Top 12 Questions Regarding Insurance Renewal and Open Enrollment


2. **If I’m happy with my coverage, do I need to do anything?** Yes! This year due to plan changes, everyone on a medical plan (PPO4, PPO5 or Kaiser) needs to go into Open Enrollment to make their elections. PPO4 plan is being discontinued effective June 30, 2022. If you do not actively make a change during the open enrollment period, your health insurance plan will default to the district’s new plan CEBT Select 4 effective July 1, 2022.

3. **How do I enroll, change or waive coverage in the district insurance plans or voluntary vision plan and/or add or drop coverage for my dependents?**
   - Visit thompsonschools.org/Page/16009 to access the online enrollment portal.

4. **Are the insurance premiums going up, and how much?** Yes, increase by 7.5%

5. **What plan is the district to base its contribution for full time employees and apply a pro-rata share for part-time employees (on a 50% or greater assignment)?**
   - CEBT Select 4 Plan. The district pays the single CEBT Select 4 Plan for full-time employees and prorate share for part-time employees, based on the percentage of part-time assignment for all employees who select either PPO5 plan, Kaiser or CEBT Select 4 plan.

6. **Has anything changed with the district’s insurance plans or plan designs?** Yes! The insurance plan choices are now, CEBT Select 4 Plan, United Healthcare PPO5, Kaiser DHMO 1500 and the Hospital Reimbursement Plan, which is only provided to full-time employees who wish to use another group plan as their primary coverage. For more information please visit the Partners and Providers section of the CEBT website.

7. **What are the new added benefits to our plans?**

   **July 1, 2022 Changes**

   **PPO5 and CEBT Select 4 Only:**
   - **Cancer Resource Services.** CRS provides unlimited consultation with oncology nurses to guide members through a host of different support services. For more information please visit the Partners and Providers section of the CEBT website.
   - **Omada Health** is a digital disease management program focusing on pre-diabetes (prevention), diabetes, Hypertension, and musculoskeletal issues. For more information please visit the Partners and Providers section of the CEBT website.

   **Kaiser Only:**
   - Video visits for physical, occupational or speech therapy will follow the same authorization rules and apply to the visit limits as in person visits.
   - Members may be able to apply approved manufacturer coupons towards their cost share for certain covered drugs obtained at a Kaiser pharmacy.
8. Where can I learn more about these health plan options and additional benefits? Visit the CEBT website at cebt.org/resources/benefit-booklets scroll down to Summary of Benefits and Coverage (SBC) select the plan(s) in which you’re interested:
   - SBC – CEBT Select 4
   - SBC – PPO 5
   - SBC KP – DHMO 1500
   For information regarding the limited secondary coverage plan select Hospital Reimbursement Plan (HRP)

9. Is there information about the insurance plans and premiums on the district intranet? Yes, under Insurance and Wellness.
   - Scroll to Insurance and Wellness
   - Click on Insurance Information
   - Click on Benefits Guide & Premium Information for insurance booklet

10. If I switch to another plan, does the portion of deductible I’ve already met since January carryover to my new plan? Yes! deductibles run January through December and are carried over when switching from one plan with a deductible to another with a deductible. Contact Elisa Correll, Customer Service Representative at Willis elisa.correll@willis.com or call 1-800-332-1168 and ask for Elisa’s assistance to ensure previously applied deductible amounts are properly transferred.

11. Who should I call for more information? Contact staff in the Benefit and Risk Management Office at 613-5004 or tracy.dockter@tsd.org or dorothy.barnhart@tsd.org if you have questions or need assistance with the open enrollment process.

12. What is the CEBT Health & Wellness Center? This center provides primary care and wellness services to employees, spouses, and children ages 2+ covered on CEBT Select4, PPO5 or Kaiser DHMO1500 medical plans for NO-COST (including available prescriptions on site). Virtual visits are available.

Revised 3/29/2021