

## Memo

**Date:** August 26, 2022  
**To:** Retirees  
**From:** Jan Anderson, Benefits Specialist  
**Re:** 2022-2023 Retiree Insurance

### **VIRTUAL RETIREE INSURANCE MEETING:**

The Murray Group will not be coming to the District in person to talk about benefit changes. Instead Beth Edwards is presenting by video, which will be posted to our website at <https://www.lewistonschools.net/benefits/retiree-information>. The video will be posted in late October or when Blue Cross of Idaho releases the 2023 rates. If you have questions regarding benefits, you may contact Beth Edwards at The Murray Group at 1-877-765-2620, option 1.

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### **RETIREES UNDER AGE 65**

#### **OPEN ENROLLMENT FOR HEALTH, VISION AND DENTAL INSURANCE:**

The District's open enrollment period for eligible retirees is now through **Monday, September 26, 2022** for an effective date of **September 1, 2022**. *After that date no applications will be accepted.*

#### **Insurance Benefits:**

- **Insurance carrier:** Blue Cross of Idaho, UH VSP Vision, Delta Dental of Idaho and BCI Dental Blue Connect will continue as the district's health, vision, and dental insurance carriers for the 2022-2023 School Year.
- **Insurance coverage:** Vision and dental benefits were renewed with no benefit changes in coverage.
  - **Blue Cross of Idaho:** Rate increase was 10.48% with enhanced benefit change.
  - **Delta Dental of Idaho:** Rate increase was 7%, with no benefit changes.
- **Health insurance plan options:**
  - **Basic plan:** \$1,500 deductible
  - **Optional plan:** \$3,000 deductible
  - **Policy change:** The MDLive program is not offered.
  - **Policy enhancements for both plans:** Office visit copays have decreased by \$10 as follows:
    - Office visit – Primary care \$ 0.00 copay ChoiceDocs and \$20.00 copay all other PPO
    - Office visit – Specialist \$20.00 copay ChoiceDocs and \$40.00 copay all other PPO
  - **Prescription drugs:**
    - Generics \$10
    - Non-preferred generic \$20
    - Rx deductible \$250 brand name
    - Preferred brand \$30 after Rx deductible
    - Non-preferred brand \$50 after Rx deductible
    - Specialty – Generic/preferred-brand 20% after Rx deductible
    - Specialty – Non preferred 30% after Rx deductible
    - Prescription out-of-pocket maximum \$1,000
- **Program enhancements:**
  - **Hinge Health:** A program that provides at no cost a variety of tools, including health coaches to assist patients with completing physical therapy at home.
  - **SmartShopper:** When your doctor asks you to get a procedure, SmartShopper lets you shop around for care by helping you compare the cost of procedures at different locations.
  - **Diabetes Prevention Program:** This program can help those with prediabetes take steps to prevent them from developing Type 2 Diabetes, at no out-of-pocket cost.

- **International Pharmacy Program:** Provides cost-effective options for pharmaceutical drugs. Features & benefits:
  - \$0.00 copay for maintenance name-brand meds.
  - 90-day supply mail order program

If you need assistance with any of the program enhancements, please contact The Murray Group at 1-877-765-2620.

**OPEN ENROLLMENT FOR RETIREES UNDER AGE 65: BENEFIT CHANGES, ADDITIONS, DELETIONS DEDUCTIBLE OR DENTAL CHANGES:**

The District’s open enrollment period for eligible retirees is now through **Monday, September 26, 2022** for an effective date of **September 1, 2022**. *After that date no applications will be accepted.* If you would like to make changes, additions, deletions, deductible or dental changes you will need to complete a health, vision and/or dental application. Please contact Jan Anderson, Benefits Specialist at (208) 748-3039 for an application.

***Please note: the benefits for the Under Age 65 Retirees plan are the same as the active employee plan and some of the links will direct you to the active employees benefit pages.***

**RETIREES 65 AND OVER**

**OPEN ENROLLMENT FOR RETIREES AGE 65 & OVER OR ON MEDICARE (Health):**

Medicare Open Enrollment period is from Saturday, October 15, 2022 through Wednesday, December 7, 2022 for an effective date of January 1, 2023. During that period, you can make changes to your over age 65 insurance plan. The rates for the over age 65 plan/Medicare are not available until late October. You will receive the new rates in the mail around the end of October or when Blue Cross of Idaho releases the rates. Beth Edwards at The Murray Group is the contact person for questions for over 65 retirees. Beth can help you choose the best option for your healthcare needs. Beth Edwards can be reached at 1-877-765-2620, option 1.

**ALL RETIREE’S**

**DISTRICT WEBSITE:**

Please see the District’s website and the Retiree page at <http://www.lewistonschools.net>, choose Staff Resources, then Retiree Information. **Important: The District no longer has the ability to track Retirees over 65 who have chosen the MedAdvantage True Blue plans, or Idaho MedPlus plan. Retirees who have these plans will have to rely on the District’s website for Retiree Insurance Information and Retiree Meetings.**

**LIFE FLIGHT NETWORK: To be eligible for this benefit Retirees need to be on one of the District’s Retiree health Insurance plans.**

The voluntary benefit membership is paid by the Retiree once a year. The membership is \$65.00 (\$10 savings for group) per year. The annual membership period is from November 1<sup>st</sup> through October 31<sup>st</sup>. Life Flight cannot be paid through PERSI. **Please see the attached application for details.**

If you would like to become a member or renew your Life Flight membership, please follow the directions below:

1. **Complete the Life Flight Application (please print).**
2. **Attach a check payable to the Independent School District No. 1 in the amount of \$65.00. *Life Flight cannot be paid through PERSI.***
3. **Return completed application and check to the address below by Friday, September 30, 2022**

Jan Anderson, Benefits Specialist  
 Independent School District No. 1  
 3317 12<sup>th</sup> Street  
 Lewiston, Idaho 83501

**OR** Ann Marie Remacle, Benefits Clerk  
 Independent School District No. 1  
 3317 12<sup>th</sup> Street  
 Lewiston, Idaho 83501