

Your 2020 Benefits

Decide confidently



You can find the plan that's best for you

Choosing a health plan does not have to be hard.

When it comes to your benefits, making the right choice for you and your family is important. The decisions you make will determine what you'll pay for medical care, which doctors you see and how you'll pay those bills if you're unable to work.

That's why we're providing several tools that will help you understand the options you have and how they will affect you in 2020. This guide is a good place to start learning important information about your benefits. You can also go to aldinebenefits.org/ben101 to meet Ben, Aldine's helpful online benefits guide. You can call **Benefits Outlook at 866-284-AISD (2473)** between 7 a.m. and 7 p.m. on weekdays and 7 a.m. to 4 p.m. on Saturdays to speak with a benefits representative who can answer your questions about Aldine ISD benefits.

If you'd like to talk to someone in person about your benefits, we'll have benefits specialists at the upcoming Health & Wellness Fair. You can learn more about that on page 15.

To see your current coverage or to enroll online, go to aldinebenefits.org, click **Enroll**, scroll down and click **Enroll in benefits**, and **log in** using registration code **ALDISD-BenefitsOffice** if this is your first time using the site.

What's new for 2020

Aldine ISD is offering a new KelseyCare ACO plan.

What this means for you: This brings the total number of plans we're offering up to three. There are two ACO plans and one broad network plan. **An ACO, or accountable care organization, is a network of providers and facilities that provide coordinated, comprehensive care for all of their patients' needs. This network of doctors and hospitals shares a financial and medical responsibility to patients in hopes of eliminating unnecessary spending.**

The Cigna Dental plan premiums have gone up slightly.

What this means for you: For those enrolled in this plan, the amount deducted from each paycheck is shown below.



Cigna Dental Plan	HMO Basic	HMO Plus	PPO
Employee only	\$3.24	\$5.25	\$18.74
Employee + spouse	\$6.07	\$9.81	\$35.47
Employee + child(ren)	\$5.51	\$8.90	\$37.05
Employee + family	\$7.91	\$12.79	\$57.95

We've added two new health clubs, LA Fitness and Gold's Gym, to our health club program.

What this means for you: You can now save at more locations. Learn more in the voluntary benefits section of aldinebenefits.org.

The maximum amount that you can contribute yearly to your health care FSA has increased from \$2,650 to \$2,700.

What this means for you: If you're contributing to the health care flexible spending account, you can now contribute up to \$2,700 in 2020.

HealthFund balances will be forfeited.

What this means for you: Employees with balances in their HealthFund will have access to these funds until 12/31/2019. After 12/31/2019, the remaining funds will be forfeited.

What to know to understand your plan

Using and paying for health care does not have to be complicated.

Once you know how your plan works, it's easy to get the care you need.

Deductible

Before health insurance will start reducing what you pay for health care, you must meet your deductible. This means that you must pay for 100% of what your services cost until you have spent a certain dollar amount (your deductible). Certain services, such as preventive care, primary care and specialist visits, do not require you to pay toward your deductible before your health plan begins lowering what you'll pay.

Preventive care

Certain services, such as annual physical exams, routine OB/GYN services, qualifying cancer screening and more, are preventive care. These are provided at no charge – even if you have not met your deductible. Every health plan Aldine ISD offers includes these services, so do not miss out on making the most of them!

Primary/specialist care

The services that your regular doctor provides, in a doctor's office, are primary care. Nonemergency care beyond this, for a more severe injury or medical need, will typically be provided by a specialist.

Out-of-pocket maximum

Every Aldine ISD health plan has a limit on how much you will pay for covered services in a year. This amount is the plan's out-of-pocket maximum. Even if your costs are \$500,000, the most that you will pay for in-network covered services is your out-of-pocket maximum.

Emergency room

Emergency rooms are places designed to save life and limb – things like heart attacks, strokes and unstoppable bleeding. That is why they are typically the most expensive place to receive health care services. To keep health plan costs down, Aldine ISD has a \$250 fee added to trips to the emergency room that do not require this level of care. Emergency rooms are not always in hospitals and are now frequently in buildings that look like regular doctor's offices or urgent care clinics. The only way to be sure is to ask.

Short-term/maintenance medication

Short-term medical conditions, like a sinus infection, are often treated with what are called short-term medications, which have limited or no refills. Ongoing medical conditions, like high blood pressure or diabetes, are often treated medication that is prescribed long term, which is called maintenance medication. See page 11 to learn more about prescription drugs.

If you're ever unclear about something when using your health plan, call Benefits Outlook at 866-284-AISD (2473).

Your medical plan determines which doctors you see

Choose a plan that has your doctors in-network.

Each of our medical plans is associated with a different network of doctors and hospitals. If you visit a doctor that's not in the network, you may receive a bill larger than you're used to.

If there's a doctor you want to be able to see, make sure they're in the network of any plan you're considering. A little research now can save you big later. Go to [aetna.com/docfind](https://www.aetna.com/docfind) to see which doctors are in each network.

Open Access Select

The Open Access Select plan is the broad network plan with low monthly premiums balanced out by a high annual deductible and out-of-pocket maximum. It has access to a broad network of doctors and hospitals, including Kelsey-Seybold clinics and health professionals.

The low monthly cost for this plan is appealing to people with few medical needs; however, if you go to the doctor a lot, you will have a high deductible to meet.

Who is this plan for?

If you don't use your health plan a lot and are willing to pay out of pocket until you have met this high deductible, this may be the plan for you.

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
 - Specialist: \$100

Who is this plan for?

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

KelseyCare ACO

This plan offers you predictable costs for common medical expenses.

- Limited to Kelsey-Seybold providers and facilities
- Set copays for common medical expenses
 - Primary care: \$50
 - Specialist: \$100

Who is this plan for?

This plan may be best for most people, as long as they don't prefer a physician outside the Kelsey-Seybold ACO network.

Please review the plan comparison chart to see the design for the three plans. See the comparison chart at aldinebenefits.org.

Knowing where to go saves time and money.

Whether it's for a common illness or something life-threatening, matching your medical needs to the right medical setting and staying in network will save both you and the district time and money.

RediMD

Use for: UTIs, colds, allergies, headaches, an upset stomach or skin irritation

Urgent care center

Use for: broken bones, minor cuts needing stitches, the flu, strep throat, fever, vomiting or diarrhea

Primary care physician (PCP)

Use for: annual checkups and chronic diseases like hypertension or diabetes and mental health concerns

Emergency room

Use for: life-threatening emergencies like chest pain, difficulty breathing, bleeding that won't stop or stroke symptoms



Quick plan comparisons

		Open Access Select	KelseyCare ACO	Memorial Herman ACO
From each paycheck, you pay				
Employee only		\$48.00	\$77.18	\$93.26
Employee + spouse		\$312.07	\$355.70	\$429.82
Employee + child		\$205.08	\$254.52	\$307.56
Employee + children		\$266.24	\$331.62	\$400.72
Employee + family		\$484.30	\$629.12	\$760.21
When you get in-network care, you pay				
Annual deductible	Individual	\$4,500	\$2,500	\$2,500
	Family	\$9,000	\$5,000	\$5,000
Out-of-pocket max	Individual	\$7,100	\$6,500	\$6,500
	Family	\$14,200	\$13,100	\$13,000
Doctor visits	Preventive care	Free	Free	Free
	Primary care	0% for the first \$225 30% after	\$50	\$50
	Specialist		\$100	\$100
Emergency room (after meeting deductible)		30% + \$250 copay (copay waived if admitted)	20% + \$250 copay (copay waived if admitted)	20% + \$250 copay (copay waived if admitted)

For a comprehensive look at these plan comparisons, visit the [Benefits Outlook website](#).

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

Your medical plan includes prescription drug benefits

Many people spend more on prescriptions than doctor visits, so don't overlook these costs when choosing a plan.

For short-term prescriptions

Take your prescription and your ID card to a participating local pharmacy. After you meet your annual prescription drug deductible, you will pay the lesser of the actual drug cost or a copay/coinsurance for each prescription.

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' partner pharmacies, including Walmart, Rite Aid, Costco, H-E-B, Randalls and Sam's Club. **(CVS/Caremark and Walgreens are not 90-day-supply retailers.)**

You can also sign up for their automatic prescription refill program, which will automatically send your refills and request a new prescription from your doctor when needed.

What you pay for prescription medications is determined by what kind of drug they are considered by your health plan. By speaking with your pharmacist and physician about your options, you could lower what you pay for prescriptions.

Generic

These have the same formula as brand name drugs, but are less expensive. Ask your pharmacist about generics when you drop off your prescription.

Preferred brand

These are brand name drugs that are available to you at a lower price. Ask your doctor about prescribing these drugs rather than nonpreferred.

Nonpreferred brand

These drugs are the most expensive nonspecialty prescriptions. Ask your doctor about exhausting all less expensive options before using these medications.

Specialty Tier

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

- **Specialty Tier II** - These prescriptions are generics or preferred drugs
- **Specialty Tier III** - These are nonpreferred brand drugs

For more information about specialty drug coverage, visit [accredo.com](https://www.accredo.com).



Prescription drug plan highlights

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

Other benefits available to you

These benefits provide extra protection from unexpected expenses.

There are many ways to customize your plan with voluntary options to meet your individual needs.



Flexible spending accounts (FSAs)



Cigna Dental plans



EyeMed Vision plans



Aflac hospital indemnity



Health clubs



Aflac cancer and specified diseases



Savings plans



Aflac accident plan



Aflac critical illness



Hyatt personal legal plan



The Standard disability



Securian Financial life and accidental death and dismemberment (AD&D)

Resources included with your health plan

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 in life.

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

RediMD

A telemedicine provider, that makes getting care for minor illnesses easier and reduces 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 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.



Important

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

Enrolling is easy

The best way to sign up is online.

Once you've studied your options and made your decisions, it's time to sign up.

Here's how you get there:

- ▶ Go to aldinebenefits.org
- ▶ Click **Enroll**
- ▶ Scroll down and click **Enroll in Benefits**
- ▶ Log in using registration code **ALDISD-BenefitsOffice** if this is your first visit.

Benefits are not based on the school year calendar

If you enroll during Annual Enrollment, your 2020 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 1-12, 2019

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

Online enrollment ends at 11 p.m. CT, and phone enrollment ends at 7 p.m. CT on Tuesday, November 12.

Kick off Annual Enrollment at the Health & Wellness Fair

Attend and enter to win door prizes!

Aldine ISD's annual Health & Wellness Fair is a great place to find answers to your benefits questions. You can learn how to enroll, ask 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. Flu shots are also available for your dependents at a reduced cost.

The event will include door prize drawings all attendees can enter. Plus, every attendee is helping their school or transportation department try to win the attendance contest, which has free lunch as the grand prize!

Friday, November 1

9 a.m. to 6 p.m.

Saturday, November 2

9 a.m. to 1 p.m.

M.O. Campbell Educational Center

1865 Aldine Bender Road
Houston, Texas 77032



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 2020 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.