

Prairie Central CUSD #8 2019 Insurance Open Enrollment

Online Enrollment for all health, dental and vision insurance changes must be completed by DECEMBER 18th for the January 1, 2019 effective date.

This year, enrollments will be updated with BCBS as you submit them, so the faster you enroll, the better the chance that your account will be ready for use in early January!

- 1) **We will remain with BlueCross BlueShield.** We did replace the unpopular Option #5 with a more family friendly product. The new plan has lower premiums and copays than Option 4, but a higher overall out of pocket. This coverage was chosen with families with young children in mind because of their frequent doctor visits but no serious health issues. (Reminder that CVS in Fairbury is not in network for our prescription plans).
- 2) **Open Enrollment will be done online through EaseCentral again.** You will use the account you had from last year to log in and make your choices. Your choices from last year will automatically be selected for reference. Life Insurance changes (there are very few at open enrollment) will still be done on paper with me. Contact me if you need to change coverage or beneficiaries.
- 3) **EVERYONE who is eligible for health insurance benefits will need to do the Online Open Enrollment.** If you are permanently scheduled for 25 hours per week, you will need to either choose or waive each insurance plan. *Yes, everyone needs to accept or waive coverage.*

GUARDIAN DENTAL Insurance – No Increase! Guardian’s plan has a Maximum Benefit Rollover feature that will allow the employee to build their Annual Maximum Benefit from \$1,000 up to \$2,000.

	Premium	Per Paycheck
Employee	\$ 37.10	\$ 18.55
Emp/Spouse	\$ 77.15	\$ 38.58
Emp/Children	\$ 71.30	\$ 35.65
Family	\$ 112.48	\$ 56.24

GUARDIAN VISION Insurance – No Increase!! \$10 In Network Annual Eye Exam, and \$25 Annual Lens – The Doctors at Fairbury Vision Center are in-network providers!

	Premium	Per Paycheck
Employee	\$ 9.61	\$ 4.81
Emp/Spouse	\$ 16.18	\$ 8.09
Emp/Children	\$ 16.50	\$ 8.25
Family	\$ 26.11	\$ 13.06

Fort Dearborn Group Life Insurance Rates – \$4.70 per month for \$30,000 Term Life/\$10,000 AD&D Insurance – rates and coverage is the same for every eligible employee under 65. This coverage terminates upon an employee’s ineligibility (reduced hours, retirement, etc...).

Fort Dearborn Voluntary Life Insurance – Coverage is available in \$10,000 increments up to \$500,000 for employees and their spouses – premiums are based on attained age and increase as participant ages. Child coverage is also available. This coverage is portable: meaning when you leave or retire you can continue paying the premiums (although they are more expensive) on your own and keep the insurance.

Reminders:

- **Employees may choose to take out group dental, vision and/or life insurance even if not taking health insurance.** This is only available at open enrollment – no additions through the year unless you have a status change.
- **Employees may choose family dental or vision coverage even if their health insurance is single** (and vice versa). Again, changes limited to open enrollment unless there is a status change.
- **Employees who work 25 hours per week are also eligible for dental, vision and life insurance** at the above rates.
- **Now is a great time to review 403(b) retirement contributions** – or to start a 403(b) if you haven’t yet! Our list of vendors is up on the PC website, or call Cheryl to discuss.
- **IMRF member employees can make extra voluntary contributions to a “pension savings account” with each paycheck** to help increase their pension amount when retiring.
- **Now, and throughout the year, please contact Cheryl** if you have questions about your benefits (retirement plans, insurances, paid/unpaid leave, etc...)