

HICKMAN MILLS C-1 SCHOOL DISTRICT

BENEFITS OVERVIEW

2019-2020

The following is a brief overview of benefits offered to Hickman Mills C-1 School District full time employees.

Medical: The district offers four options through Cigna.
(Benefit Summaries can be found on the district website under the Staff Tab/Benefits)
Network Names: SureFit and Open Access Plus

Option #1 - \$4000 QHDP SureFit Network \$6350 Out of Pocket Max

You are able to have an HSA with this plan, but the district does not contribute.

Employee only \$0.00 Employee/Spouse \$452.00 Employee/Child(ren) \$321.00 Family \$1,095.00 Per Month

Option #2 - \$2700 QHDP SureFit Network with an HSA \$2700 Out of Pocket Max

The district gives each employee enrolled in this plan a \$450 contribution to their HSA

One deposit of \$225 in October and another deposit in January of \$225

If you enroll in the \$2700 you MUST print off the UMB paperwork and submit to payroll. You will see the PDF highlighted in red on the online enrollment site. (Amounts pro rated after 10/1/19 hire date)

Employee only \$70.00 Employee/Spouse \$750.00 Employee/Child(ren) \$607.00 Family \$1,454.00 Per Month

Option #3 - \$2700 QHDP Open Access Plus Network with an HSA \$2700 Out of Pocket Max

The district gives each employee enrolled in this plan a \$450 contribution to their HSA

One deposit of \$225 in October and another deposit in January of \$225

If you enroll in the \$2700 you MUST print off the UMB paperwork and submit to payroll. You will see the PDF highlighted in red on the online enrollment site. (Amounts pro rated after 10/1/19 hire date)

Employee only \$95.00 Employee/Spouse \$792.0000 Employee/Child(ren) \$645.00 Family \$1,515.00 Per Month

Option #4 - SureFit This plan is a more traditional plan that it has copays for doctor's visits and prescriptions. There are no out of network benefits for this plan. (Please refer to the benefit summary on the district website.)

Employee only \$200.00 Employee/Spouse \$961.00 Employee/Child(ren) \$818.00 Family \$1,727.00 Per Month

YOU MUST DECLARE A PRIMARY CARE PHYSICIAN FOR THE SUREFIT PLANS (Options 1,2 and 4). YOUR PRIMARY CARE PHYSICIAN MUST BE IN THE SUREFIT NETWORK AND THEY WILL DIRECT ALL CARE AND REFERRALS. THERE ARE NO BENEFITS PAID OUTSIDE THE SUREFIT NETWORK. YOU MUST RESIDE IN THE SUREFIT NETWORK.

Dental: The district offers two options for dental coverage through Delta Dental of Missouri
(Benefit Summaries can be found on the district website under the Staff Tab/Benefits)
There is a Base Plan and a Buy – Up Plan. The main difference between the two is that the base plan provides up to \$1000 of plan year coverage and the buy-up plan offers \$1500. Remember you will always get the best discounts by using a Delta Dental PPO Provider.

BASE	Employee only \$0.00	Employee/Spouse \$35.63	Employee/Child(ren) \$35.16	Family \$96.62	Per Month
BUY-UP	Employee only \$9.90	Employee/Spouse \$54.39	Employee/Child(ren) \$53.79	Family \$134.20	Per Month

Vision: The district offers two options for vision coverage through VSP
(Benefit Summaries can be found on the district website under the Staff Tab/Benefits)
There is a Low Option and Premier Option. Please refer to the benefit summary for the side by side comparison for copays and allowable charges.

BASE	Employee only \$5.72	Employee/Spouse \$11.44	Employee/Child(ren) \$12.24	Family \$19.58	Per Month
PREMIER	Employee only \$12.14	Employee/Spouse \$24.28	Employee/Child(ren) \$25.98	Family \$41.52	Per Month

Life Insurance: The district provides \$25k of life insurance through UNUM effective Date of Hire.

Voluntary Products, ie.....life insurance, critical illness, accident, Short Term Disability and Long Term Disability are offered through UNUM at your cost.

You will be receiving an email from cgsmarketplace.com with a link for enrolling in the medical, dental and vision coverages. It will ask you to register so you can set your own user name and id. You can find the instructions for this on the district's website under Staff/Benefits...New Hire CGS Online Enrollment Guide.

Benefits are effective the 1st of the month following 30 days of employment. Benefits are paid one month in advance.

Open Enrollment for voluntary products is held each fall and will be announced when the dates are set. Open Enrollment for medical, dental, vision and flexible spending accounts are held each spring and will be announced when dates are set.

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