

Prairie Central CUSD #8 2018 Insurance Open Enrollment

Online Enrollment for all health, dental and vision insurance changes must be completed by DECEMBER 15th for the January 1, 2018 effective date.

1) **We are switching to BlueCross BlueShield.** How does this affect you? Apart from the ongoing BCBS/OSF negotiations, CVS (the old Docs Drugs) is not in network for our group, so you will want to prepare to switch prescriptions to Chenoa Pharmacy, a Pontiac pharmacy, or mail order. *This is why you MUST be done enrolling by December 15th!!!!*

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. 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.*

Certain plan details for health insurance are on the 2018 Health Insurance Plan Comparisons page, the Benefit Summary for each plan is on the PC website under Human Resources, and each is also linked under EaseCentral's app so you can look at them when enrolling.

GUARDIAN DENTAL Insurance – 2% Decrease! Guardian's plan has a Maximum Benefit Rollover feature that will allow the employee to build up 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 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...)