

SCHOOLCARE

Open Enrollment 2018

Open Enrollment is the one time during the year you can enroll or make changes to your health benefits, both medical and dental. Please review the information and resources included in this flyer to help you make informed decisions!

Flexible Spending Accounts

How do they work?

Flexible Spending Accounts, or "FSAs" are a great way to pay for out of pocket healthcare expenses using pretax funds! Ask your employer if an FSA is available.

- Signing up is easy, but must be completed during open enrollment
- Funds are available on the 1st day of the plan year, then deducted pre-tax throughout the year
- Can be used by you and your dependents for eligible healthcare expenses

How to Reduce YOUR Health Care Costs

It's time to engage in a conversation with your physician!

- Fill 90-day maintenance medications by mail or certain retail pharmacies
- Use Telehealth Services or Urgent Care Facilities, when it's not a true emergency
- Compare Cost of Care
 - Utilize myCigna.com to compare costs radiology, surgery, lab work and MORE
 - MyCigna.com considers **quality and cost** of procedures
 - Save up to 75% on Routine Lab Work



Do you have the Yellow Plan with Choice Fund?

The Choice Fund is an embedded Health Reimbursement Account (HRA).

- \$1,000 single
- \$2,000 for 2 person/family
- Used to cover the first portion of the services that apply to the deductible

You* must activate your Choice Fund annually!

If you are **currently enrolled** with SCHOOLCARE/Cigna, take your Health Assessment at www.myCigna.com between 6/1/18 – 7/31/18.

If you are **NEW** to SCHOOLCARE/Cigna effective 7/1/18, take the Health Assessment at www.myCigna.com between 7/1/18- 8/31/18.

**The subscriber must complete the Health Assessment to activate the HRA.*

There When You Need It

Employee Assistance Program (EAP)

This free and confidential service is available 24/7/365 when you need help resolving life's challenges. All covered employees and their household members can access the EAP by calling 1-877-622-4327. If needed, you will be referred to a local provider for three (3) no-cost visits. When prompted for Employers, indicate "SCHOOLCARE".

Cigna 90 Now

Filling your maintenance medications just got easier.

Maintenance medications are taken regularly, over time, to treat an ongoing health condition.

Beginning July 1, 2018 choose what works best for you:

- Certain retail pharmacies such as CVS and Walmart; visit www.cigna.com/Rx90network for more details
- Cigna Home Delivery

Telehealth

A Fast, Easy Way To See A Doctor

Telehealth costs significantly less than an Urgent Care or Emergency Room. The cost is \$42 and is covered just like an Office Visit on your plan. Cigna telehealth services are provided through Amwell and MDLIVE.

Cigna Telehealth Connection provides access to the care you need – including most prescriptions – for a wide range of minor medical conditions. Now, you can connect with a board-certified doctor via video chat or phone, without leaving your home or office!

Take a moment to register online at www.myCigna.com for one or both services.



Minor Medical Conditions:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Diarrhea
- Earaches
- Fever
- Headache
- Infections
- Insect bites
- Joint aches
- Nausea
- Pinkeye
- Rashes
- Respiratory infections
- Sinus infections
- Skin infections
- Sore throat
- Urinary tract infections

Features:



Use by Phone



Use by Video Conference



Post-visit email communications



Prescription Services

On-Line Resources

SCHOOLCARE

Go to www.schoolcare.org and click on the Resources tab to access:

Enrollment Change Materials

- Find your employer specific enrollment packet
- Watch quick videos outlining the medical plan(s) available to you



Cigna

Log on to www.myCigna.com:

- Compare costs of common procedures and services
- Find a Cigna network physician, dentist or facility
- View your medical, prescription and dental claims
- Order a new ID card or print a temporary one



Save Money! Use Cigna Home Delivery Program for mail order prescriptions. Call Cigna today at 1-800-285-4812.

Identity Fraud Protection

If you are enrolled in SCHOOLCARE, you are automatically covered for up to \$10,000 in losses and costs associated with the theft of your identity. This service is provided at no additional cost as part of your SCHOOLCARE benefits. Visit www.schoolcare.org for more details.



Good For You!

Wellness programs by SCHOOLCARE

Get inspired and stay engaged!

Subscriber can earn up to **\$800**
Covered Spouse can earn up to **\$400**

Understand YOU



Build Awareness of your own personal health and wellness

Take Action



Educate yourself on your own personal health and well-being

Stay Active



Make Physical Activity part of your lifestyle

Visit: www.schoolcare.org and click on the **Good For You!** logo

Note: Cash incentives, payments, and rewards paid to wellness program participants are taxable income. Please review with your tax consultant for more information.

Contact Information

SCHOOLCARE -

Member Services: 800-562-5254 x301 or x310
Enrollment & General Eligibility

Group Relations: 800-562-5254 x308 or x315
Coverage and Benefits Questions

Jeff Kantorowski: 603-715-9315
Program and Claim Support, NEA-NH info

Cigna-

Cigna Member Services: 800-244-6224
Claim and Coverage Questions 24/7