

Your 2019 Benefits

A quick reference guide



ALDINEISD

Choose the benefits that fit your budget and life

It has never been easier.

You have a lot of great benefits to consider for 2019. The Price Your Plan tool gives you a quick look at your costs as you consider your choices. Also, check out the updated Ben 101 video tour for help understanding how your benefits work.

This year, we're offering two medical plans, so make sure you take the time to determine which one is best for you and your family. The KelseyCare HMO is being eliminated due to becoming a part of the Aetna Open Access Select network. Employees enrolled in the KelseyCare HMO will be mapped to the Open Access Select Plan. This is a passive enrollment. If you don't actively enroll, you will remain in the plan you are currently enrolled in with the exception of the FSA plans. You must actively enroll in the FSA plans if you want to participate in these plans in 2019.

To see your current coverage, go to aldinebenefits.org, click the **QUICK LINKS** button in the top right-hand corner, and then click **ENROLL IN 2019 BENEFITS**. Use registration code **ALDISD-BenefitsOffice**, if this is your first time.

Rising health care costs are affecting everyone.

Unfortunately, there is no getting around this difficult news. As health care costs continue to rise, Aldine ISD is forced to make some important plan changes for the coming year. The reason is simple. The money we pay in claims each year far exceeds the amount we collect in premiums.

The district is making up the deficit in 2019. We must work together to control costs.

There is good news. The district has carefully chosen this year's plan offerings to give you a range of cost and coverage options. Consider your options and decide which plan is best for you.



Important

Annual Enrollment is
November 2-14, 2018

A look at what's new for 2019

Medical plan changes

We're offering two plans, each with a different network. Both of these plans will cover eligible medical expenses, so it's just a question of determining which balance of cost and coverage best meets your needs.

- To help control premium costs, we're implementing a \$250 copay for Open Access Select members when they go to an Emergency Room. This copay will be waived if you are admitted to the hospital.
- KelseyCare HMO will no longer be an offered plan option. The reason for this is because the Open Access Select Plan now includes access to Kelsey-Seybold's network of clinics and health professionals.

Voluntary plan changes

There are no changes to our voluntary plans for 2019. However, there is a slight price increase in the dental and YMCA plans. Please see the benefit cost for these plans in the below price per paycheck chart.



YMCA				
	Employee only	Employee + spouse	Employee + child(ren)	Employee + family
\$60,000+	\$26.50	\$36.00	\$34.50	\$44.00
\$50,000 – \$59,999	\$23.50	\$32.50	\$31.00	\$39.50
\$40,000 – \$49,999	\$21.00	\$29.00	\$27.50	\$35.00
\$0 – \$39,999	\$18.50	\$25.50	\$24.00	\$30.50



Cigna Dental Plan			
	HMO Basic	HMO Plus	PPO
Employee only	\$3.03	\$4.90	\$17.52
Employee + spouse	\$5.67	\$9.16	\$33.15
Employee + child(ren)	\$5.15	\$8.32	\$34.63
Employee + family	\$7.40	\$11.95	\$54.15

We are implementing RediMD, a telemedicine provider, to make getting care for minor illnesses easier and to reduce the number of unnecessary emergency room visits. RediMD provides primary medical care online via webcam, smart phone or telephone. To be diagnosed, get a prescription, or get a recommendation for treatment, contact RediMD at www.redimd.com. There is a \$35 charge per visit. Use code aldineisd. Be sure to check aldinebenefits.org for an up-to-date listing of all our offerings.

HealthFund update

Employees with balances in their HealthFund will have access to their HealthFund balances until 12/31/2019. After 12/31/2019, the remaining funds will be forfeited.

The Affordable Care Act

The Affordable Care Act requires everyone to have health care coverage that meets minimum guidelines for affordability and value. Aldine ISD offers health plans that meet the guidelines for value and affordability. If you're eligible for benefits, you can simply enroll or continue in any Aldine ISD health care plan to avoid the fee and enjoy the generous contributions the district makes on your behalf. Keep in mind that if you're eligible for Aldine ISD health plans, it's likely you won't be eligible for any of the subsidies otherwise available in the federal Health Insurance Marketplace.

For complete details about the Affordable Care Act and how it affects you, go to healthcare.gov.

The Affordable Care Act rates health plans based on their actuarial value (the percentage of expenses paid for by the plan). Plans are distinguished by metal levels, from bronze to platinum.

Aldine ISD medical plan option	Level
Memorial Hermann ACO	Silver
Open Access Select	Bronze



Important

Affordable Care Act accountability

For tax purposes, the IRS requires us—and you—to verify and report your medical plan eligibility, coverage selection and covered dependents' tax ID numbers (also known as social security numbers). You should receive your 2018 Form 1095-C with this information in early 2019.

Please include your dependents' tax ID numbers when you enroll them for coverage.

Take a good look at provider networks

Do you know what network your doctor is in?



Each of our medical plans is associated with a different network of doctors and hospitals. If you see a doctor that's not in the network, you may be stuck with a hefty bill.

If there's a doctor that you really want to be able to see, it's important to check their network status before choosing a plan. A little research now can save you big later.

Go to aetna.com/docfind to see which doctors are in each network.

Memorial Hermann ACO

This plan offers you predictable costs for common medical expenses.

- Limited to Memorial Hermann providers and facilities
- Set copays for common medical expenses
Primary care: \$50 Specialists: \$100
- Access to remaining HealthFund balances to cover any medical expenses EXCEPT copays

Who is this plan for?

This plan may be the best fit for most people, as long as they don't prefer a physician outside the Memorial Hermann network.

Open Access Select

In this plan, the low monthly premium is balanced out by the high annual deductible and out-of-pocket maximum.

- Access to a broad network of providers and facilities, including the Kelsey-Seybold network of clinics and health professionals
- Access to remaining HealthFund balances to cover any medical expenses

Be careful

The low monthly costs can make this plan very appealing to people with few medical needs, but if you suddenly have unexpected health problems— after a car wreck, for example—you might regret choosing that deductible.

Who is this plan for?

If you don't think you'll use your health plan much and are willing to risk a high deductible, this may be the plan for you.



Hi! I'm Ben, and I want to help you understand the basics of your benefits. Come visit me at aldinebenefits.org/ben101



Quick plan comparisons

Memorial Hermann ACO

Open Access Select

From each paycheck, you pay

Employee only		\$93.26	\$48.00
Employee + spouse		\$429.82	\$312.07
Employee + child		\$307.56	\$205.08
Employee + children		\$400.72	\$266.24
Employee + family		\$760.21	\$484.30

When you get in-network care, you pay

Annual deductible	Individual	\$2,500	\$4,500
	Family	\$5,000	\$9,000
Out-of-pocket max	Individual	\$6,500	\$7,100
	Family	\$13,000	\$14,200
Doctor visits	Preventive care	Free	Free
	Primary care	\$50	0% for the first \$225 30% after
	Specialist	\$100	
Emergency Room		20% + \$250 copay (copay waived if admitted)	30% + \$250 copay (copay waived if admitted)

Rates shown are per pay period, based on 24 paychecks per year.

Review your prescription drug benefits

All medical plan options include prescription drug benefits through Express Scripts.

Retail prescriptions

For short-term prescriptions, take your prescription and your ID card to a participating pharmacy. After you meet your annual prescription drug deductible, you pay the lesser of the actual drug cost or a copay/coinsurance for each prescription.

Mail or retail partner pharmacies

For long-term, maintenance medications, the Smart90 program lets you receive a 90-day supply of your medications by mail through Express Scripts or at one of Express Scripts' retail partner pharmacies, including Walmart, Rite Aid, Costco, HEB, Randalls and Sam's Club. **(CVS/Caremark and Walgreens are not 90-day retailers.)**

Annual prescription deductible

- Memorial Hermann ACO members pay \$75 per covered person per year.
- Open Access Select members pay \$250 for an individual or \$500 for a family.
- A prescription deductible is separate from your medical plan deductible, though both count toward your out-of-pocket maximum.
- You may also be asked to pay a copay.

Specialty tiers

Specialty tiers are typically biotech drugs that are injectable, are in pill form or are administered by your doctor. Our plan covers two tiers of specialty drugs.

Tier II are generics and/or preferred drugs. Tier III are non-preferred brand drugs, which have higher copays. For more information about specialty drug coverage, contact Accredo (Express Scripts specialty mail order pharmacy) or visit accredo.com.

An easy way to handle maintenance drug prescriptions

When you sign up for the automatic prescription refill program, Express Scripts' mail service pharmacy automatically sends your refills and requests a new prescription from your doctor when a maintenance prescription is about to expire or the last refill has been used.



Prescription drug plan highlights

	Memorial Hermann ACO	Open Access Select
Annual deductible	\$75 individual	\$250 individual \$500 family
Annual out-of-pocket maximum	Included with medical	Included with medical
Prescription drugs, 30-day retail		
Generic	\$15	30%
Preferred brand	\$35	
Non-preferred	\$55	
Specialty Tier II (Generic/preferred)	\$75	
Specialty Tier III (Non-preferred)	\$150	
Prescription drugs, 90-day mail or retail		
Generic	\$37.50	30%
Preferred brand	\$87.50	
Non-preferred	\$137.50	
Specialty Tier II (Generic/preferred)	\$75	
Specialty Tier III (Non-preferred)	\$150	

Make your plan work harder

Take advantage of extra coverage options for you and your family.

There are many ways to customize your plan with voluntary options that add financial protection to meet your individual needs.



Flexible spending accounts (FSAs)



Cigna Dental plans



EyeMed Vision plans



Minnesota Life and accidental death and dismemberment (AD&D)



Health clubs



Aflac cancer and specified diseases



Savings plans



Aflac accident plan



Aflac critical illness



Hyatt personal legal plan



The Standard disability



Aflac hospital indemnity

Take advantage of great, free resources

Aetna employee assistance program (EAP)

Free to all employees and their families, with or without medical plan coverage, for confidential 24-hour support for all kinds of personal challenges at **844-317-AISD (2473)**.

Aetna Beginning Right maternity management

Free educational materials and support throughout your pregnancy to help give your baby a healthy start to life.

Please call **800-272-3531** or visit aldinebenefits.org/maternity



Important

Visit aldinebenefits.org for more information about your voluntary benefit options.

Now you're ready to enroll

Online enrollment, made easy

Once you've studied your options and made your selections, it's time to let us know about them.

Here's how you get there:

- ▶ Go to aldinebenefits.org.
- ▶ Click the **QUICK LINKS** button in the top right-hand corner.
- ▶ Click **ENROLL IN 2019 BENEFITS**.
- ▶ Log in using registration code **ALDISD-BenefitsOffice** if this is your first visit.

Benefits run on a different schedule.

If you enroll during Annual Enrollment, your 2019 coverage begins January 1 and ends December 31. It's one of the few things that don't start and stop with the school year.



Important

Aldine ISD Annual Enrollment November 2-14, 2018

If you need help enrolling, call a Benefits Outlook specialist at **866-284-AISD (2473)**.

Online enrollment ends at 11 p.m. CT, and phone enrollment ends at 7 p.m. CT on Wednesday, November 14.

Benefits experts, health screenings, testing

Did we mention popcorn and door prizes?

Attend the Health and Wellness Fair

Aldine ISD's annual Health and Wellness Fair is a great place to find answers to your benefits questions. You can learn how to enroll, ask questions about plan specifics and get one-on-one assistance from benefits specialists.

As an Aldine ISD employee, you can also take advantage of free flu shots, health screenings and mammograms. There are low-cost flu shots for your dependents, and you can enter to win door prizes.

Friday, November 2

9 a.m. to 6 p.m.

Saturday, November 3

9 a.m. to 1 p.m.

M.O. Campbell Educational Center

1865 Aldine Bender Road
Houston, Texas 77032



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DISCLAIMER: This guide provides an overview of your benefits options. The complete provisions of the plans, including legislated benefits, exclusions and limitations, are set forth in the plan documents or insurance contracts. The insurance contracts are available for your review in the Aldine ISD Benefits Office. If the information in this guide is not consistent with the plan documents or insurance contracts or state and federal regulations, the plan documents, insurance contracts and state and federal regulations will prevail. This guide is not intended as a contract of employment or a guarantee of current or future employment.

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the Aldine ISD 2019 Summary Plan Description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.