Thompson School District
2016-2017 Top 10 Questions Regarding Insurance Renewal and Open Enrollment

1. If I’m happy with my coverage do I need to do anything? No, however, if you’re nearing retirement, you may want to check how you’re withholding premiums and consider changing to an after-tax withholding.

2. When is open enrollment? Sunday, April 24, 2016 - Sunday, May 8, 2016; when do the changes made during open enrollment go into effect? July 1, 2016

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?
   • Go to employee on-line
   • Select Open Enrollment
   • Review the information provided there
   • Click on CEBT online open enrollment to make changes

4. Are the insurance premiums going up, and how much? Yes, 1.5 %

5. Will the district continue to base its contribution on the PPO 5 single rate for full time employees and a pro-rata share for part-time employees (on a 50% or greater assignment)? Yes

6. Has anything changed with the district’s insurance plans or plan designs? Yes, the annual maximum benefits for the dental plan will be increased to $1,750 (from its current annual benefit of $1,500). Also, the one deductible applied per pregnancy will be removed from the plan, and pregnancies, like other health conditions, will be subject to the annual, calendar year deductible. Check out the Important Insurance Notice on Employee Online and the district intranet. The insurance plan choices remain the same, PPO 4, PPO 5, 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.

7. Where can I learn more about these health plan options? Visit the CEBT website at http://www.cebt.org/benefit-booklets/ scroll down Summary of Benefits and Coverage (SBC) select the plan(s) in which you’re interested:
   SBC – PPO 4
   SBC – PPO 5
   SBC KP – DHMO 1500
   For information regarding the very limited secondary coverage plan select Hospital Reimbursement Plans Highlights

8. Is there information about the insurance plans and premiums on the district intranet? Yes, under Insurance and Wellness.
   • Sign into the district intranet
   • Click on the intranet home page icon
   • Scroll down to Insurance and Wellness
   • Click on Insurance Information
   • Select topic of choice

9. 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.

10. Who should I call for more information? Contact staff in the Benefit and Risk Management Office at 613-5004 or 613-5006 if you have questions or need assistance with the open enrollment process.