

Memo

Date: September 5, 2023
To: Retirees
From: Jan Anderson, Benefits Specialist
Re: 2023-2024 Retiree Insurance

VIRTUAL RETIREE INSURANCE MEETING:

Beth Edwards from the Murray Group will be presenting the retiree insurance information 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 2023 or when Blue Cross of Idaho releases the 2024 rates. If you have questions regarding benefits, you may contact Beth Edwards at The Murray Group at 1-877-765-2620, option 1.

RETIREES UNDER AGE 65:

OPEN ENROLLMENT FOR HEALTH, VISION AND DENTAL INSURANCE:

Retirees under age 65 are on the same plans as active employees. You can find the under age 65 health, vision and dental plans at <https://www.lewistonschools.net/benefits/>.

- **Open Enrollment for Retirees Under Age 65**

Open enrollment starts now through, Monday, September 25, 2023 with an effective date of September 1, 2023. If you would like to make changes, additions, deletions, deductible or dental changes, please contact Jan Anderson, Benefits Specialist at 1-208-748-3039.

Insurance Benefits:

- **Insurance Carrier:** Blue Cross of Idaho, UH VSP Vision, Delta Dental of Idaho, and BCI Blue Connect will continue as the district's health, vision, and dental insurance carriers for the 2023-2024 school year.
- **Insurance Coverage.** Health, vision and dental benefits were renewed with no changes in coverage.
- **Health Insurance Plan Options:**
 - **Basic plan:** \$1,500 deductible
 - **Optional plan:** \$3,000 deductible
 - **Co-pays:**
 - Office visit – Primary care \$0 copay ChoiceDocs and \$20 copay all other PPO
 - Office visit – Specialist \$20 copay ChoiceDocs and \$40 copay all other PPO
 - Pediatric office visit: \$0 copay
 - **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
- **Programs 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.
- **Wondr Health:** A new program for weight loss management.
- **Choice Docs:** You save money when you see a primary care provider or specialist who is part of ChoiceDocs program:
 - Office visit – Primary care \$0 copay ChoiceDocs and \$20 copay all other PPO
 - Office visit – Specialist \$20 copay ChoiceDocs and \$40 copay all other PPO
- **ScriptSourcing Rx's International Pharmacy Program:** Provides cost-effective options for pharmaceutical drugs. Features and benefits:
 - \$0 copay for maintenance name brand meds
 - 90-day supply mail order program

RETIREES 65 AND OVER:

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

Medicare Open Enrollment period is from Sunday, October 15, 2023 through Thursday, December 7, 2023 with an effective date of January 1, 2024. 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. For more information please go to <https://www.lewistonschools.net/benefits/retiree-information/>.

ALL RETIREE'S:

DISTRICT WEBSITE:

Please see the District's website and the Retiree page at <https://www.lewistonschools.net/benefits/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.**

ALL RETIREE'S:

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 1st through October 31st. Life Flight cannot be paid through PERSI. **Please see the attached Lift Flight 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 Wednesday, October 4, 2023**

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

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