

Benefits Newsletter

May 2020

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

This has certainly been a strange school year, but be assured, 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, 2020.

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, 2020.

20/21 Premiums

The 20/21 medical premiums will be increasing by 10% effective September 2020. The 20/21 premium costs will soon be emailed to all employees and posted on the QPS website.

There are 2 major reasons for the premium increase. 1) More individuals are seeking healthcare services and 2) The cost of healthcare services has increased. The Egyptian Trust has given QPS favorable rate increases over the past few years in hopes that QPS claims data would improve. However, over the past 2 years the amount spent on all QPS claims is \$23,837,894 and the amount collected from QPS in premiums is \$19,666,940. In an effort to bring these two numbers closer, a 10% increase is warranted. QPS and the Egyptian Trust are working together on programs to bring QPS claims down.

2020 Open Enrollment

The 2020 open enrollment will be held **July 27 – August 7**. All changes made during open enrollment will go into effect on September 1, 2020. We are doing a passive enrollment again this year, meaning that you do not need to sign up to continue most 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.

Flexible Spending Plan 19/20 Year

The current 19/20 flexible spending plan year ends 8/31/20. Please remember that 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 20/21 plan year. This rollover option applies to medical flexible spending only. Dependent care flex will not have a rollover option or a grace period.

If you are planning to change to the H1 or H4 medical plans during open enrollment and would like to enroll in a Health Savings Account, you must make sure your medical flexible spending account balance is at \$0 by 8/31/20.

BCBS Online Registration

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

Routine Wellness

Please remember that all 5 medical plans offer 100% benefit on all preventive routine wellness services. This includes routine physicals and the labs associated, mammograms, ob/gyn visits, child wellness visits, etc. Even during this strange time of COVID-19, we encourage you to stay on top of your health and get the medical services you need to stay well.

Contact Information

<i>Benefits Coord:</i>	<i>SIC Officers:</i>	<i>BCBS:</i>	<i>QPS Website:</i>
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Benefits Open Enrollment – July 27 – August 7