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Self-Insurance Committee Newsletter – November 2011

2011 Flexible Spending Plan Year Ends 12/31/11

The flexible spending plan year ends on 12/31/11. You will have until 2/29/12 to submit a request for reimbursement for 2011 claims, but the date of the service must be in 2011.

To check the balance of your account you can call 1-800-999-1030 option 4, then option 1 or you can go online to www.myflexonline.com.

2012 Flexible Spending Plan

Colin Ash with Horace Mann is meeting with each building regarding enrollment for 2012 flexible spending. If you are unable to attend the meeting, you can find the enrollment form online on the QPS website. Enrollment forms are due December 16, 2012. Please call Colin directly at 224-5755 with questions.

IMRF Employees: Your medical premiums *are not* automatically flexed. You *must enroll* in the flexible spending plan in order for your medical premiums to be deducted from your paycheck before taxes. Money that goes through the flex plan *is* reported to IMRF as earnings. Your IMRF retirement is not reduced by money that is flexed. However, money that is flexed *is not* reported to Social Security or Medicare.

TRS Employees: Your medical premiums *are not* automatically flexed. You *must enroll* in the flexible spending plan in order for your medical premiums to be deducted from your paycheck before taxes. All money that is flexed *is* reported to TRS as earnings. Money that is flexed *is not* reported to Medicare. TRS employees do not pay into Social Security.

MedTrak Customer Satisfaction Survey

MedTrak is conducting a survey to gather information on how well they are serving QPS. If you have the QPS health insurance, please go online to medtrakservices.com/survey. Our company survey ID is: 300400. The survey will take less than 10 minutes to complete.

As a token of their appreciation, MedTrak will enter you in a drawing to win a \$250 Visa gift card! You must complete the survey by November 30th in order to be entered for the drawing.

Contact Information

Benefits Coord:
Teresa Kemp
228-7158 #2244
kempte@qps.org

SIC Officers:
Chair – Gail Hermann
Vice Chair –
Secretary –

NAA:
1-800-411-3650
Joyell Byrd – ext 148
Cust. Serv. – x 400

QPS Website:
www.qps.org
“Human Resources”
“Benefits”

The following table shows the District cost for each employee who has QPS medical insurance. This is the administrative cost to the District for employees to have insurance. This is not the cost of medical claims.

District Costs for Benefits – 2011

VENDOR	COST	MEMBERS	ANNUALIZED
NAA (North America Administrators) Process medical claims, plus COBRA & HIPAA admin.	\$19.18 pmpm	864	\$198,858.24
NAA Perform utilization reviews, large case management and precertification of hospital admission	\$2.25 pmpm	864	\$23,328.00
PHCS Network access	\$4.00 pmpm	864	\$41,472.00
Companion Life Reinsurance for large claims Single Family (Also includes Emp+Children & Emp+Spouse)	\$13.19 pmpm	500	\$79,140.00
	\$32.95 pmpm	364	\$143,925.60
Sub-Total for Medical Related Services	Single - \$38.62 pmpm	500	\$231,720.00
	Family - \$58.38 pmpm	364	\$255,003.84
			\$486,723.84
TRI-STATE HEALTH CARE COALITION Coalition membership provides us access to discounts that would otherwise be unavailable. (We do not pay for retirees on insurance plan.)	\$0.58 pmpm	864	\$6,013.44
MedTrak Process prescription claims	\$0 No processing fee		\$0

ADDITIONAL DISTRICT-PAID BENEFITS			
Horace Mann Flexible spending plan administration	\$0 pppm Free service	370	\$0
ComPsych Employee assistance program - 4 free sessions of counseling per person per issue each year	\$1.31 pepm	1200	\$18,864.00
MET LIFE District paid \$10,000 life insurance	\$1.18 pepm	1038	\$14,698.08
GRAND TOTAL YEARLY DISTRICT EXPENSE			\$526,299.36

pmpm = per member per month
pppm = per participant per month

pepm = per employee per month