

2016



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2016 Benefits Plan Highlights

2016

Table of Contents

Welcome and Benefits Overview	3
Eligibility	3
Benefit Choices	4
Medical/Prescription Coverage	5
What is an HSA	5
Auburn-Washburn Medical Options	6
Silver Lake Bank H.S.A	6
Dental Coverage	7



Our annual open enrollment period will be August 11th-September 9th. During this time you may add or change any of your benefit elections for the new plan year. Once the open enrollment period is over for 2016-2017, you will only be able to change your elections if you have a Qualifying Event. A Qualifying Event is a life status change such as a new dependent, marriage, divorce, or having a spouse become eligible or lose their own coverage.

Auburn Washburn will be moving Medical coverage to Cigna Healthcare for 2016-2017! We will be hosting enrollment meetings in August to inform every one of your new coverage options and additional services. Please attend the meetings for further guidance!

Eligibility

You are eligible to participate in the Auburn-Washburn benefit plans if you are a full-time employee working at least 28.75 hours per week. Benefits are effective the first of the month following hire date or change to full time employment status for those who choose to enroll.

ELIGIBLE DEPENDENTS INCLUDE

- Lawful spouse as evidence by a valid marriage license (unless legally separated).
- Dependent children up to 26 years of age, including stepchildren, legally adopted children, and children placed under your legal guardianship. Dependents do not include children of a dependent son or daughter.
- A child who is physically or mentally incapable of self-support upon reaching the age 26 may be covered while incapacitated, if you can claim the child as an exemption on your federal income taxes. (To continue coverage under this provision, you must provide proof of incapacity.)
- Documentation (such as a marriage license, birth certificates, etc.) will be required for dependent verification.

PAYING FOR YOUR BENEFITS

You pay your share of medical, dental, and vision premiums with “pretax dollars”. Because your contributions are deducted from your pay before federal income tax, Social Security and state taxes are figured, you pay less in taxes.

When you enroll, you will need to decide how many family members you wish to cover under the plans that are being offered. You may elect to cover yourself only, yourself plus your spouse, yourself plus your child(ren) or yourself and your family.

CHANGING YOUR BENEFIT ELECTION

Once you enroll in your benefits, your elections stay in effect through the appointed calendar year, unless you have a family status change as defined by the Internal Revenue Code. Listed below are some of the more common examples:

- Marriage, legal separation, divorce, or annulment
- Birth or adoption of a child (or children placed with you for legal adoption or because of gain or loss of custody of a dependent
- Death of a family member
- Gain or loss of your spouse’s or dependent’s employment
- Certain other changes in you or your spouse’s employment status that affect your spouse’s benefits coverage, such as going from full-time to part-time, certain leaves, etc.
- When your dependent becomes eligible or is no longer eligible for coverage
- If you are served a qualified judgment, decree, or court order that requires you to provide coverage for your child (or children)
- You or your covered dependent becomes eligible for Medicare or Medicaid

BENEFIT CHOICES

The Auburn-Washburn Benefits Plan is designed to provide a variety of options for our employees. Our program's flexibility encourages each of you to design your own benefits plan based on your individual needs.



New for 2016!

Cigna Medical / Prescription Coverage

Auburn-Washburn will now utilize the **CIGNA** provider networks for both medical plan options.

Cigna Network Options – This program offers a Open Access Plus Plan with a \$1,500 deductible, as well as a High Deductible plan with a \$3,500 deductible. Under both plan options, you are able to visit both **Stormont-Vail** and **Cotton O'Neil** facilities when you use participating providers. At the same time, the PPO options give you the freedom to utilize the services of any Out-Of-Network provider by paying higher deductibles and coinsurance.

An HSA along with the High Deductible Health Plan - What is an HSA? - A Health Savings Account (HSA), which works alongside the HDHP, is available for all employees enrolled in the HDHP. An HSA is a personal health care bank account that you can use to pay out-of-pocket medical expenses with pretax dollars. You own and administer your health care savings account. You determine how much you will contribute to your account, when to use your money to pay for eligible medical expenses, and when to reimburse yourself. HSAs allow you to save and “roll over” money if you do not spend it in the calendar year. This is a bank account; you must have money in the account before you can spend it. The money in this account is always yours, even if you change health plans or jobs.

Who is Eligible for an HSA?

You can contribute to an HSA if the following applies to you:

- You are covered by a qualified high deductible health plan, such as the Auburn-Washburn HDHP.
- You are not covered by your spouse's health plan (unless it is a qualified HDHP), a Flexible Spending Account (FSA), or a Health Reimbursement Account (HRA).
- You are not enrolled in a Health Care FSA.
- You are not enrolled in Medicare, TRICARE, or TRICARE for Life.
- You have not received Veterans Administration Benefits in the past three months.

How Much Can You Contribute?

For 2016 the IRS will allow the following maximums when contributing to a Health Savings Account

- Single \$3,350
- Family \$6,550
- 55+ Catch up Contribution \$1,000

Auburn-Washburn Medical Options

Cigna Plan Options for 2016-2017

CORE BENEFITS	\$3,500 DED OAP		\$1,500 DED OAP	
Lifetime Maximum	Unlimited		Unlimited	
Plan Type	Open Access Plus Plan		Open Access Plus Plan	
Deductible	NETWORK	NON NETWORK	NETWORK	NON NETWORK
Individual	\$3,500	\$7,000	\$1,500	\$3,000
Family	\$7,000	\$14,000	\$3,000	\$6,000
Coinsurance	St. Francis Hospital 70% Cigna Open Access Network 60%	40%	St. Francis Hospital 70% CignaOpen Access Network 60%	40%
Out of Pocket Max.	NETWORK	NON NETWORK	NETWORK	NON NETWORK
Individual	\$4,500	\$9,000	\$4,000	\$8,000
Family	\$9,000	\$18,000	\$8,000	\$16,000
Outpatient Hospital	DED+Coinsurance	DED+Coinsurance	DED+Coinsurance	DED+Coinsurance
Inpatient Hospital	DED+Coinsurance	DED+Coinsurance	DED+Coinsurance	DED+Coinsurance
Office/Specialist Visits	DED+Coinsurance	DED+Coinsurance	\$40 Copay	DED+70% Coinsurance
Retail Drug Card	DED+50% Coinsurance	DED+then plan pays 40% Coinsurance	\$100/\$200 Ded, then 50% with \$30/\$60/\$100/\$200 Max	\$100/\$200 Ded, then plan pays 40%

Eligible Dependents

Eligible dependents include your spouse and natural, step, and adopted children. Children are eligible for coverage up to age 26. Once dependents turn 26, they will be continued to be covered till the end of the month in which they turn 26.

Auburn-Washburn will be introducing a new wellness premium differential to our Cigna medical plan for the upcoming plan year. As an eligible employee you will have the ability to “buy-down” your health care premium by participating in a Tobacco Cessation program as well as participating in the annual Biometric Screening program. The district is paying the equivalent of the basic HDHP single premium, which is \$403.48 for the 2016-17 plan year. The employee portion of the premiums are listed below.

Enrollment Tier	\$3,500 HDHP monthly rate with both tobacco and screening discount	\$3,500 HDHP monthly rate with tobacco discount only	\$3,500 HDHP monthly rate with screening discount only	\$3,500 HDHP monthly rate with no discount
Employee	\$0.00	\$20.00	\$20.00	\$40.00
Employee + Spouse	\$462.34	\$482.34	\$482.34	\$502.34
Employee + (Child)ren	\$402.86	\$422.86	\$422.86	\$442.86
Family	\$865.26	\$885.26	\$885.26	\$905.26
Enrollment Tier	\$1,500 deductible monthly rate with both tobacco and screening discount	\$1,500 deductible monthly rate with tobacco discount only	\$1,500 deductible monthly rate with screening discount only	\$1,500 deductible monthly rate with no discount
Employee	\$122.71	\$142.71	\$142.71	\$162.71
Employee + Spouse	\$726.31	\$746.31	\$746.31	\$766.31
Employee + (Child)ren	\$645.86	\$665.86	\$665.86	\$685.86
Family	\$1249.44	\$1269.44	\$1269.44	\$1289.44

Cigna and Auburn-Washburn want to see you hit your wellness goals. We are there to support you though out the journey!

Auburn-Washburn has a relationship with Silver Lake Bank if you are interested in opening a Health Savings Account

Dear Auburn-Washburn Staff,

Whether you are opening your first Health Savings Account or looking to transfer your existing HSA, Silver Lake Bank has a solution for you. We provide the benefits of working with familiar faces at the bank, the security of doing business locally plus quick and easy access to the account.

Auburn-Washburn School District Staff will receive a reduced set-up fee of \$10 and have no monthly balance fees. The set-up fee will be waived for HSA Rollovers or Transfers.

Please let me know if I can be of service to you. I look forward to any questions or contacts by e-mail, phone or in person.

Sincerely,

Shane C. Koci
Branch Manager
sckoci@silverlakebank.com
785.290.2270

Silver Lake Bank Health Savings Accounts

Silver Lake Bank is pleased to offer Health Savings Accounts. Also known as HSA's, Health Savings Accounts are used to pay the health care costs of participants enrolled in a high deductible health plan specifically approved for use with HSA's. Your insurance provider can tell you if your policy qualifies you for a Health Savings Account.

The money deposited, as well as the interest earned, is tax-deferred. Unused balances earn interest and will roll over from year to year. Additionally, your account is insured by FDIC Insurance up to \$250,000 per depositor.

Our approach is to offer you flexible solutions to meet your particular needs. Silver Lake Bank has the following types of HSA account options; checking account, money market investment account and certificate of deposit. The minimum opening deposit for the checking or money market investment account is \$100. The certificate of deposit requires \$500. A low one time set-up fee of \$10 for your first HSA is assessed at account opening.

For all your banking needs
contact our location nearest you.

Outside the Topeka area
call toll free 1.877.232.0102

Visit us online at
www.silverlakebank.com

HSA Checking. Pay your health care expenses with a variety of payment options such as check writing, VISA® Check card and bill pay. The features of this account are listed below.

- Earn interest by receiving tiered premium rates on your collected balance. Interest compounds monthly.
- 1st set of 50 checks are free.
- Unlimited check writing.
- Monthly eStatement is free. Paper statements are \$2 per statement period.
- Free VISA® Check Card.
- Free Silver Express Internet Banking allows online access to your account and free Bill Payment.*

HSA Money Market Investment Account. Ideal for the eligible HSA participant who desires an interest rate higher than what is paid on the HSA checking account. Funds can be parked in this account until medical expenses are incurred, then transferred by you to the HSA checking account for proper documentation of HSA distributions for tax reporting purposes. The features of this account are listed below:

- No monthly balance service fee.
- Earns interest by receiving competitive tiered money market rates on your collected balance. Interest compounds monthly.
- Monthly eStatement is free. Paper statements are \$2 per statement period.
- Free Silver Express Internet Banking allows online access to your account with the ability to transfer to your HSA Checking for payment of medical expenses.
- Subject to regulatory withdrawals limitations**. Up to 6 withdrawals per month free; additional withdrawals \$3 each.

HSA Certificate of Deposit. An option for savers accumulating HSA funds and paying medical expenses out of pocket. Certificates of Deposit offer fixed or variable rates of interest. Early withdrawal penalties apply.

- Variety of terms available to accommodate your needs.
- Interest compounds quarterly on maturities of twelve months or longer.
- Automatically renewable for your convenience.

 SilverLakeBank

Dental Coverage



Our Benefits Plan provides a dental plan administered by Delta Dental of Kansas.

Under the dental program, you and your family may use the licensed dentist or dental practice of your choice.

Eligible Dependents

Eligible dependents include your spouse and natural, step, and adopted children. Dependent children are eligible for coverage to the end of the calendar year in which they reach age 19 or to 23 if a full time student.

Benefits & Services	PPO Network	Non-Network
Annual Deductible <i>(Does Not Apply To Preventive Services)</i>	\$25 Per Person	\$25 Per Person
Preventive Services - Oral Examination, X-Rays, Fluoride Treatments, Prophylaxes	100%	100% R&C*
Basic Services – Fillings, Endodontics, Peridontics, Oral Surgery	50%	50% R&C*
Major Services - Inlays & Onlays, Crowns, Dentures, Fixed Bridgework	50%	50% R&C*
Plan Maximums · Dental	\$1,500 Per Person Per Year	

* R&C – Reasonable and Customary as defined by the Plan

Rates for Dental Coverage

12 Month Rates:

EE- \$31.33 ES-\$61.54 EC-\$59.19 F-\$100.43

9 Month Rates:

EE- \$41.83 ES-\$82.05 EC-\$78.92 F-\$133.90

