

Burlington Community School District



# 2025 EMPLOYEE BENEFITS GUIDE

BE WELL. STAY WELL.

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# WELCOME TO OPEN ENROLLMENT 2025!

We are excited to deliver what we believe is a highly comprehensive and competitive benefits package. And in order to bring a longer term program and provide stabilization to BCSD budgeting, your medical coverage offered by BCSD will be an Individual Coverage Health Reimbursement Arrangement (ICHRA).

Same as last year, your benefit offerings include a variety of first-rate products and solutions that give you the choice and flexibility to make selections that fit your needs. Since there will be changes to the medical plan this year, our goal is to prepare you for your enrollment by providing additional support.

To accomplish this, we are partnering with Benefitsbay counselors who will help you and your family enroll in a medical plan that fits you and your family's needs.

Wise Benefits will work with employees to provide a self-enroll option or a Benefits Counselor ready to support you through the process of enrolling in your dental, vision, life, LTD, voluntary benefits, FSA, and dependent care account.

## New This Year:

- For your medical coverage, the District will offer an Individual Coverage Health Reimbursement Arrangement (ICHRA). An ICHRA is a flexible health benefit where employees select plans from the individual marketplace. This gives employees the most flexibility in enrolling in coverage that is tailored to their specific needs instead of the one size fits all approach of group insurance.
  - Great news! Specialty medication coverage which was carved out in the past will now be available to those that need it.
- **For Medical coverage:** In order to enroll in a medical plan for you/you and your family, you **MUST** set up your account to confirm what your contribution is from BCSD and either shop and enroll in a plan, or waive coverage. If you need help, a Benefitsbay support person can help you.
- When you enroll in your medical plan effective July 1, 2025, your deductible and out-of-pocket maximum will start over and run through December 31, 2025. From January 1, 2026 forward, the plan will renew on January 1st. . Effective January 1, 2026, the deductible and out-of-pocket maximum will start over and run on a calendar year basis moving forward.
- **For your dental, vision, life, LTD, voluntary benefits, flexible spending account (FSA), and dependent care account,** you can self-enroll using the Wise Benefits portal if you don't want to meet with a Benefits Counselor.
  - If you don't want to make any changes in these benefits, they can simply roll over for next year, except for your FSA and dependent care FSA.
  - **IMPORTANT:** If you choose to participate in the FSA and dependent care account, per IRS guidelines, you **MUST** enroll each year. Your current amounts will **NOT** roll over.
  - When you choose your medical plan, if you enroll in a Qualified High Deductible Plan (HDHP) and you contribute to a Health Savings Account (HSA) you may only enroll in a Limited Purpose FSA. A Limited Purpose FSA is for dental and vision expenses.



# 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 20 – May 30**, 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:**

- The District will offer an Individual Health Reimbursement Arrangement (ICHRA) benefit effective July 1, 2025. Check your email for an enrollment message from Benefitbay. Use the unique link in that email to create your account, and then log onto Benefitbay to start shopping to determine which plan works best for you and your family. Once you are logged in and shopping for a plan, you will be able to see what BCSD's medical plan contribution is, and you can get enrollment support.

- **Enrollment Support:**

- Email support at [support@benefitbay.com](mailto:support@benefitbay.com)
  - Access the chat icon in Benefitbay to chat with a support member
  - Schedule a 1:1 meeting through the Benefitbay site and speak directly with an advisor.
- 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 Delta Vision plan or to the premiums.
  - Disability Plan: The coverage for long-term disability insurance will continue to be offered by Madison National Life.
  - Life Plan: The coverage for life insurance will continue to be offered by Minnesota Life.
  - Voluntary Benefits: Voluntary benefits continue to be offered by Madison National Life and Trustmark.

## 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: <http://benefits-bcsds.org/compliance>



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.

## To Do:

1. **Medical Plan:** Check your email for an enrollment message from Benefitbay. Use the unique link in that email to create your account, and then log onto Benefitbay to start shopping to determine which plan works best for you and your family. Once you are logged in and shopping for a plan you will be able to see what BCSD's medical plan contribution is, and you can get enrollment support.
2. You **MUST** either enroll in a medical plan, or waive coverage.
3. Enroll in your medical plan **first**, in case you choose a HDHP plan that allows you to contribute to an HSA, since this impacts your FSA choice.
4. **All Other Benefits:** Use the **Wise Benefits system** to enroll in all of your other benefits
  - If you are not making any changes, your benefits can just roll over to the next plan year.
  - You can self-enroll, or set up an appointment with a Wise Benefits counselor (like you did last year).
  - If you want to contribute to the FSA, you **MUST** enroll each year.
  - If you enroll in the FSA and are contributing to an HSA, you may only enroll in a limited purpose FSA (dental and vision expenses) per IRS guidelines.

Best regards,

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# HEALTH

**Quality health coverage to fit your needs that you and your family can count on!**

## Medical

Effective 7/1/25, BCSD will offer an ICHRA that enables them to make a contribution to their employee's insurance through the ICHRA on a tax-free basis.

Employees will buy individual health coverage to fit their needs by shopping on the Individual Health Insurance marketplace with the help of BCSD's partner, Benefitbay.

Once employees set up their account and start comparing plans, they will see the amount that BCSD is contributing towards their insurance effective 7/1/25. If during the shopping process the employee chooses a plan that isn't entirely covered by BCSD's contribution, the remainder of the premium will be paid on a pre-tax basis through payroll deductions.

It is important to know that coverage through the Individual Marketplace renews every January, so employees will need to enroll again in October or November for a January 1st effective date, which will then renew every January 1st after January 1, 2026. This will be coordinated by BCSD and Benefitbay. The FSA and Dependent Care FSA will also change to a calendar year renewal, which will be very helpful to employees since the renewal, deductibles, out-of-pocket maximums, FSA, and Dependent Care FSAs will all renew on a calendar year basis going forward.

# FLEXIBLE SPENDING ACCOUNTS (FSA)

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 effective July 1, 2025, 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.
- **NEW:** This year BCSD is going to have a short plan year from July 1 - December 31, 2025 to coincide with the new renewal period for your medical coverage of January 1, 2026. Moving forward your FSA plan year will run from January - December 31st.
- Short plan year applies, so you can contribute up to \$1,650 from July 1, 2025 - December 31, 2025.
- Plan year is July 1, 2025 to December 31, 2025 with a grace period to March 15, 2026.
- Effective January 1st, 2026 you will be eligible to enroll in a new full plan year from January 1, 2026 - December 31, 2026.
- If you enroll in a HDHP plan and contribute to an HSA, you may only participate in the limited purpose FSA.



## 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.
- Short plan year applies, so you can contribute up to \$2,500 from July 1, 2025 - December 31, 2025, or \$1,250 if you are married and filing separately.
- Plan year is July 1, 2025 to December 31, 2025, with a grace period to March 15, 2026.
- Effective January 1, 2026, you will be eligible to enroll in a new full plan year from January 1, 2026 - December 31, 2026.

## 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.

# DENTAL

**No benefit or premium changes effective 7/1/25.**

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) Dental Cleaning, Oral Evaluations, Fluoride Applications, X- Rays, Sealant Applications, Space Maintainers, Maintenance Therapy	0%
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 PulpCap, 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, Repairsand Adjustments, Recementing of Bridges	20%
Straighter Teeth (Orthodontics)	20%
Additional Options Annual Maximum Carryover– To Go	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

## No benefit or premium changes effective 7/1/25.

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.



# DENTAL AND VISION PREMIUMS

## 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 31 days of eligibility, when first eligible. Guarantee issue does not apply during open enrollment, only to those newly eligible.

### • 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 31 days of eligibility, when first eligible. Guarantee issue does not apply during open enrollment, only to those newly eligible.

### • 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 forexpenses 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 1 per year	Intensive Care Unit Admission	\$1,500 Max 1 per 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 3 per year	X-Ray Benefit	\$300 Max 3 per year
Urgent Care Benefit	\$250 Max 3 per year	Major Diagnostic Testing Benefit	\$200 Max 3 per year
Ambulance Benefit–Air Ground/Water	\$1,500 \$450 Max 3 per year		
FOLLOW-UP CARE BENEFITS			
Accident Follow-Up Treatment Benefit (up to 10 visits)	\$80	Prosthetic Deviceor 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 3 per year	Family Lodging (per night up to 30 nights)	\$125
		Transportation (up to 3 trips)	\$350 round trip

## Accident Insurance Continued

Benefit	Amount	Benefit	Amount
SURGICAL CARE BENEFITS			
Arthroscopic Surgery Max 2 per year	\$350	Tendon/Ligament/Rotator Cuff Surgery (1)	\$500
Cranial Surgery Max 2 per year	\$750	General Anesthesia Conscious Sedation Max 2 per year	\$300
Hernia Surgery Max 2 per year	\$350		\$150
INJURIES BENEFITS			
Burn Benefit		EyeInjury Benefit	\$350
Minor	\$200	Laceration Benefit	Max 2 per year
Moderate	\$200	Not Requiring stitches/sutures	\$50
Severe	\$5,000	Less Than 2 in	\$200
Skin Graft	50%of burn benefit	2 in - 6 in	\$300
Coma	\$5,000	Greater Than 6 in	\$600
Concussion Benefit	\$250		
Emergency Dental Benefit - Crown	\$500		
DISLOCATION BENEFITS CLOSED REDUCTIONS			
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
FRACTURE BENEFITS CLOSED REDUCTIONS			
Skull (Depressed)	\$2,700	Skull (Simple, Non-depressed)	\$1,250
Hip	\$3,500	Bodyof 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%
ACCIDENTAL DEATH AND CATASTROPHIC BENEFITS			
Accident Death Benefit	\$50,000	Common Carrier	Equal to 2x Accidental death benefit
WELLNESS BENEFIT			
Routine Screening Benefit	\$50		

# Accident Insurance Continued

## Accident Insurance Monthly Employee Costs

	Employee Only	Employee+ Spouse	Employee+ Child(ren)	Family
Rates	\$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
<b>Critical Illness Benefit Amount</b>	Spouse: 50% of the employee benefit amount Child(ren): 50% of the employee benefit amount	Employee: \$10,000 or \$20,000
<b>Recurrence</b>	2 covered diagnoses for the same Critical Illness	100% of initial benefit 6 month separation period 100% of initial benefit
<b>Additional Occurrence</b>	Diagnosis of a different Critical Illness	100% of initial benefit
<b>Lifetime Maximum</b>		300% of Critical Illness Benefit Amount
<b>Cancer</b>	Invasive Cancer Non-Invasive (In Situ) Skin Cancer	100% 25% \$250
<b>Heart and Stoke Benefits</b>	Heart Attack	100%
	Stroke	100%
	Sudden Cardiac Arrest	100%
	Coronary Artery Disease Angioplasty Heart Valve Surgery Pulmonary Embolism	25% 25% 25% 50% 25%
	Transient Ischemic Attack (TIA)	25%
<b>Additional Covered Conditions</b>	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%
<b>Perseverance</b>	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
<b>Progressive Disease Benefits</b>	Advanced Alzheimer's Disease	100%
	Advanced Parkinson's Disease	100%
	Amyotrophic Lateral Sclerosis (ALS)	100%
<b>Optional Benefits</b>	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

\$20,000 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>	\$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.

## 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.

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

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.

## 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 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	<b>\$25,000</b>
LTC benefits	<b>\$25,000</b>
After age 70	
Death benefit	<b>\$8,333</b>
LTC benefits	<b>\$25,000</b>

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>







## **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.**

# 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/Email
<b>Medical Insurance</b>	Benefitbay	Access the Chat icon in Benefitbay to chat with a support member and to schedule time to visit with a counselor.	support@benefitbay.com
<b>Dental Insurance</b>	Delta Dental	800.544.0718	www.deltadentalia.com
<b>Vision Insurance</b>	Delta Vision	888.899.3747	www.deltadentalia.com/deltavision.com
<b>Basic Life and AD&amp;D Insurance</b>	NIS/Minnesota Life	800.627.3660	www.securian.com
<b>Voluntary Life and AD&amp;D Insurance</b>	NIS/Minnesota Life	800.627.3660	www.securian.com
<b>Long-Term Disability Insurance</b>	NIS/Madison National Life	800.627.3660	www.madisonlife.com
<b>Accident Insurance</b>	Madison National Life	800.356.9601	www.madisonlife.com
<b>Critical Illness Insurance</b>	Madison National Life	800.356.9601	www.madisonlife.com
<b>Universal Life and Long-Term Care Insurance</b>	Trustmark	800.243.2524	www.trustmark.com
<b>Flexible Spending Account (FSA)</b>	Employee Benefit Systems (EBS)	800.373.1327	www.ebs-tpa.com
<b>Employee Assistance Program</b>	Telus Health Available for covered employee only	866.451.5465 Claim Assist for Life or LTD Claims 866.472.2734	www.niseap.com 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.
- 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 information.



# Gallagher

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 question regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.