



Bartholomew Consolidated School Corporation 2019 Open Enrollment Preparation Guide

1. If you are enrolling in health insurance through BCSC, which plan options will you select?
 - Single or family?
 - PPO Plan or High Deductible Health Plan (HDHP)?
 - Wellness (with spouse wellness)?
2. If you are enrolling in a health plan, are you covering your spouse, children, or other legal dependents? (If your spouse is offered coverage elsewhere, they are not eligible for BCSC health insurance).
3. If you are covering dependents on your medical, dental or vision insurance, do you have each covered dependent's personal information accessible? You must provide the following information (at time of enrollment) for each covered dependent:
 - Name(s)
 - Date(s) of Birth
 - Social Security Number(s)
4. If you are enrolling in the High Deductible Health Plan, will you open a Health Savings Account (HSA) through Centra Credit Union? If yes, will you contribute any of your pre-taxed earnings into your HSA? What amount would you like deposited each paycheck?
5. Will you, your spouse or an employer make any contributions to an HSA in 2019? If no, you are eligible to participate in a traditional medical Flexible Spending Account (FSA). Will you enroll in FSA for the 2019 plan year? If yes, what is your FSA election for 2019?
6. If you currently have dental insurance, will you continue your coverage into 2019? (Employees without dental are not eligible to enroll at Open Enrollment, unless they are within their new hire enrollment window, or have just experienced a HIPPA qualifying life event).
7. Eligible BCSC employees receive a fixed volume of group term life insurance. This benefit includes additional coverage for accidental death and dismemberment. Insured employees pay \$2 annually for this benefit, while BCSC picks of the remaining cost. Would you like to purchase additional term life insurance coverage from the same provider for yourself, spouse or child(ren)?
8. Employees will designate life insurance beneficiaries at Open Enrollment. Who will you name as your life insurance beneficiaries? You must provide the following information for each beneficiary:
 - Name
 - Date of Birth
 - Relationship (to you)

9. Which voluntary benefit options will you add in 2019?

Universal Life with Long Term Care (Trustmark)

- A permanent life insurance that includes benefits for long-term care needs.
- Each policy includes a life insurance benefit and a benefit that can help pay for home healthcare, assisted living, nursing home or adult daycare, should you ever need them.
- This year only – enroll yourself guarantee issue (no health questions). Enroll in a benefit that costs up to \$16 weekly (capped at \$200,000) without health questions.
- This plan is portable. Take it with you when you retire/leave BCSC at the same price.

Accident (Aflac)

- Have an active or accident-prone family? Have a high medical insurance deductible or want to protect yourself from out-of-pocket (accident related) medical costs?
- This plan pays you lump sum benefit amounts following covered accidents.
- Benefits are payable for accidents that result in: ER, urgent care, or doctor office visit, follow-up appointments, hospitalization, fractures, dislocations, stitches, medical appliances (such as crutches), concussions, surgeries and more.
- Annual \$50 wellness benefit is built into the plan (separate from BCSC wellness plan).

Critical Illness (Aflac)

- Have a personal or family history of serious illness? Does your medical plan have a high deductible? This plan reduces financial stress following a serious diagnosis.
- A lump-sum benefit is paid to you when an insured is diagnosed with a new covered critical illness (after the policy's effective date) including: cancer, heart attack, stroke, organ transplant, end stage renal failure, bone marrow transplant, and more.
- Select a benefit amount between \$5,000 and \$30,000 for you and your spouse.
- This year – you and your spouse can enroll guarantee issue (no risk of denial).
- Children are automatically insured at 50% of your issued benefit volume.

Hospital Indemnity (Aflac)

- Protect yourself from expenses that follow hospitalization. Expecting to have a baby, procedure or surgery in 2019 that will require hospitalization?
- This plan pays cash when an insured is admitted (\$500) and confined (\$100/day up to 31 days) in the hospital.
- This year only- enroll without risk of denial (guarantee issue). Pregnant, have a serious condition like Crone's Disease or leukemia that may lead to hospitalization in 2019? No problem. This year – enroll without pre-existing limitation or denial.

Short-term Disability (Aflac)

- Does your family count on your income? If you were disabled and unable to work, would your family be financially stressed? Protect your paycheck with short-term disability (STD).
- STD pays you cash when you are disabled from accident, illness or maternity.
- Select a monthly benefit amount between \$400 and \$6,000 (not to exceed 60% of salary).
- Benefits can begin as soon as 14 days after disability. The maximum duration of STD this plan is 3 months per disability.
- This year – enroll without risk of denial! Back issues, or other pre-existing conditions? Select a guarantee issue benefit volume up to \$4,000 (not to exceed 60% of your base salary).
- This year – pre-existing limitations are waived for all conditions, except pregnancy and childbirth. Childbirth and pregnancy will not be covered for the first 9 months of the policy's effective date.