

# Benefits Newsletter

May 2019

## **Are you Resigning or being Released at the end of the school year?**

If you are a teacher, paraeducator or any other 181-day employee, and are leaving at the end of the school year, your health insurance coverage and all other benefits will continue through August 31, 2019.

## **Are you Retiring at the end of the school year?**

Teachers, paraeducators and other 181-day employees retiring at the end of the school year will have benefits continue through June 30, 2019.

## **19/20 Medical Premiums**

The 19/20 medical premiums will be increasing by 6% effective September 2019. The 19/20 premium costs will soon be emailed to all employees and posted on the QPS website.

## **2019 Open Enrollment**

The 2019 open enrollment will be held **July 25 – August 8**. All changes made during open enrollment will go into effect on September 1, 2019. This year's open enrollment will be different than previous years because we are not going to require you to log in and sign up for benefits. Enrolling will be optional this year. If you do not login, we will assume you want to keep all benefits the same as they currently are. The only benefits you **MUST** reenroll in are the medical, dependent care, and limited purpose flexible spending. If you don't login, we'll roll everything over except flexible spending. We cannot legally roll that program over from year to year.

You will be able to review and make changes to your benefits online yourself, and we will still offer one on one enrollment meetings for anyone who would like that guidance. We still strongly encourage you to login and review your benefits. This is your yearly opportunity to review and make sure you have the benefits you need and are not paying for things you don't need. This is also your opportunity to review your beneficiary information for the district provided life insurance and voluntary life insurance.

## **RX Formulary Changing 7/1/19**

The formulary with Prime Therapeutics will be changing on 7/1/19. Anyone who is using a medication that will be impacted by this formulary change will receive information in the mail. You may want to reach out to Prime prior to 7/1/19 to confirm that your medication will remain on the formulary list.

### **Dental Plan Changing – 9/1/19**

The dental plan provider is changing from Ameritas to BCBS (Blue Care) effective 9/1/19. The renewal with Ameritas was projected at a 9% premium increase and BCBS offered a 5% increase. Along with the price difference, BCBS will not charge the \$10 copay for preventive services. BCBS will carry over the deductibles you've met for 2019. BCBS will also accept Ameritas carryover rewards to be used in the first year with Blue Care.

### **Flexible Spending Plan Change for 19/20 Year**

The current 18/19 flexible spending plan year ends 8/31/19. There is a grace period of two and a half months following the end of the plan year in which you are allowed to incur Health or Dependent Care FSA claims and still receive reimbursements. So, you have until 11/15/19 to BOTH incur and request reimbursements.

There will be a change to this with the 19/20 flex plan. If you enroll for flexible spending for the 19/20 plan year running 9/1/19 – 8/31/20, you will NOT have a grace period after the plan year ends. Instead, you'll be able to roll over up to \$500 from the 19/20 year into the next plan year. This rollover option applies to medical flexible spending only. Dependent care flex will not have a rollover option or a grace period for the 19/20 plan year.

### **BCBS Online Registration**

We encourage you to register online with BCBS to manage your benefits. Go to [www.bcbsil.com](http://www.bcbsil.com) and set up your account to find providers, print and order ID cards, and view your claims.

### **Contact Information**

<i>Benefits Coord:</i>	<i>SIC Officers:</i>	<i>BCBS:</i>	<i>QPS Website:</i>
Teresa Kemp	Chair – Darla Rardon	1-855-686-8417	<a href="http://www.qps.org">www.qps.org</a>
228-7158 #2244	Secretary – Stu	<i>HealthSCOPE:</i>	“Human Resources”
kempte@qps.org	Musgrove	1-800-397-9598	“Benefits”

***Benefits Open Enrollment – July 25 – August 8***