

Barnesville Exempted Village Schools

Opening Day Presentation
August 15, 2019

Who We Are ... and Aren't

- The Schwendeman Agency is the insurance agent for Barnesville Schools
 - We are not The Health Plan/the insurance company
 - We are not making decisions about your claims or coverage
- We sit on the same side of the table as Barnesville Schools, making sure that your health coverage is competitively priced and meets the needs as outlined by the District and the membership

If You Need Help



- The **Schwendeman Agency** team is available from 8 AM – 5 PM, Monday – Friday, to help you with any benefit questions you may have. Contact us if you are:
 - Wanting to better understand your benefits
 - Needing assistance with finding an in-network provider
 - Wanting to know if/how a procedure or prescription would be covered under your plan
 - Getting bills for a service that you don't feel you owe or aren't sure is being billed correctly

Health Insurance Renewal Update

- Prior to July 1, 2019, the District was fully-insured with The Health Plan
- The health insurance renews annually on July 1, 2019
- The Health Plan released an original renewal of 30.72% - District had significantly higher claims experience than in recent years past
- Schwendeman Agency bid out the health coverage
- The District moved into a partially self-funded consortium arrangement with the Jefferson Health Plan and The Health Plan as the TPA
 - Reason you received new ID cards in the mail

Health Insurance Renewal Update

- Majority of small and mid-size Ohio schools are in a consortium arrangement
- Spreads medical risk among a larger population of people – JHP’s 25,000 lives versus the District’s 120 employee lives
- The Health Plan processes and pays providers for your claims
- The Jefferson Health Plan (or JHP) provides actuarial information for annual premium pricing - “underwriters”

Health Insurance Plan Review

HMO Network Benefits	
Annual Deductible	\$3,000 Single / \$6,000 Family
Coinsurance	0%
Annual Out-of-Pocket Maximum	\$6,850 Single / \$13,700 Family Includes deductible and all copays
Primary Care/Specialist Office Visit	\$15 Copay
Preventive Care	No Cost to You

Health Insurance Plan Review

HMO Network Benefits	
Urgent Care	\$35 Copay
Emergency Room	\$150 Copay
HealthiestYou Telemedicine	No Cost to You
Retail Rx	\$10 / \$20 / \$50 / 30% or \$300
Mail Order Rx	\$20 / \$40 / \$100 / 30% or \$300

Health Reimbursement Arrangement (HRA)

- The Board pays deductible claims through a Health Reimbursement Arrangement:
 - \$3,000 Single
 - \$6,000 Family
- Administered by The Health Plan
- “Auto adjudicated,” meaning eligible claims are transitioned to The Health Plan’s HRA team internally for payment
- If you receive a bill for a deductible claim and it was not paid by the HRA, call us

HealthiestYou

- Talk to a board-certified doctor 24/7, 365 days a year
- No time limits for visits
- Can be used for anyone in your household
- Perfect for non-emergency conditions
- Over 70% of all Urgent Care, Doctor's Office, and Emergency Room visits can be safely handled with HealthiestYou (according to the Wellness Council of America)
- Physicians can prescribe medications if warranted
- NO COST TO YOU

HealthiestYou

- NOTE: Because of the transition to the Jefferson Health Plan on 7/1, you will need to re-register for HealthiestYou prior to utilizing the service
 - Download the free HealthiestYou App and click 'First Time Here' and enter your information
 - Call 866-703-1259 and speak with a representative to register
 - Go to member.healthiestyou.com and complete the registration online

HealthiestYou





HealthiestYou Smartphone App



**CONNECT WITH
A DOCTOR = \$0
CONSULT FEE**



**FIND A
PROVIDER**



CIRCLES



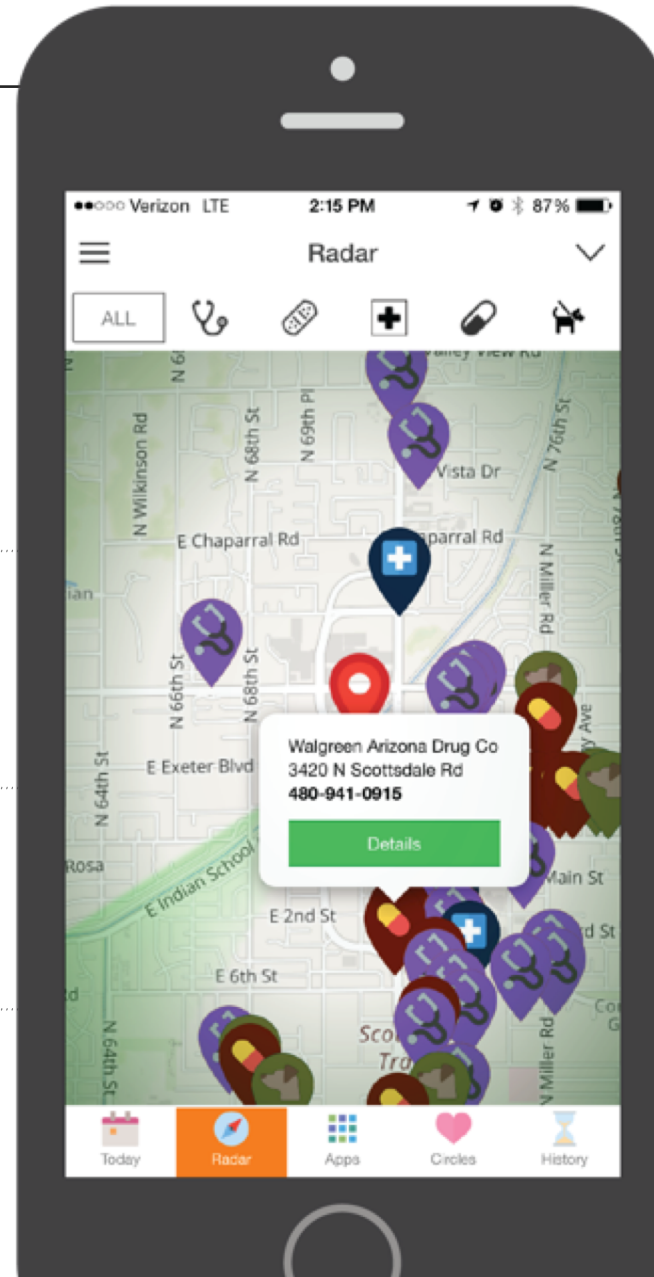
RADAR



**COST
COMPARE**



**PRESCRIPTION
SAVINGS TOOL**





SMARTPHONE APP DOWNLOAD

Apple/iTunes



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HealthiestYou Doctors 24/7

GET

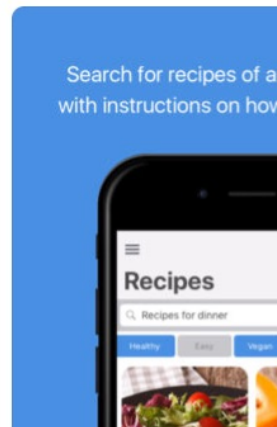
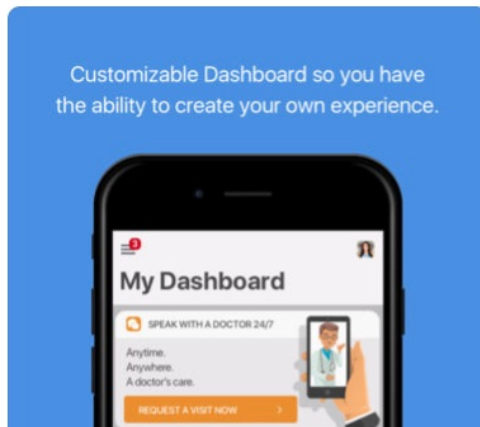


4.4 ★★★★★

429 Ratings

12+

Age



Google/Android



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HealthiestYou

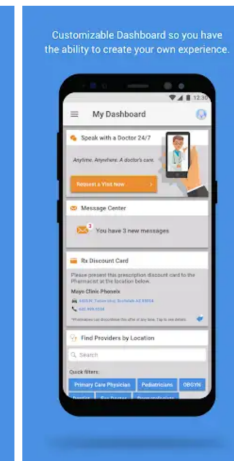
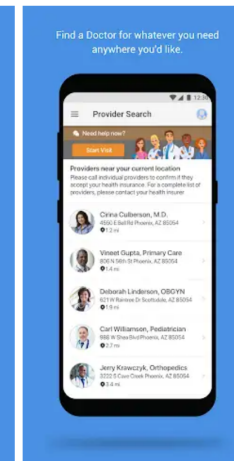
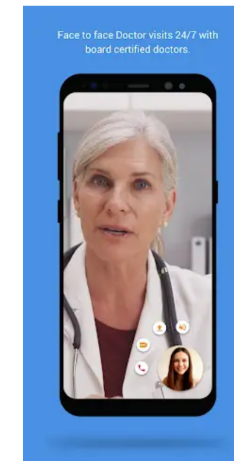
Health & Fitness

INSTALL

4.1 ★
602 reviews

100K+
Downloads

E
Everyone ⓘ



Dental Insurance

- The District's dental insurance renews annually on July 1st
- Remaining with CoreSource – Ohio-based consortium for public entities
- No change to the plan design
- No increase to the rates
- Dependents covered to the date they turn 19 or 25 if a full-time student – you will need to let the Treasurer's office know if your child will be aging off of the plan

Dental Insurance

- Dental networks: Aetna Dental, DenteMax, Novanet Dental
- Dental benefit as percentage of Reasonable and Customary: 90%
- Benefits reflected in this presentation are a summary only; see the carrier materials for official coverage details

Dental Insurance

Network Benefits	
Annual Deductible	\$25 Single / \$75 Family – Classes II, III, & IV Only
Class I Services – Preventive Services Exams, cleanings, fluoride treatment, etc.	100%
Class II Services – Basic Restorative Fillings, root canals, oral surgery, etc.	80%
Class III Services – Major Restorative Inlays, onlays, full or partial dentures, etc.	60%
Class IV Services – Orthodontia Braces, appliances to correct harmful habits, etc.	50%
Maximum Benefit per Calendar Year	\$1,500 Per Person for Classes I, II, & III \$1,000 Lifetime Per Person for Class IV


Vision Insurance

- Effective July 1, the District implemented a full vision insurance benefit with VSP
- VSP Choice Network – go to VSP.com to search for network providers
- Dependent children are covered up to the end of the month in which they turn age 26 – let Treasurer's office know if your child will be aging off of the plan
- Benefits reflected in this presentation are a summary only; see the carrier materials for official coverage details

Vision Insurance

Network Benefits	
Vision Exam	\$10 Copay Once Every 12 Months
Materials (lenses, frames, contact lenses)	\$10 Copay
Lenses (single, lined bifocal, lined trifocal, lenticular, or standard progressive)	Once Every 24 Months
Frames	\$120 Allowance, 20% Savings on Balance Once Every 24 Months
Elective Contact Lenses	Covered up to \$120 Once Every 24 Months
Elective Contact Lenses Evaluation & Fitting	Up to \$60 Copay Once Every 24 Months

In Summary

- The District offers extremely competitive benefits to its employees
 - The District has exceptional HealthiestYou utilization and we'd like to see that continue
 - The Schwendeman Agency is always here to help you with any questions or claim issues you may have
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Questions?