

# 2024 Employee Benefits Guide



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This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/ Benefits Department.

## BENEFITS OPEN ENROLLMENT

Welcome to Open Enrollment! We are excited to announce the start of our annual Open Enrollment period where you have the opportunity to review and select the best employee benefits package for you and your family. At Burlington CSD, we believe in taking care of our employees and providing comprehensive benefits that support your well-being and future. This year's Open Enrollment, which will be taking place from **May 13 – May 31**, brings both some exciting changes and plan design variations to our employee benefits program. During this time, you will have access to a wide range of benefits, including health insurance, life insurance, flexible spending accounts, and more. Our goal is to ensure that you have the resources and support you need to thrive both personally and professionally. Some of these key changes are highlighted directly below.



### ▶▶ Medical Plan:

- Great news! There are no medical plan benefit changes effective July 1, 2024. The same three plan options will be offered. Two traditional deductible plans and a high deductible health plan (HDHP).
- Due to rising costs of claims, medical premiums will increase 4%.

### ▶▶ Flexible Spending Accounts will continue to be administered by Employee Benefit Systems (EBS).

### ▶▶ Dental Plan: No benefit changes to the Delta Dental plan. Premiums will remain unchanged.

### ▶▶ Vision Plan: No benefit changes to the current Vision plan through Delta Dental. Premiums will increase 2%.

### ▶▶ Disability Plan: We are excited to announce that coverage for Long-term disability will be offered through Madison National Life.

### ▶▶ Life Plans: We are excited to announce that coverage for Basic Life & Voluntary Life will be offered through Minnesota Life.

### ▶▶ Voluntary Benefits: Our team is very excited to announce enhanced voluntary benefit offerings this year through two new partners: Madison National Life & Trustmark. As part of this new package, there is a new offering for Universal Life with Long-term care coverage.

## Important Information

### ▶▶ ELECTRONIC DISTRIBUTION NOTIFICATION:

Educational information about our benefit program, including certain documents as required by state and federal regulations, are distributed to you electronically via our website. See the last page of this manual for a list of documents and their significance. You may obtain a paper copy free of charge by contacting Kim Parker.

You can access the documents on the Burlington CSD's website:

<https://bcsds.org/District/1336-Insurance-Information.html>

Open Enrollment is your chance to make informed decisions about your benefits, so we encourage you to take the time to explore the options available to you. Whether you are looking to enhance your healthcare coverage, save for retirement, or take advantage of other valuable benefits, we are here to guide you through the process.

This year we are excited to announce that we are partnering with WiseBenefits to provide personalized assistance during this year's Open Enrollment. We understand that choosing the right benefits can be overwhelming, but we, in coordination with WiseBenefits, are committed to making this process as seamless and transparent as possible.

Be sure to watch for emails and flyers for instructions on how to sign up for your appointment time in your building with a WiseBenefits representative. You are welcome to have your spouse join you at your appointment time, or you can ask the representative to include your spouse through a Zoom link, if that is helpful for you. Similar to years past, this meeting will be essential to completing open enrollment. **You must complete the enrollment even if you are not making any changes. Confirmation of your choices is required each year. Failure to choose your benefits by the deadline may result in a loss of benefits for next year.**

Remember, the choices you make during Open Enrollment will have a direct impact on your financial security and overall well-being. We encourage you to carefully consider your options and take advantage of this opportunity to select a benefits package that aligns with your needs and goals.

Thank you for being a valued member of our team. We appreciate your dedication and hard work, and we are committed to supporting you every step of the way. Together, let's make the most of Open Enrollment and ensure that you have the best employee benefits package for a brighter future.

Best regards,

Kim Parker, kim.parker@bcsds.org 319-753-6791, ext.1408

Greg Reynolds, greg.reynolds@bcsds.org 319-753-6791, ext. 1407

## Important Reminders

- » Even if you want to keep your current benefits, you are required to confirm that decision and still complete the enrollment process. This is also a good time to review your beneficiaries and make any changes, if applicable.
- » Note: You can also waive coverage during Open Enrollment. In which case, your coverages will not continue automatically.
- » New employees: Enroll within 30 days from your date of hire. If you don't enroll within this time period, you will not have benefit coverage, except the Basic Life and Long-Term Disability, which are fully paid by Burlington CSD.
- » Dual employees: You have a special enrollment process. Please with with your benefits counselors to ensure you are enrolled correctly.
- » Open Enrollment: Enroll before the enrollment deadline — May 31, 2024. Remember, if you want to participate in any of the following benefits during the 2024 plan year, you must actively enroll in them during Open Enrollment. Even for current participants, contributions to the following won't carry forward:
  - Health Care Flexible Spending Account.
  - Dependent Care Flexible Spending Account.
- » After your enrollment opportunity ends, you will not be able to make changes to your benefits until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility. Changes must be made within 30 days of the life event.

## Who Can Enroll?

- » Full-time employees – New hires are eligible on your date of hire with the effective date being either your date of hire or the first of the following month if your current insurance contract runs through the end of the month in which you were hired.
- » Eligible dependents – Includes employee's spouse and children to age 26, plus disabled dependent children of any age who meet plan criteria.

## Remember...

ALL eligible employees are required to complete the enrollment process during Open Enrollment to ensure you receive coverage for 2024-2025.

## HEALTH

Quality health coverage you and your family can count on!

### Medical

For the 2024 plan year, you have a choice of 3 medical plans with a range of coverage levels and costs. Choose what's best for your needs and budget.

#### 2024 Medical Plan Options

- ▶▶ UMR Plan 1 PPO Choice Plus
- ▶▶ UMR Plan 2 PPO Choice Plus
- ▶▶ UMR Plan 3 EPO HDHP

#### Key Coverage Features

BurlingtonCSD's medical plans offer:

- ▶▶ Comprehensive, affordable coverage that fulfills the requirements of the health care reform law.
- ▶▶ Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well child exams, flu shots, and routine cancer screenings covered at 100%
- ▶▶ Prescription drug coverage with each medical plan.
- ▶▶ Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- ▶▶ Unlimited lifetime maximum benefits.
- ▶▶ Out-of-network coverage on Plans 1&2.
- ▶▶ Choice of 2 coverage levels: Employee Only & Family
- ▶▶ If you are enrolled in the HDHP, you may choose to work with a bank or administrator of your choice and put money into an HSA account as long as you meet the IRS requirements. BCSD does not provide any money towards the HSA.

Consider which plan features are most important to you	Plan 1 PPO Choice Plus	Plan 2 PPO Choice Plus	Plan 3 EPO HDHP/Choice Plus
Plan Comparison			
Administered by UMR	✓	✓	✓
Covers in-network preventive care at no cost to you, including annual physicals, immunizations, and screenings	✓	✓	✓
Let's you open and contribute to a tax-free HSA, which has no "use it or lose it" rule and lets you invest money for future medical costs			✓
Has the lowest premium cost, which may make it the least expensive option if you expect to have low health care usage			✓



## Medical

The chart below provides a comparison of key coverage features and costs.

Benefits Provisions		UMR Plan 1 PPO/ChoicePlus		UMR Plan 2 PPO/Choice Plus		UMR Plan 3 EPO HDHP/Choice Plus	
		In-Network	Out-of- Network	In-Network	Out-of-Network	In-Network	Out-of- Network
Deductible		Embedded		Embedded		Embedded	
Single		\$500	\$750	\$1,000	\$1,250	\$6,350	No Coverage
Family		\$1,000	\$1,500	\$2,000	\$2,500	\$12,700	No Coverage
Out-of-Pocket Max		Embedded		Embedded		Embedded	
Single		\$1,500	\$1,750	\$2,000	\$2,250	\$6,350	No Coverage
Family		\$3,000	\$3,500	\$4,000	\$4,500	\$12,700	No Coverage
Lifetime Max		Unlimited		Unlimited		Unlimited	No Coverage
Coinsurance		20%	30%	20%	30%	0%	No Coverage
Office Visits	PCP	\$35	Ded,30% coins.	\$35	Ded,30% coins.	Ded	No Coverage
	Specialist	\$55	Ded,30% coins.	\$55	Ded,30% coins.	Ded	No Coverage
	Routine Eye Exam	Not Covered		Not Covered		Not covered	
	Teledoc	\$10		\$10		\$54 up to deductible, then \$0	
	Urgent Care	\$35	\$35	\$35	\$35	Ded	No Coverage
Preventive Services		Paid at 100%	Ded, 30% coins.	Paid at 100%	Ded, 30% coins.	Paid at 100%	No Coverage
Emergency Room		Ded, 20% coins.	Ded, 20% coins.	Ded, 20% coins.	Ded, 20% coins.	Ded	
Inpatient Hospital		Ded,20% coins.	Ded,30% coins.	Ded,20% coins.	Ded,30% coins.	Ded	No Coverage
Outpatient Hospital		Ded,20% coins.	Ded,30% coins.	Ded,20% coins.	Ded,30% coins.	Ded	No Coverage
Rx Coverage	True Rx	\$0 Oncology and ACA Preventive		\$0 Oncology and ACA Preventive		\$0 Oncology and ACA Preventive	
	Tier 1	\$10		\$10		Ded	
	Tier 2	\$30		\$30		Ded	
	Tier 3	\$50		\$50		Ded	
		Up to a 30- day supply		Up to a 30- day supply		Up to a 30-day supply	
Durable Medical Equipment		Ded, 20% coins. Until out of pocket max. Pharmacy DME – No ded, 20% coins until out of pocket max -Co-pays apply to a 1-30 day supply		Ded, 20% coins. Until out of pocket max. Pharmacy DME – no ded, 20% coins until out of pocket max – Co-pays apply to a 1-30 day supply		Ded	
Mail/Retail	True Rx	\$0 ACA Preventive		\$0 ACA Preventive		\$0 Oncology & ACA Preventive/Ded Waived	
	Tier 1	\$15		\$15		\$0 Oncology and ACA Preventive/Deductible waived	
	Tier 2	\$30		\$30			
	Tier 3	\$30		\$30			
		Co-pays apply to 31-90 day supply		Co-pays apply to 31-90 day supply			
SpecialtyDrugs (Pref. / Non-Pref.)		Not Covered	Not Covered	Not Covered	Not Covered	NotCovered	Not Covered
Rx Deductible		No ded		No ded		Embedded	

**Exclusions under Medical:** Gene Therapy, Cellular Therapy, Replacement Therapy, Orphan Drugs.

**Exclusions under Pharmacy:** Allergy Sera, Weight Loss Medications, Medications for Cosmetic Indication, Infertility Treatments, Nutritional Supplements, Growth Hormones. Specialty medications found on the current True Rx Specialty List, gene therapy, cellular therapy, enzyme replacement therapy, and orphan drugs. *As noted above, oncology products found on the True Rx Specialty List may be covered at \$0 member cost with approved clinical review.*

Members may seek coverage for medications outside of the plan via assistance from True Rx/True Advocate.

Newborn coverage at birth.

Dependents covered up to age 26. Full time students – no age limit.

### Money-Saving Tips

To stretch your healthcare dollars, remember to:

- ▶▶ See in-network providers – They’ve agreed to the plan’s negotiated rates. Visit your plan website to search for in-network providers near you. Go to [umr.com](http://umr.com) and select “Find a provider”. Search for UnitedHealthcare Choice Plus Network
- ▶▶ Find a provider on the go using the [umr.com](http://umr.com) mobile app.
- ▶▶ Use the mail-order pharmacy – It will save you time and money when refilling long-term prescriptions.
  - WB Rx Express – Mail Order Pharmacy
  - Go to [wbrxexpress.com](http://wbrxexpress.com) and click “Get Started”
  - Phone 833.391.0126
  - Fax 855.899.3925



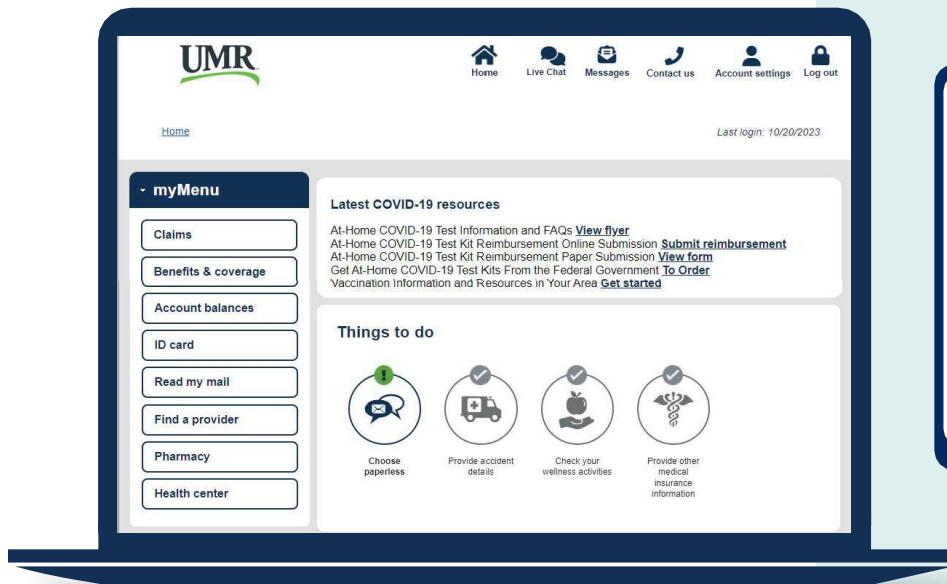


# Get all your answers quick and easy at umr.com

## Make umr.com your first stop

You want managing your health care to be fast and easy, right? You got it. At **umr.com**, you'll find everything you want to know - and need to do - as soon as you sign in.

No hassles. No waiting. Just the answers you're looking for anytime, night or day!



*Fictionalized data*

## Sign in now to:

- View **Things to do**, your personalized benefits to-do list
- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and your treatment options
- Access tools and trusted resources to help you live a healthier life

## The UMR app is another way we're reimagining health care to work for you.

We have a smarter, simpler, faster way to manage your health care benefits, right from the palm of your hand.



## Download the UMR app today!

Scan the QR code to the left or visit your app store to get started.



## With just a tap, you can:

- Access your digital ID card
- View your plan details on-demand - anytime, anywhere
- Find out if there is a copay for your upcoming appointment
- Chat, call or message UMR's member support team

**Note:** The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.

## You don't need a Ph.D. to understand your benefits

We've made it easy to find the top things people want to know. Select **Benefits & coverage** to find out:

- What health care services are covered?
- What's the cost difference between an in-network and out-of-network service?
- What's your deductible, and are you close to reaching it?
- Is there a copayment for your office visit? If so, how much?

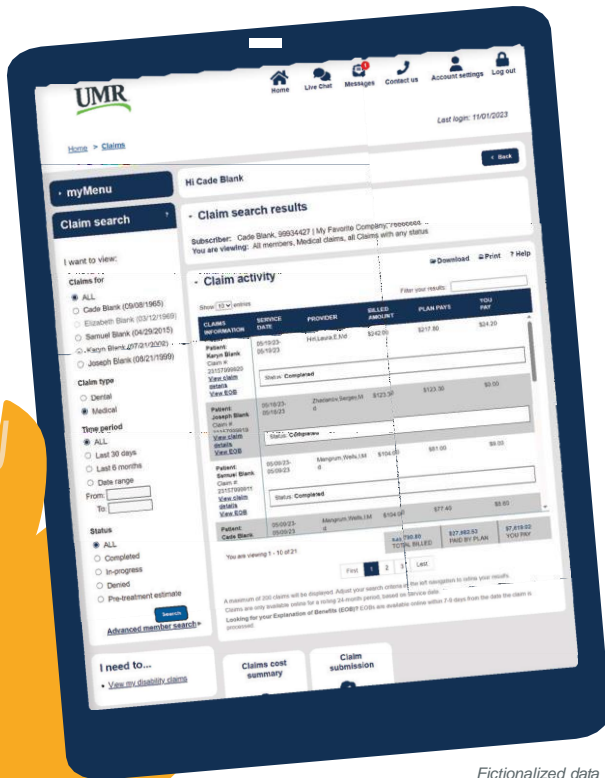
## Buried in paperwork? A single click lets you track all your claims

Check in at your convenience to see if a claim has been processed and what you might owe. To get more details on a specific claim, select **view claim details** or **view EOB**. This will tell you the type of services provided, the amount billed and the amount paid, if any, and whether there's any action that needs to be taken before the claim can be processed.

You can choose to receive a secure email any time you have a new EOB. If you're not ready to give up paper completely, you can print out copies from our claims center.

## Don't be surprised by unexpected costs

- Know the price you'll pay ahead of time. Search treatments or procedures in the **Health cost estimator**.
- Get your in-network discount. Use **Find a provider** to look up doctors and facilities near you.



Fictionalized data

# YOUR PHARMACY BENEFIT MEMBER PORTAL INSTRUCTIONS

1. Visit [truerx.myrxplan.com](https://truerx.myrxplan.com) and Click on the Register Now button .

2. From your pharmacy or medical/pharmacy insurance card, enter the following:

✓ Cardholder ID

✓ Rx Group Number

**NOTE:** Your Rx Group Number will start with the letters TRUE. Please enter TRUE and the numbers that follow it (shown).

✓ First and Last Name

✓ Date of Birth

Click Continue



3. Enter your cell phone number, email address, and create a password. Click Finish to submit.

4. A verification code will be sent to your cell phone. Enter it. Click the Checkbox for Trust this Device Click Verify .

5. From the login screen in step one, click on the Log In button and enter your email address and password Click Continue to sign in.

We're here to answer any additional questions.

[hello@truerx.com](mailto:hello@truerx.com) or 866-921-4047.

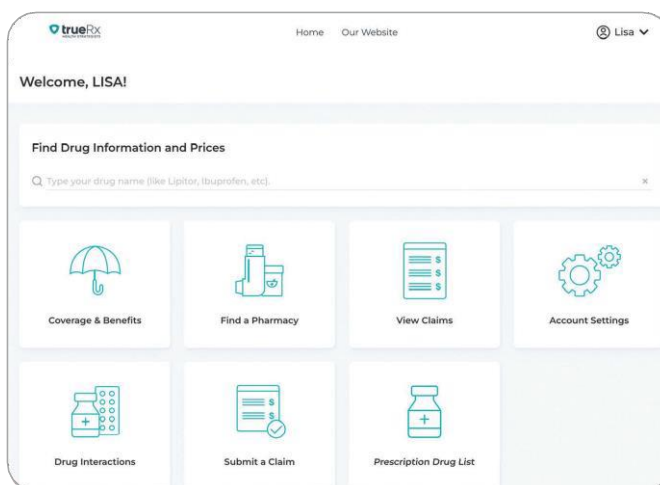
**trueRx**

866-921-4047  
[hello@truerx.com](mailto:hello@truerx.com)  
[truerx.com](https://truerx.com)

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## To View Medication Prices

- In the Find Drug Information and Pricing field near the top of the page, **enter your medication name** .
- **Choose the appropriate strength of the drug prescribed for you** (for example, 10 mg), the total quantity of pills, and the days supply (30 days, 60 days, etc.). Please note the quantity information button: this is not how many pills you take daily, but the quantity you pick up at the pharmacy.



## To View Your Insurance Card

- **Click on Coverage and Benefits** . You will be able to see your insurance card, along with buttons that allow you to print the card or order a new card if needed.

## To View Pharmacies Near You

- **Click Find a Pharmacy** .
- Enter your zip code and **Click Search** .
- Choose your favorite pharmacy by **Selecting Set as Default** under default status.

You can also view claims, change your account settings, see drug interactions, and submit a claim through the member portal.

We're here to answer any additional questions.

hello@truerx.com or 866-921-4047.


866-921-4047  
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truerx.com

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# INSTANT ACCESS TO YOUR PHARMACY BENEFIT

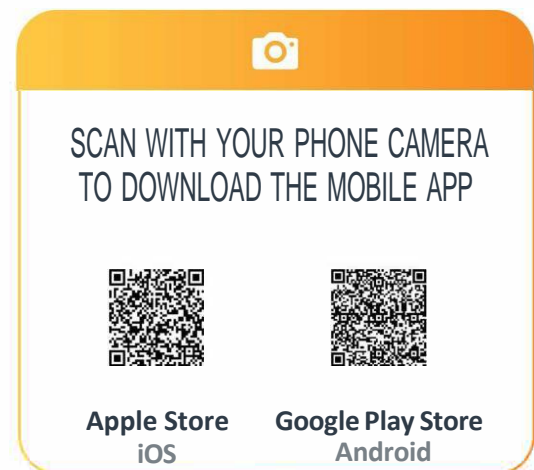


## It's easy to get started:

1. **DOWNLOAD** the app by searching  "MyRxPlan" in your app store.
2. **REGISTER** for your online account with your Card Holder ID, Group Number, Your First and Last Name, and Date of Birth.
3. **CLICK SAVE** and Continue.
4. **FINISH** the Two-Step Verification Process.
5. **NOTICE** the MyRxPlan logo change to True Rx Health Strategists.

## Everything at your fingertips:

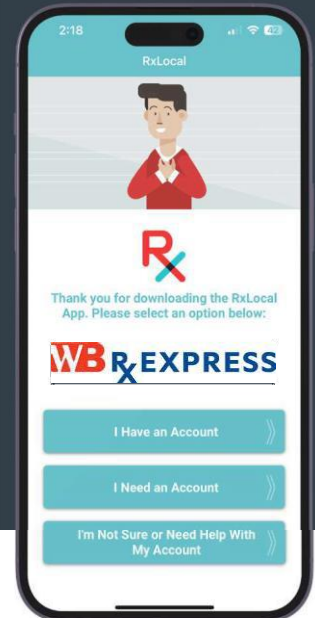
- ✓ **View** prescription insurance card.
- ✓ **Compare** medication pricing.
- ✓ **See** coverage and limits.
- ✓ **Review** claim history.
- ✓ **Check** medication information.
- ✓ **Find** a pharmacy.



**We're here to answer any additional questions.**

Reach us at [hello@truerx.com](mailto:hello@truerx.com) or **866-921-4047**.

# WELCOME TO YOUR PRESCRIPTION HOME DELIVERY SERVICE





## True Rx Health Strategists Offers Mail Order Service with WB Rx Express

WB Rx Express is a mail order pharmacy offering you personalized care to ensure a seamless patient experience. We support you every step of the way to start your home delivery service. We make it easy to manage, refill, and get information about your medications.

### How To Get Started

Your prescription home delivery service starts once you are enrolled and your benefits are active. Once your pharmacy benefits are active, you will:

1. **RECEIVE** an email and a text message notification containing mail order information for your current prescription(s).
2. **VISIT** [wbrxexpress.com](http://wbrxexpress.com) and click  Login or download the RxLocal App by searching "RxLocal" and look for the icon: 
3. **CREATE** your RxLocal profile:
  - ✓ Enter your name, birth date, and phone number.
  - ✓ Use the prescription identification number provided in your email.
  - ✓ Click agree to terms and services.
  - ✓ View your medication profile and order your prescription(s).
4. **CALL** WB Rx Express at 833-391-0126.

This is an important initial call to ensure you receive personalized service, including your medication(s) delivery is on time, your shipping address is correct, and your payment information is updated.
5. **RECEIVE** a confirmation text with shipment notification and delivery tracking number.



If you do not receive an email with a prescription identification number, **VISIT** [wbrxexpress.com](http://wbrxexpress.com) and click [Sign Up](#). Complete the form and WB Rx Express will contact you within two business days to start the enrollment process.



## The Easiest Way to Transfer Prescriptions

Ask your doctor to send your prescription(s) to WB Rx Express by electronic prescribing, calling 833-391-0126 or by fax at 855-899-3925.

## Ordering Refills

**Your Mail Order Service Starts once coverage is effective.** Once your first prescription has been received, you have three convenient ways to request future refills

- WB Rx Express will enroll you into an automatic refill program after your initial fill. This program is designed to ensure you do not miss any doses with the convenience of receiving your medications on schedule.
- Download the Rxlocal App or visit [wbrxexpress.com](http://wbrxexpress.com) and click "Login Rxlocal" to refill prescriptions from your phone.
- Refills may be ordered by phone by calling 833-391-0126. Please remember to have your credit card information and prescription number ready.

Please notify WB Rx Express 14 days prior to needing a refill or not wanting your medication to automatically refill. Expedited shipping is available for a fee.

## Limitations of Mail Order

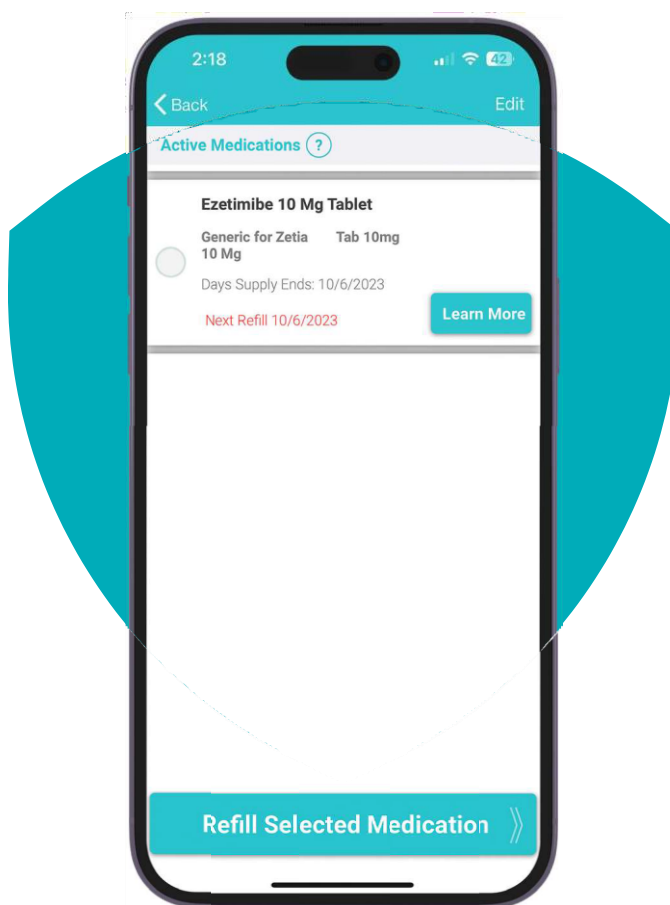
- Please use your local pharmacy for a 30-day or less supply of medication.
- For your safety, refill orders placed too early cannot be filled and may be put on hold until the earliest fillable date.
- True Rx Health Strategists and WB Rx Express take the opioid crisis seriously. To protect abuse of these medications, WB Rx Express does not deliver controlled substances via mail order. Please fill all controlled substances at your local pharmacy.

## Payment Options

WB Rx Express accepts MasterCard, Visa, Discover, and American Express.

## Rxlocal App Features

- After initial setup, login to the App and simply select refill my prescriptions and follow the prompts.
- You can receive notifications when your medication is ready to be filled, set up reminders to take medications, view health information including drug allergies, or send a message to the pharmacy.



### A Closer Look at the HDHP

The High Deductible Health Plan (HDHP) costs you less from your paycheck, so you keep more of your money. This plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

### HDHP Advantages

#### 1. Lower paycheck costs

Your per-paycheck costs are lower compared to the PPO plan, giving you the opportunity to contribute the cost savings to a Health Savings Account (HSA). Take a look at "Using an HDHP" for how medical costs are paid.

#### 2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the HDHP allows you to open a Health Savings Account (if you qualify based on IRS regulations) and make tax-free contributions.

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. In addition, all the money in the account is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave the school or retire. After age 65, you can withdraw funds for any reason without a tax penalty—you pay ordinary income tax only if the withdrawal isn't for eligible health care expenses.

Burlington CSD does not provide an HSA account. The employee will need to open their own HSA account with a bank or administrator of their choice.

#### 3. Free in-network preventive care

As with all Burlington CSD health plans, in-network preventive care is fully covered under the HDHP – you pay nothing toward your deductible as long as you receive care from network providers.

#### 4. Extensive provider network

The HDHP uses UMR's EPO Network of providers.

#### OUT-OF-POCKET MAXIMUM

You're protected by an annual limit on costs. The plan starts to pay 100% once you've paid this amount during the year.

#### DEDUCTIBLE

You pay your medical expenses up to the annual deductible amount. Use your HSA to plan ahead for these costs and save money by paying with tax-free dollars.

#### FREE PREVENTIVE CARE

\$0 cost for in-network preventive care.

### Make Sure You're Eligible!

Eligible individuals are those who are:

- ▶▶ Covered under a High Deductible Health Plan (HDHP).
- ▶▶ Not covered by any other medical plan that is not an HDHP. This includes a spouse's medical coverage unless it's an HDHP.
- ▶▶ Not enrolled in a traditional Health Care FSA in 2024.
- ▶▶ Not enrolled in Medicare, including Part A.
- ▶▶ Not claimed as a dependent on another person's annual tax return.
- ▶▶ Veterans who have not received treatment through the Veteran's Administration other than preventive care within the past three months.



### Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs provided by FLEX are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

Important: You must enroll if you want to contribute to an FSA in 2024, even if you currently participate. Keep in mind that once enrolled, you are only able to make changes due to a qualifying change in family or benefits enrollment status.

Burlington CSD offers you the following FSAs:

#### Health Care FSA

- ▶ Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- ▶ Contribute up to \$3,200 in 2024.
- ▶ Plan year is July 1, 2024 to June 30, 2025, with a grace period to September 15, 2025.

#### Dependent Care FSA

- ▶ Pay for eligible dependent care expenses, such as daycare for a child so you and/or your spouse can work, look for work, or attend school full-time.
- ▶ Contribute up to \$5,000 in 2024, or \$2,500 if you are married and filing separately.
- ▶ Plan year is July 1, 2024 to June 30, 2025, with a grace period to September 15, 2025.

#### Estimate Carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. Unused funds are forfeited at the end of a 2½-month grace period following the plan year. During the grace period, you can continue to incur expenses and submit your receipts.

#### Managing Your FSA(s)

When you enroll in a Health Care FSA, you will receive a debit card to use when you receive services to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation. Even if not required for submission, be sure to keep your receipts.

#### What's An Eligible Expense?

- ▶ Health Care FSA – Plan deductibles, coinsurance, copays, and other out-of-pocket expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).
- ▶ Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).

## Dental

Healthy teeth and gums are important to your overall wellness. Learn about the Delta Dental plans available to help you maintain your oral health.

Deductibles, Maximums & Eligibility Services	Delta PPO /Delta Premier / Non Par
Individual Deductible/Family Deductible	\$25/\$75
Deductible applies to Check-Ups and Teeth Cleaning?	No
Benefit Period Maximum	\$1,000
Eligible children to age	26
Full-time (unmarried) students eligible to age	99
Does Individual Deductible apply to Orthodontics?	No
Orthodontic lifetime maximum	\$1,000
Orthodontics: Eligible children to age	19
Orthodontics: Full-time students eligible to age	19
Adult Orthodontics	No
Benefits	
Diagnostic & Preventative Services (Check-Ups and Teeth Cleaning)	0%
Dental Cleaning, Oral Evaluations, Fluoride Applications, X- Rays, Sealant Applications, Space Maintainers, Maintenance Therapy	
Routine and Restorative Services (Cavity Repair and Tooth Extractions)	
Emergency Treatment, General Anesthesia/Sedation, Restoration of Decayed or Fractured Teeth, Limited, Occlusal Adjustments, Routine Oral Surgery	20%
Root Canals (Endodontic Services)	
Apicoectomy, Direct Pulp Cap, Pulpotomy, Retrograde Fillings, Root Canal Therapy, Gum and Bone Diseases	20%
Gum and Bone Diseases (Periodontal Services)	
Conservative Procedures (Non-surgical), Complex Procedures (Surgical)	20%
High-Cost Restorations (Cast Restorations)	
Cast Restorations, Crowns, Inlays, Onlays, Post and Cores, Recementing Crowns/Inlays/Onlays	20%
Dentures and Bridges (Prosthetic Services)	
Bridges. Dentures, Repairs and Adjustments, Recementing of Bridges	20%
Straighter Teeth (Orthodontics)	20%
Additional Options	
Annual Maximum Carryover– ToGo	Included

The percentage shown is the coinsurance amount that is the responsibility of the Covered Person.

This is a general description of coverage. It is not a statement of your contract. Actual coverage is subject to terms and conditions specified in the benefits document itself and enrollment regulations in force when the benefits become effective. Certain exclusions and limitations apply. Please refer to your dental benefits document for details.

Ortho benefits are for eligible children to age 19

Fluoride applications for children under age 19.

Sealant applications and Space Maintainers for children under age 15.

This dental plan includes the Annual Maximum Carryover – To Go for carryover of unused Benefit Period Maximum to the next benefit contract year.

## Vision

Having vision coverage through Delta allows you to save money on eligible eyecare expenses, such as periodic eye exams, eyeglasses, or contact lenses for yourself and your covered dependents.

Vision Care Services	In-Network	Out-of-Network
Services		
Benefit Frequency		
Contact Lenses or Lens	Once within a 12 month period defined by last date of service	
Exam	\$10	Up to \$35
Frame	Once within a 24 month period defined by last date of service	
Contact Lenses		
Contact Lens – Conventional	85% of Balance over \$150	Up to \$120
Contact Lens – Disposable	Balance over \$150	Up to \$120
Standard Fit and Follow Up Exam	\$0	Up to \$40
Premium Fit and Follow Up Exam	\$0 Copay, 10% off retail price then apply \$55 allowance	Up to \$40
Medically Necessary Contacts	\$0	Up to \$200
Frames		
Frame Allowance	80% of balance over \$150	Up to \$75
Lens		
Single Vision	\$25	Up to \$25
Bifocal	\$25	Up to \$40
Trifocal	\$25	Up to \$55
Standard Progressive Lens**	\$90	Up to \$40
Premium Progressive Lens**	80% of charge less \$120, plus \$90 copay	Up to \$40
Lenticular	\$25	Up to \$55
Other Lens Type	80% of charge	Not Covered
Lens Options		
Standard Polycarbonate	\$40	Not Covered
Standard Plastic Scratch Coating	\$15	Not Covered
Tint	\$15	Not Covered
UV Treatment	\$15	Not Covered
Standard Anti-Reflective (a/r) Coating	\$45	Not Covered
Other Lens Options	80% of Charge	Not Covered
Misc		
Doctor Misc. Materials	80% of charge	Not Covered
LASIK or PRK Vision Correction	85% of Retail Price or 95% of Promotional Price	Not Covered



## Vision Continued

**Additional Discounts:** Member receives a 20% discount on items not covered by the plan at network Providers, which cannot be combined with any other discounts or promotional offers. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Members also receive 15% off retail price or 5% off promotional price for LASIK or PRK from the US Laser Network, owned and operated by LCA Vision. After initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com). The contact lens benefit allowance is not applicable to this service.

**Plan Exclusions:** 1) Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; 2) Medical and/or surgical treatment of the eye, eyes or supporting structures; 3) Any eye or Vision Examination, or any corrective eyewear required by an employer as a condition of employment; Safety eyewear; 4) Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; 5) Plano (non-prescription) lenses and/or contact lenses; 6) Non-prescription sunglasses; 7) Two pair of glasses in lieu of bifocals; 8) Services or materials provided by any other group benefit plan providing vision care; 9) Services rendered after the date an member ceases to be covered under the Benefit Certificate, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the member are within 31 days from the date of such order. 10) Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available. 11) Benefit Allowances provide no remaining balance for future use within the same Benefit Frequency. Certain brand name Vision Materials in which the manufacturer imposes a no-discount practice.

## Healthcare Premiums

You and Burlington CSD share the cost of your health care benefits — Burlington CSD pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted pretax from your paycheck. Your specific cost is determined by the plans you choose and the coverage level you select.

### 2024 Rates Per Pay Period (Pre-Tax)

#### Medical – UMR

Medical	Employee Only	Family
UMR Plan 1 PPO - <b>Certified /Admin</b>	\$112.13	\$610.75
UMR Plan 2 PPO - <b>Certified Admin</b>	\$40.98	\$392.37
UMR Plan 3 EPO - <b>Certified Admin</b>	\$0	\$36.30

Medical	Employee Only	Family
UMR Plan 1 PPO - <b>Clerical/Associates</b>	\$264.25	\$1957.34
UMR Plan 2 PPO - <b>Clerical/Associates</b>	\$211.64	\$1883.87
UMR Plan 3 EPO - <b>Clerical/Associates</b>	\$38.55	\$1382.92
UMR Plan 1 PPO - <b>Custodial</b>	\$213.59	\$1086.21
UMR Plan 2 PPO - <b>Custodial</b>	\$160.98	\$962.74
UMR Plan 3 EPO - <b>Custodial</b>	\$0	\$511.79
UMR Plan 1 PPO - <b>Food Service</b>	\$215.37	\$1908.46
UMR Plan 2 PPO - <b>Food Service</b>	\$162.76	\$1784.99
UMR Plan 3 EPO - <b>Food Service</b>	\$0	\$1334.04
UMR Plan 1 PPO - <b>Admin Secretarial</b>	\$149.37	\$1215.19
UMR Plan 2 PPO - <b>Admin Secretarial</b>	\$96.76	\$1091.72
UMR Plan 3 EPO - <b>Admin Secretarial</b>	\$0	\$640.77
UMR Plan 1 PPO - <b>Maintenance</b>	\$256.59	\$1212.20
UMR Plan 2 PPO - <b>Maintenance</b>	\$203.98	\$1088.73
UMR Plan 3 EPO - <b>Maintenance</b>	\$30.89	\$637.78
UMR Plan 1 PPO - <b>Professional</b>	\$269.59	\$1215.19
UMR Plan 2 PPO - <b>Professional</b>	\$216.98	\$1091.72
UMR Plan 3 EPO - <b>Professional</b>	\$43.89	\$640.77
UMR Plan 1 PPO - <b>Transportation</b>	\$1,126.61	\$2,819.70
UMR Plan 2 PPO - <b>Transportation</b>	\$1,074.00	\$2,696.23
UMR Plan 3 EPO - <b>Transportation</b>	\$900.91	\$2,245.28

**Delta Dental – Employee Cost**

**Administrators & Certified**

Plan	Employee Only	Employee + 1	Family
PPO	\$0	\$31.99	\$60.20

**Delta Dental - Employee Costs**

**All Others**

Plan	Employee Only	Employee + 1	Family
PPO	\$34.39	\$66.38	\$94.59

**Delta Vision – Employee Costs**

Plan	Employee Only	Employee + 1	Family
Enhanced	\$9.36	\$17.78	\$26.18

## FINANCIAL PROTECTION

### Life and Accidental Death Insurance

As a Burlington CSD employee, you receive company- paid Basic Life and Accidental Death and Dismemberment (AD&D) insurance and have the option to purchase additional coverage for yourself and your family.

#### What Is AD&D Insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure.

AD&D benefits are paid as a percentage of your coverage amount — from 25% to 100% — depending on the type of loss.

### Employee Life and AD&D Insurance

Burlington CSD provides you with Basic Life and Accidental Death and Dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage.

### Voluntary Life and AD&D

#### » Employee

If you want added protection, you can purchase Supplemental Voluntary Life and AD&D insurance for yourself up to \$500,000 (in \$10,000 increments). The guarantee issue amount is \$200,000 for employees when elected within 30 days of eligibility.

#### » Spouse

You may also purchase Voluntary Life insurance for your spouse or domestic partner in increments of \$5,000 to the lesser of 50% of the employee's Voluntary Life amount or \$250,000.

The guarantee issue amount is \$30,000 for spouse when Elected within 30 days of eligibility.

#### » Dependent child(ren)

Optional Voluntary Life insurance provides \$15,000 of coverage for each child.

Important: Employee Voluntary Life coverage does not have to be purchased in order to elect optional life coverage for either a spouse, domestic partner, or child(ren). You pay 100% of the cost for all voluntary coverage. You may have to complete an evidence of insurability (EOI) medical questionnaire to determine whether you or your spouse/ domestic partner is insurable for Voluntary Life insurance amounts. If required, an EOI will be provided to you.

### Long-Term Disability Insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. But, if a disability happens, Burlington CSD has you covered with Long-Term Disability (LTD) insurance benefits, which replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time. LTD is fully paid by Burlington CSD — at no cost to you.

#### Summary Of Disability Benefits

- » Who pays: Burlington CSD.
- » Benefit amount provided: 66 2/3 % of your base salary.
- » Payment duration: Varies depending on your age when the disability begins. Review your Summary Plan Description for specific benefit payment duration.
- » Elimination period: 90 consecutive calendar days.

### Don't Forget to Name a Beneficiary

The beneficiary will receive the benefit paid by a life insurance policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date.

## VOLUNTARY BENEFITS

As a Burlington CSD employee, you have access to employee-paid supplemental life and health benefits for yourself and your family to preserve your well-being and pay for expenses that exceed what health insurance may cover if a covered injury or illness occurs.

**Voluntary benefits can help you pay for expenses such as:**

- ▶▶ Funeral and burial costs
- ▶▶ Rent or mortgage payments
- ▶▶ Tuition and loans
- ▶▶ Credit Card bills
- ▶▶ Medical expenses
- ▶▶ Retirement savings

## Accident Insurance

Benefits are paid for the care and treatment needed as a result of a broad range of injuries.

### Madison National Life Accident – Group Insurance

Benefit	Amount		Benefit	Amount
Emergency and Hospitalization Benefits				
Hospital Inpatient Admission	\$1,000 1per year		Intensive Care Unit Admission	\$1,500 Max 1per year
Daily Inpatient Admission	\$200 Max 365 days		Intensive Care Unit Confinement	\$350 Max 30 days per year
Inpatient Rehabilitation	\$200 Max 60 per year			
Initial Care Benefits				
Initial Doctor's Office Benefit (includes clinic & telemed)	\$100 Max 3per year		X-Ray Benefit	\$300 Max 3per year
Urgent Care Benefit	\$250 Max 3per year		Major Diagnostic Testing Benefit	\$200 Max 3per year
Ambulance Benefit–Air Ground/Water	\$1,500 \$450 Max 3per year			
Follow-Up Care Benefits				
Accident Follow-Up Treatment Benefit (up to 10 visits)	\$80		Prosthetic Device or Artificial Limb Benefit – Single	\$750
Therap Benefit (Includes Chiropractic)	\$60 Max 10 per year		Prosthetic Device or Artificial Limb Benefit – Multiple	\$1,500
Appliance Benefit	\$50- \$400 Max 3per year		Family Lodging (per night up to 30 nights)	\$125
			Transportation (up to 3 trips)	\$350 roundtrip

Accident Insurance Continued

Benefit	Amount	Benefit	Amount
<b>Surgical Care Benefits</b>			
Arthroscopic Surgery Max 2 per year	\$350	Tendon/Ligament/Rotator Cuff Surgery (1)	\$500
Cranial Surgery Max2 per year	\$750	General Anesthesia Conscious Sedation Max 2 per year	\$300 \$150
Hernia Surgery Max2 per year	\$350		
<b>Injuries Benefits</b>			
Burn Benefit		Eye Injury Benefit	\$350
Minor	\$200		
Moderate	\$200	Laceration Benefit	Max 2 per year
Severe	\$5,000	Not Requiring stitches/sutures	\$50
Skin Graft	50% of burn benefit	Less Than 2 in	\$200
Coma	\$5,000	2 in - 6 in	\$300
Concussion Benefit	\$250	Greater Than 6 in	\$600
Emergency Dental Benefit- Crown	\$500		
<b>Dislocation Benefits Closed Reductions</b>			
Ankle	\$1,000	Hand(except fingers)	\$750
Collarbone (sternoclavicular)	\$750	Hip	\$3,000
Collarbone (acromioclavicular and separation)	\$250	Knee (except patella)	\$1,500
Elbow	\$500	Lower Jaw	\$750
Finger	\$150	Shoulder Blade	\$800
Foot(except toes)	\$1,000	Toe	\$150
<b>Fracture Benefits Closed Reductions</b>			
Skull (Depressed)	\$2,700	Skull (Simple, Non-depressed)	\$1,250
Hip	\$3,500	Body of Vertebrae	\$2,700
Pelvis	\$2,500	Femur	\$3,500
Bones of Face or Nose	\$1,000	Upper Jaw	\$1,250
Lower Jaw	\$600	Shoulder Blade, Sternum	\$1,250
Vertebral Process	\$600	Forearm, hand	\$1,500
Wrist	\$1,500	Kneecap	\$1,500
Foot(except toes)	\$1,500	Ankle	\$1,500
Rib	\$400	Coccyx	\$300
Finger, toe	\$150	Chip Fracture– percent of closed benefit	25%
<b>Accidental Death and Catastrophic Benefits</b>			
Accident Death Benefit	\$50,000	Common Carrier	Equal to 2x Accidental death benefit
<b>Wellness Benefit</b>			
Routine Screening Benefit	\$50		



## Accident Insurance Continued

### Accident Insurance Monthly Employee Costs

	Employee Only	Employee+ Spouse	Employee+ Child(ren)	Family
<b>Rates</b>	\$17.50	\$28.50	\$39.00	\$55.00

This is a brief description of benefits under forms AO 620 C and AO 620 C MET. An application for insurance must be completed to obtain coverage. Benefit amounts shown are samples and not a guarantee. Benefit amount payable varies by injury/service and may vary by state. Benefits are payable only as the result of a covered accident. Most benefits are paid once per person per covered accident according to the provisions of the certificate. Your certificate will contain a complete schedule. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, will contain complete information. Elimination periods may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. For exact costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company. NOTE: If you have previously elected Trustmark accident coverage, your existing policy may differ from what is described here. The additional benefit amount applies to covered treatment benefits and does not apply to an Accidental Death, Catastrophic Accident or Wellness benefit if included in the plan.



## Critical Illness Insurance

Provides benefits upon the diagnosis of covered conditions such as cancer, heart attack or stroke.

### Madison National Life Critical Illness Insurance

\*Benefits and features vary by benefit amount. Benefit availability will vary by state.

Covered Conditions		Coverage Amounts
Critical Illness Benefit Amount	Spouse: 50% of the employee benefit amount Child(ren): 50% of the employee benefit amount	Employee: \$10,000 or \$20,000
Recurrence	2 covered diagnoses for the same Critical Illness	100% of initial benefit 6month separation period 100% of initial benefit
Additional Occurrence	Diagnosis of a different Critical Illness	100% of initial benefit
Lifetime Maximum		300% of Critical Illness Benefit Amount
Cancer	Invasive Cancer Non-Invasive (In Situ) Skin Cancer	100% 25% \$250
Heart and Stoke Benefits	Heart Attack	100%
	Stroke	100%
	Sudden Cardiac Arrest	100%
	Coronary Artery Disease Angioplasty	25%
	Heart Valve Surgery Pulmonary Embolism	25% 50% 25%
	Transient Ischemic Attack (TIA)	25%
Additional Covered Conditions	End-Stage Renal Failure	100%
	Major Organ Failure	100%
	Benign Brain Tumor	100%
	Coma	100%
	Loss of Hearing, Sight or Speech	100%
	Major Burns Permanent Paralysis Stem Cell/Bone Marrow Transplant	100% 100% 25%
Perseverance	Additional benefit for covered Educators returning to work after diagnosis of a listed Perseverance Condition.) Perseverance Conditions include End Stage Renal Failure, Heart Attack, Invasive Cancer, Major Organ Failure, Stroke, Sudden Cardiac Arrest. See certificate for complete list.	\$1,000
Progressive Disease Benefits	Advanced Alzheimer's Disease	100%
	Advanced Parkinson's Disease	100%
	Amyotrophic Lateral Sclerosis (ALS)	100%
Optional Benefits	Wellness	\$50 Max: 1/ year

**Critical Illness**

\$10,000 Benefit

Monthly Issue Age Rates

Age	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
<b>Employee</b>	\$3.32	\$4.09	\$5.40	\$7.35	\$10.99	\$16.73	\$25.57	\$35.17	\$57.31
<b>Employee+ Spouse</b>	\$5.53	\$6.65	\$8.55	\$11.37	\$16.72	\$25.31	\$38.64	\$53.11	\$86.36
<b>Employee+ Child(ren)</b>	\$5.67	\$6.44	\$7.75	\$9.70	\$13.35	\$19.08	\$27.92	\$37.52	\$59.66
<b>Family</b>	\$8.46	\$9.58	\$11.48	\$14.29	\$19.65	\$28.24	\$41.56	\$56.04	\$89.28

\$20,000Benefit

Monthly Issue Age Rates

Age	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
<b>Employee</b>	\$5.14	\$6.52	\$8.91	\$12.55	\$19.34	\$30.15	\$46.88	\$64.92	\$106.72
<b>Employee+ Spouse</b>	\$8.29	\$10.31	\$13.79	\$19.11	\$29.18	\$45.50	\$71.06	\$98.68	\$162.34
<b>Employee+ Child(ren)</b>	\$8.87	\$10.16	\$12.55	\$16.18	\$22.97	\$33.78	\$50.51	\$68.55	\$110.35
<b>Family</b>	\$12.81	\$14.83	\$18.31	\$23.63	\$33.69	\$50.02	\$75.58	\$103.19	\$166.86

# Trustmark Universal LifeEvents® Insurance with Long-Term Care Benefit

Two important coverages for when you need them the most.

## Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income.

**Universal LifeEvents can help.**

Universal LifeEvents provides a **higher death benefit during your working years**, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you.**

Universal LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.



## Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal LifeEvents includes a **long-term care (LTC)** benefit that can help pay for these services at any age. This benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

## Here's how it works:

**4%**

You can **collect 4% of your Universal LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

## Flexible features available:

**2x**

**PLUS:** if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

**3x**

**PLUS:** you can collect your LTC benefit for an **extra 25 months**, as much as **tripling** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.

## Universal LifeEvents sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

	<b>\$25,000 Universal LifeEvents policy</b>
<b>30</b>	from <b>\$3.49- \$4.59</b>
<b>40</b>	from <b>\$5.05- \$6.71</b>
<b>50</b>	from <b>\$7.84- \$10.71</b>

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/ or by your employer. An application for insurance must be completed to obtain coverage.

**Note: your rate is "locked in" at your age at purchase!**

Once you have a policy, your rate will never increase due to age.



Universal LifeEvents is **flexible permanent** life insurance designed to last a lifetime.



The younger you are when you enroll, the **more benefit** you receive for the same premium.



**No medical exams** or blood work – just answer a few simple questions.



# What would happen if you weren't around?



**1 in 3 households** would have immediate trouble paying for living expenses if they lost their primary earner.<sup>1</sup>



**40% of Americans** live paycheck to paycheck. Could your family afford to stay in your home?<sup>2</sup>



**56% of Americans** have less than \$10,000 saved for retirement – **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?<sup>3</sup>

## How Universal LifeEvents works

- A higher death benefit during working years.
- Long-term care (LTC) benefits that stay the same throughout your life.

### Example: \$25,000 policy

Before age 70

Death benefit **\$25,000**

LTC benefits **\$25,000**

After age 70

Death benefit **\$8,333**

LTC benefits **\$25,000**

Universal LifeEvents death benefit reduces to one-third at age 70 or the beginning of the 15th policy year, whichever occurs last. Issue age is 18-64.

## Benefit for terminal illness

- Use part of your death benefit to help manage costs if you're diagnosed with a terminal illness.

## Additional advantages

- Keep your coverage at the same price and benefits if you change jobs or retire.
- Apply for coverage for family members: spouse, children and grandchildren.

**You care.  
We listen.**

<sup>1</sup>2018 Insurance Barometer Study LIMRA/Life Happens. <sup>2</sup>nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. <sup>3</sup>gobankingrates.com/retirement/1-3-americans-0-saved-retirement. An AM Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A (3rd out of 13 possible ratings ranging from A++ to DJ).

This provides a brief description of your benefits under GUL205/IUL205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/VU](http://www.trustmarksolutions.com/disclosures/VU) (A112-2216-UL). In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: [http://www.aging.ca.gov/aboutcda/publications/Taking\\_Care\\_of\\_Tomorrow\\_English](http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English). Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

Products underwritten by Trustmark Insurance Company  
Rated A (Excellent) for financial strength by AM Best.<sup>4</sup>

TrustmarkVB.com

**Trustmark®**  
benefits beyond benefits





## Embedded Employee Assistance Program (EAP) with Claimant Assist

Support for Employees\* with Life or Disability Insurance Through National Insurance Services



### The EAP Program

Everyday life can be stressful and can affect your health, well-being, and performance. Fortunately, our Employee Assistance Program can aid in finding solutions. When facing personal problems, you might struggle with where to turn for help. The first step is usually the hardest, and guidance is often the key. That's why National Insurance Services (NIS) offers an Employee Assistance Program (EAP). An EAP offers a confidential place to find the answers that work for you.

### Your EAP Service Provider

TELUS Health is a leader in the field of Employee Assistance and has been providing employee assistance services for over 40 years. TELUS Health has the experience to provide the broad range of services and guidance that is paramount to an EAP – whether it's help with day-to-day concerns or guidance through a challenging crisis. The information you discuss through the EAP is kept confidential in accordance with federal and state laws.

### The EAP Process

When you access the EAP, TELUS Health counselors listen and take

action toward finding solutions. The next step may include meeting with a mental health counselor for up to three face-to-face visits, negotiating health insurance benefits, or referrals to community resources for legal and financial services.

### Referrals and Resources

You can receive information and a listing of childcare and eldercare resources with confirmed vacancies meeting your specifications. If face-to-face mental health counseling sessions are required, TELUS Health counselors will refer you for counseling at a location that is convenient to your home or work. TELUS Health counselors can also refer you to self-help groups such as Alcoholics Anonymous or Gamblers Anonymous and community financial and legal resources for debt management.

### Claimant Assist

NIS's Claimant Assist program offers special services to Long Term Disability claimants or Life Insurance beneficiaries at no charge. If you have Disability insurance coverage through NIS, our Long Term Disability Claimant Services are available to guide and counsel claimants and their immediate family

**Under our EAP you can receive no-cost, confidential help for a wide variety of needs and concerns:**

- Alcohol or Drug Addictions
- Anxiety
- Childcare
- Depression
- Eating Disorders
- Eldercare
- Family Conflict
- Financial or Legal Concerns
- Marital Difficulties
- Parenting Concerns
- Problem Gambling
- Relationship Problems
- Stress Management

**EAP Services Are Available to You Two Ways:**

**Phone:** 866.451.5465

**Online:** [www.niseap.com](http://www.niseap.com)

**Login:** NISEAP | **Password:** EAP  
(Note: Password Is Case-Sensitive)

**Claimant Assist Services Are Available:**

866.472.2734



members. If you have Life insurance coverage through NIS, our Beneficiary Services Program provides counseling and assistance to beneficiaries when faced with the challenge of coping with loss.

### Virtual Fitness

You have access to a virtual fitness platform through the EAP. LIFT session, one of the leading fitness providers, provides you with an easily accessible, effective and affordable way to reach your fitness goals anytime, anywhere for better health and well-being.

You can work out on your own with personalized programs and access coaches if you have questions, or choose to work under the live supervision of a coach online, in 1-1 personal or group sessions.

### Access to Masters-Degreed Counselors 24-Hours a Day Through a Toll-Free Number

Up to three in-person assessment and counseling sessions.

- **Legal Assistance:** Counselors may refer you to a telephone and/or one in-person consultation with an attorney.
- **Financial Assistance:** Telephone consultation with a financial consultant to address questions on budgeting, taxes, and debt consolidation.
- **Eldercare Assistance:** Our specialists can help you locate eldercare options, such as residential care or in home care, provide support in dealing with the emotions of retirement, or legal aspects like estate planning. Use our website to find resources on retirement, from financial planning and calculators, to articles on coping with retirement stress, and filing your retirement days with meaningful activities.
- **Childcare Assistance:** Telephone consultation with a work-life professional to provide information, referrals, and resources related to childcare concerns.
- **Memorial Planning Assistance:** Telephone consultation with a work-life specialist to assist with memorial and funeral planning. Services include identifying potential locations, associated costs for services, and providing information to help coordinate logistics (Available to Life insurance beneficiaries only).

### Your EAP and Claimant Assist Administrator:



134 North LaSalle Street, Suite 2200  
Chicago, IL 60602

#### Telephone Assistance:

EAP: 866.451.5465

Claimant Assist: 866.472.2734

#### Online:

[www.niseap.com](http://www.niseap.com) | Login: NISEAP | Password: EAP

(Note: Password Is Case-Sensitive)

**\*The EAP is for use by the covered employee only. While issues may concern family members, all contacts to the EAP must be made by the employee.**

## Health Savings Account (HSA)

If you enroll in the HDHP, you are eligible to open and contribute to a FLEX Health Savings Account (HSA). The HSA is a tax-free savings account you can use to pay for eligible health expenses at any time, even in retirement. You will work with the bank of your choice to set up your HSA. Burlington CSD does not provide an HSA account.

### How Does an HSA Work?

►► **Build tax-free savings for health care.**

You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The 2024 limits are:

- Up to \$4,150 for employee only coverage.
- Up to \$8,300 if you cover dependents.
- Add \$1,000 to these limits if you're age 55 or older

►► **Keep your money**

Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Burlington CSD.

►► **Use it like a bank account**

Pay for eligible medical, prescription, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).

►► **Never pay taxes**

Contributions are made on a before-tax basis (you will receive the tax credit when you file your taxes since BCSD does not administer your HSA's, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.\*

►► **Enjoy advantages only available to HDHP participants**

To be eligible for an HSA, you must enroll in the HDHP. The HSA is not available to participants in plan 1 & 2.

\*Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at [www.irs.gov](http://www.irs.gov)). If money is used for ineligible expenses prior to age 65, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax.



## CONTACTS

To learn more about a specific benefit plan, or if you have any questions, please contact the providers listed below.

Questions About	Contact	Phone Number	Website
Medical	UMR	800.826.9781	<a href="http://www.umar.com">www.umar.com</a>
Prescription Drugs	TrueRX	866.921.4047	<a href="http://www.Truerx.com">www.Truerx.com</a>
Dental Insurance	Delta Dental	800.544.0718	<a href="http://www.deltadentalia.com">www.deltadentalia.com</a>
Vision Insurance	Delta	888.899.3747	<a href="http://www.deltadentalia.com/deltavision.com">www.deltadentalia.com/deltavision.com</a>
Basic Life and AD&D Insurance	NIS/Minnesota Life	800.627.3660	<a href="http://www.securian.com">www.securian.com</a>
Voluntary Life and AD&D Insurance	NIS/Minnesota Life	800-627.3660	<a href="http://www.securian.com">www.securian.com</a>
Long-Term Disability Insurance	NIS/Madison National Life	800.627.3660	<a href="http://www.madisonlife.com">www.madisonlife.com</a>
Accident Insurance	Madison National Life	800.356.9601	<a href="http://www.madisonlife.com">www.madisonlife.com</a>
Critical Illness Insurance	Madison National Life	800.356.9601	<a href="http://www.madisonlife.com">www.madisonlife.com</a>
Universal Life and Long-Term Care Insurance	Trustmark	800.243.2524	<a href="http://www.trustmark.com">www.trustmark.com</a>
Flexible Spending Account (FSA)	Employee Benefit Systems (EBS)	800.373.1327	<a href="http://www.ebs-tpa.com">www.ebs-tpa.com</a>
Employee Assistance Program	Telus Health Available for covered employee only	866.451.5465 Claim Assist for Life or LTD Claims 866.472.2734	<a href="http://www.niseap.com">www.niseap.com</a> Login: NISEAP Password: EAP Password is case sensitive

While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, the school reserves the right to modify or terminate any benefit plans at any time. If you have questions or need to request a hard copy of your Burlington Community School District Summary Plan Description (SPD), please contact the Business Services Department

## **Compliance / Legal Notifications & Benefit Documents List**

### **Compliance Notices**

- ▶▶ Notice of Privacy Practices explains how your health information is protected.
- ▶▶ Medicare Part D Creditable/Non-Creditable Coverage Notices identify whether your prescription drug coverage under the various plan offerings is at least as good as Medicare Part D prescription drug coverage.
- ▶▶ Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP) explains potential state funded premium assistance for children of low-income families.
- ▶▶ Women's Health and Cancer Rights Act Notice (WHCRA) explains certain benefits that are provided as required under the Women's Health and Cancer Rights Act.
- ▶▶ HIPAA Special Enrollment Rights Notice explains your right to enroll in coverage mid-year due to a HIPAA qualifying event.
- ▶▶ Section 125 Premium Pre-Tax Notice explains that eligible premiums are automatically deducted pre-tax.
- ▶▶ Electronic Distribution Statement explains the electronic distribution of benefit enrollments and other documents such as the Summary of Benefits and Coverage (SBC) and benefit booklets.
- ▶▶ Exchange Notice provides information about the Marketplace and employer coverage.