community School Corporation	October 1 – October 31
MSD of Decatur Township	November 2 – November 20
Perry Township Schools	October 12 – November 1
Central Indiana Educational Service Center	October 15 – November 13
Southside Special Services of Marion County	November 2 – November 13
Lebanon Community School Corporation	November 1 – November 30

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 all covered family member's 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

Health & Wellness Clinic Services

Medical Conditions

Acne	Cholesterol	Migraines	Skin Conditions
Allergies	Common colds/flu	Pink eye & Styes	Sprains & strains
Anxiety & Depression	Diabetes	Respiratory infections	Strep throat
Asthma	Ear infection	Shingles	Thyroid conditions
Bronchitis	High blood pressure	Sinus Infections	Urinary tract 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

Health Coaching

Call for an appointment at 317.497.6168

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

Personal Health Coaching

To schedule with a Health Coach: call 317.497.6168

Ready to make a change? Your health & wellness coach is dedicated to helping you make healthy lifestyle changes at NO cost to you! Our Health Coaches utilize evidence-based practice to enhance motivation, self-confidence, and quality of life. Focusing on goals and management of nutrition, fitness, weight, stress, sleep, nicotine cessation, and motivation or barriers to change; coaching offers a collaborative and supportive process to help you set appropriate goals and stay accountable.

Appointments are confidential. Discuss any range of topics to help you live your best life!

Health Coaching Services

- Individual Coaching
- Group Coaching
- Wellness Programs
- Blood Pressure Screenings
- Weight Management
- Stress Management
- Blood Pressure
- Smoking Cessation

Topics Include

- Cholesterol
- Nutrition
- Exercise

To schedule a clinic appointment: mywebahead.com/hsbt or 317.497.6140

Clinic Services Provided by

Locations and Hours

Harding

6925 South Harding St.
Suite B1
Indianapolis, IN 46217
317.497.6140

Hours

Monday 9:00a – 6:00p
Tuesday 8:00a – 5:00p
Wednesday 8:00a – 5:00p
Thursday 8:00a – 5:00p
Friday 6:30a – 3:30p

Closed for Lunch
12:00p – 1:00p

Speedway

1011 Main Street
Suite 255
Speedway, IN 46224
317.497.6140

Hours

Monday 12:30p – 6:30p
Wednesday 7:00a – 1:00p

Washington

7910 E. Washington St.
Suite 350
Indianapolis, IN 46219
317.497.6140

Hours

Monday 6:30a – 11:30a
Wednesday 2:00p – 7:00p
Friday 11:00a – 5:00p

Clinic Scheduling

To schedule an appointment online

1. Go to mywebahead.com/hsbt
2. Scroll down to click **Schedule An Appointment**
 - **First time User:** Click **Create an Account** under the orange Login button, complete the required information and click **Submit**
 - **Current User:** Log in with your Username and Password
3. Select the **name** of the person in need of an appointment, the **reason** for your visit, and the **time & date** of an appointment that works best for your schedule

To schedule from a mobile phone/device

1. Use the web browser on your mobile device to follow the same process listed above
2. Appointment times in green are available to be scheduled

For easier access, add the HSBT Health & Wellness Center icon to your mobile device:

iPhone users click **To add this to your home screen**, and click **Add to Home Screen**

Android users can **bookmark the site** for future use

Please bring your insurance card to your appointment.

Clinic Services Provided by

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

There are two PPO plans to choose from which offer co-pay's for primary care and specialist physician office visits, urgent care centers and emergency room services as well as some other services. There is also a calendar year deductible for individuals and families. Once you meet the deductible, you and the plan share in expenses through co-insurance. Once the out of pocket maximum has been met, the plan pays the rest of your covered expenses at 100% for the remainder of the year. Preventive services are always covered at 100%.

HDHP WITH AN HSA

The High Deductible Health Plan with an HSA account is a consumer driven health plan. This plan has a deductible and out of pocket maximum. Once these are satisfied, the plan will pay your covered expenses at 100% for the remainder of the year. Preventive services are always covered at 100%. A Health Savings Account can be used to help meet your deductible and out of pocket medical and Rx expenses. You can contribute to this account on a pre-tax basis and when you withdraw money to pay for medical, prescription, dental or vision expenses, the withdrawal is tax-free. Your school system may contribute to your HSA account on your behalf.



IMPORTANT

Contributions to the HSA cannot exceed \$3,600 for individual coverage and \$7,200 for employee with dependent(s) coverage annually on a pre-tax basis for the 2021 tax year.

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

PPO PLAN I & II

ANTHEM

HSBT is offering medical benefits for its employees through Anthem.

Please see the Plan Summary for full details.

Plan Feature	Network Individual/Family	Out of Network Individual/Family
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% after deductible	30% after deductible Note that provider may charge for any amount that exceeds the plan maximum allowed
Hospice Care	30%	40% after deductible
Prescription Drugs: Retail (30-day supply) <ul style="list-style-type: none"> • Tier 1 • Tier 2 • Tier 3 • Tier 4 	<ul style="list-style-type: none"> • 30% • 30% with \$40 minimum • 30% with \$60 minimum • 30% with \$300 maximum 	40% after deductible
Prescription Drugs: Mail Order (90-day supply) <ul style="list-style-type: none"> • Tier 1 • Tier 2 • Tier 3 • Tier 4 	<ul style="list-style-type: none"> • \$40 • \$80 • \$120 • 30% with \$300 maximum 	Not Covered

PPO PLAN III

ANTHEM

HSBT is offering medical benefits for its employees through Anthem.

Please see the Plan Summary for full details.

Plan Feature	Network Individual/Family	Out of Network Individual/Family
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	30% after deductible Note that provider may charge for any amount that exceeds the plan maximum allowed
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 • \$120 • 30% with \$300 maximum	Not Covered

HDHP/HSA PLAN IV

ANTHEM

HSBT is offering medical benefits for its employees through Anthem.

Please see the Plan Summary for full details.

Plan Feature	Network Individual /Family	Out of Network Individual/Family
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	30% after deductible
Ambulance Services	30% after deductible	30% after deductible Note that provider may charge for any amount that exceeds the plan maximum allowed
Hospice Care	30% after deductible	40% after deductible
Prescription Drugs: Retail (30-day supply) <ul style="list-style-type: none"> • Tier 1 • Tier 2 • Tier 3 • Tier 4 	30% after deductible	40% after deductible
Prescription Drugs: Mail Order (90-day supply) <ul style="list-style-type: none"> • 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.

Please see the Plan Summary for full details.

Plan Feature	Network Individual/Family	Out of Network Individual/Family
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 Note that provider may charge for any amount that exceeds the plan maximum allowed
Hospice Care	30% after deductible	50% after deductible
Prescription Drugs: Retail (30-day supply) <ul style="list-style-type: none"> • Tier 1 • Tier 2 • Tier 3 • Tier 4 	30% after deductible	50% after deductible
Prescription Drugs: Mail Order (90-day supply) <ul style="list-style-type: none"> • 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 HSA-
eligible 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.

We are TrueScripts and we deliver Amazing Care.



At a Glance

- We were founded by a Pharmacist and are a privately held, fully-transparent Pharmacy Benefit Manager (PBM) whose mission is to build lasting relationships
- 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.
- Our shared vision is to deliver Amazing Care to everyone we interact with. Our four core values – Integrity, Respect, Innovation, and Service – guide and direct us daily as we strive to reach that goal.
- We have no conflicts of interest in representing our Clients' and Members' best interests because we do not own any pharmacies. While PBMs do not have a legal fiduciary responsibility for their clients, we have self-imposed a moral fiduciary responsibility simply because it is the right thing to do.
- We guarantee that every dollar in drug cost billed to the client is the cost paid to the pharmacy. We do not collect any revenue from a differential between what the pharmacy is paid and what the client is billed.
- Our Pharmacy Network team aggressively manages our pharmacy pricing to ensure our clients are paying the most appropriate price for their drugs

We serve members in all

50

states with more
added continuously.

That means

1,000,000s

of prescriptions processed
nationwide.

With a 97% success rate,

ONE RING

is all it takes before you
speak to a real person.

Virtually all of the

70,000

pharmacies in the US
are in our network.

A Match Made in Wellness



Who: TrueScripts Management Services is a privately-owned, pharmacist founded and led Prescription Benefit Management (PBM) company in Southern Indiana. We are advocates for **you!**

What: It is our duty to research, analyze, and negotiate in order to lower Rx costs and maximize the effectiveness of your health plan. We work to obtain financial assistance for your prescription drugs, quickly turn around prior authorization requests, and always deliver **Amazing Care**.

When: Effective **1/1/2021**, TrueScripts will be your new PBM. Leading up to that time, we are available to address any questions or concerns you may have. Our team will continue to follow up with you in the next coming months to address insurance cards, prior authorizations, etc. Our proactive processes are in place to prevent disruption of your health plan.

How: Our team of professionals are ready to answer your call Monday – Friday from 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 or follow us on social media:



At TrueScripts, your well-being is our priority. We don't just passively manage your prescription benefits, we aggressively pursue opportunities for savings through all forms of foundational and manufacturer assistance to provide our clients and members with the greatest savings possible.

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 colonoscopy 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 colonoscopy 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.



Helping you get the right care – at the right place, at the right time

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

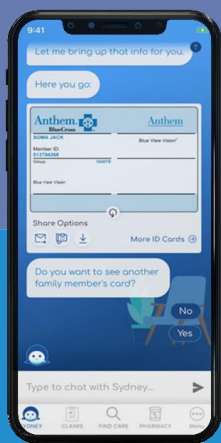
We offer tools to help you make more informed decisions about care that's right for you. And better choices can mean better value. To learn more about your benefits and ways we can help you, visit [anthem.com](https://www.anthem.com).



SYDNEY HEALTH | BY ANTHEM



Powered by: Anthem



Watch a video about what you can rely on **Sydney** to help you with in 2020.



SCAN ME

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. When you search "Anthem" in the app store, Sydney Health will be your first option!

VIRTUAL VISITS

LiveHealth[®]
O N L I N E

SKIP THE WAIT, NOT THE CARE.

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



Download the app or go to livehealthonline.com

or call 1-844-784-8409 from 7 a.m. to 11 p.m.

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.

Anthem[®]

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

IMPROVEMENTS FOR 2021!

Voluntary life insurance allows you to purchase additional life insurance and accidental death & dismemberment coverage on yourself, your spouse and your dependents.

Coverage options for spouse and dependents have been simplified for 2021!

Please see the Plan Summary for full details.

Plan Features	
Amount of Life Insurance	<p>EMPLOYEE: An amount between \$10,000 and \$500,000 not to exceed 5 x basic annual earnings. Increments of \$1,000.</p> <p>SPOUSE: Up to \$250,000 in increments of \$5,000, not to exceed 50% of employee's coverage.</p> <p>CHILD: Flat amount of \$10,000 beginning at 6 months of age.</p>
Guarantee Issue Amount	<p>EMPLOYEE: After initial offering, no more than \$200,000 unless Evidence of Insurability is provided.</p> <p>SPOUSE: After initial offering, no more than \$50,000 unless Evidence of Insurability is provided.</p>

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	.04	.05	.07	.10	.15	.23	.43	.66	1.27	2.06
Price Per Spouse	.04	.05	.06	.09	.14	.26	.50	.60	.98	2.63
Price Per Child	.01									

HOW MUCH LIFE INSURANCE DO I NEED?

When it comes to protecting the financial security of you and your family, nothing is more important than planning ahead. Even if you already have a life insurance policy in addition to the company-provided policy, it's important to ask yourself:

"Do I have the protection I need to cover all of my financial responsibilities?"

A FEW CATEGORIES TO CONSIDER...



Daily Living Expenses



Mortgages and Other Loans



Children's and Grandchildren's Tuition

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 counselors 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
Dental
Vision

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



Prescriptions

www.truescripts.com
844-257-1955



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

The logo for Hoosier School Benefit Trust is a blue rounded rectangle with a yellow border. The text "Hoosier School Benefit Trust" is written in white, bold, sans-serif font, centered within the rectangle.

Hoosier School Benefit Trust

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.