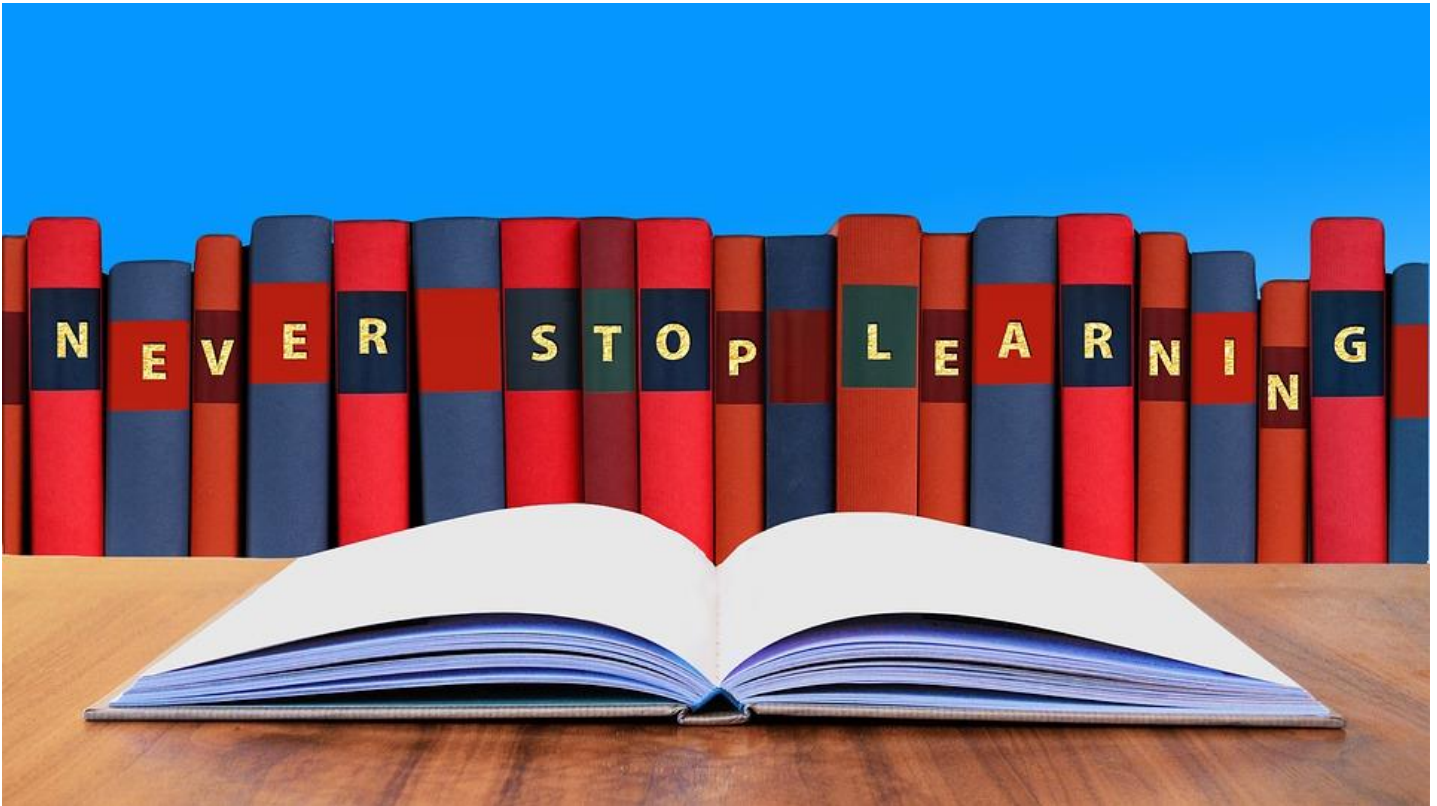


St. Martin Parish School Board



Employee Benefits Guide for COBRA Employees

Plan Year July 1, 2018 – June 30, 2019



Table of Contents

This comprehensive benefit package is briefly summarized in this booklet, however for a full description of the benefit plan terms and conditions please refer to the summary plan descriptions or certificates of coverage provided by the plan administrator or insurer for each respective benefit plan offered.

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The purpose of this Open Enrollment Guide is to give you basic information about your benefits options and how to enroll for coverage or make changes to existing coverage. This guide is only a summary of your choices and does not fully describe each benefit option. Please refer to your Certificates of Coverage provided by your health plan carriers for important additional information about the plans. Every effort has been made to make the information accurate; however, in the case of any discrepancy, the provisions of the legal documents will govern.

Benefits Overview

St. Martin Parish School Board recognizes the importance of providing quality benefits at reasonable costs to all employees, and we have worked very hard in putting together an attractive package of benefit offerings to try to meet all of your needs.

Group Medical Plan Coverage – administered by UMR, utilizing Premium Choice Plus and UHC Choice Plus Provider Networks.

Pharmacy Plan Coverage – administered by Southern Scripts.

Group Dental Insurance – Available through Mutual of Omaha, this plan covers preventative, basic, and major dental services.

Vision Insurance - Offered through Alwayscare, this plan covers eye exams and eyeglasses or contact lenses.

2018 Open Enrollment

During this time we recommend that you review your personal information, the benefits being offered by St. Martin Parish School Board (SMPSB), and the plans you are enrolled in to determine if you should make any changes. The Active Benefits Guide highlights the array of benefits available to employees.

Open Enrollment Group Meeting Schedule

MAY 2018

	May 1	May 2	May 3 DOA 8:30 – 4:00	May 4
May 7 ELC/JCEP 8:00 – 11:30 St. Martinville Jr High 1:00 – 4:00	May 8 Breux Bridge Jr High 8:00 – 11:00 Stephensville Elem 9:30 – 11:30 Parks Middle 1:00 - 400	May 9 Breux Bridge Elem 8:00 – 11:00 Breux Bridge Primary 1:00 – 4:00	May 10 Cecilia Primary 8:00 – 11:30 Teche Elem 1:00 - 400	May 11 St.Martinville Primary 8:00 – 11:00
May 14 Catahoula Elem 8:00 – 11:30 Breux Bridge Sr High 1:00 – 4:00	May 15 Cecilia Jr High 8:00 – 11:00 Cecilia High 1:00 – 4:00	May 16 St. Martinville Sr High 8:00 – 11:30 Parks Primary 1:00 – 4:00	May 17 Bus Drivers/ Maintenance/ College CC 8:30 – 11:30	May 18
May 21	May 22	May 23	May 24	May 19
May 28	May 29 DOA* 9:00 – 4:30 Open Enrollment Ends	May 30	May 31	



Important Information

St. Martin Parish School Board acknowledges the importance of providing quality benefits to all employees. We are pleased to continue to offer a complete benefit package for all employees and their families. Below is the summary of all employee benefits plan changes:

UMR is the Health Insurance Claims Administrator

By law, Section 125 Cafeteria Plan coverage elections must remain in effect until 6/30/2019, unless there is a qualifying event.

St. Martin Parish School Board maintains an IRS section 125 Cafeteria plan. This section 125 plan allows certain fringe benefits to be deducted pre-tax (before federal and state taxes are calculated). Not all benefits are available on a pre-tax basis. Benefits that are pre-tax cannot be revoked or changed unless there is a qualifying event as defined by the IRS.

QUALIFIED CHANGE IN STATUS INCLUDES:

- Marriage • Divorce • Death of a spouse or dependent • Loss or gain of dependent's eligibility • Loss or gain of a spouse's / dependent's medical or dental coverage through another employer

ELIGIBILITY:

All active employees paid at the end of the month regular payroll working 30+ hours are eligible for benefits the 1st of the month following 30 days of employment. For some benefits, you can also enroll your eligible dependents, which include:

- You legal spouse
- Your children, by birth, adoption, or legal ruling, up to age 26 regardless of student, marital, military or employment status.

The intent of this information is to provide you with general guidelines regarding the Department of Labor required notices related to your current employee health plan(s). It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

ENROLLING IN BENEFITS

Dependent Eligibility Verification

Employees that add a new dependent(s) to their health benefit plan during open enrollment period and throughout the benefit plan year as a result of a Qualifying Event will be required to provide verification of their newly enrolled dependent(s).

ENROLLING IN BENEFITS

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Open Enrollment Period

New plan elections or changes to existing coverage made during the open enrollment period must be submitted to St. Martin Parish School Board Benefits office by May 29, 2018 and will go into effect July 1, 2018.

Qualifying Event Enrollments

Employees are **required** to complete all forms and return to the St. Martin Parish School Board Benefits office within (30) days of the qualified event.

Employees may contact the St Martin Parish School Board Benefits Helpline at (337) 332 -2105 for further information regarding employee enrollment.

Employees may contact the Employee Benefits Helpline at (844) 656 -1462 for your benefits questions, Monday - Friday, 7:30 am – 5:30 pm

New For Open Enrollment

Once you have made your final decisions about your benefits for 2018, you can log in to the online enrollment system and make your elections. **Even if you do not want to enroll in any of the benefits, you still need to log in and decline the coverages offered to you. You MUST take action by May 29th, 2018.**

Website: <https://enroll.benefitsconnect.net/smps>

Username: the first 6 letters of your last name (or your entire last name if six letters or less), the first letter of your first name, followed by the last 4 of your SSN (social security number).

Example: John Johnson, xxx-xx-1234

Username would be johnsoj1234

Password: the first time you log in, the password will be your SSN (no spaces or dashes). You will be given the opportunity to change your password after you log in the first time.

If you have problems logging in, or have questions, please reach out to our Employee Benefits Helpline at 1-844-656-1462 or Tammie Graham with Gallagher Benefit Services at 225-906-1227 or email tammie_graham@ajg.com.



Medical Plan Benefits

	Premium Choice Plus	UHC Choice Plus	Out of Network Provider
Deductible			
Individual	\$0	\$ 625	\$ 950
Family	\$0	\$1,875	\$2,700
Maximum Out-Of-Pocket			
Individual	\$ 900	\$1,800	\$ 3,800
Family	\$2,700	\$5,400	\$11,400
Coinsurance	0% 10% subject to selected services	20%	40%
Office Visit	\$15 Copay	Deductible & Coinsurance	Deductible & Coinsurance
Urgent Care	\$25 Copay	\$25 Copay	\$30 Copay
Emergency Room Copayment	\$75 Copay	\$90 Copay	\$90 Copay
Wellness/ Preventative	\$0	\$0	N/A

Certain services will pay at a different coinsurance level than level listed.

Prior Authorization / Precertification is required on certain services

Active Employees Monthly Premiums	
Employee Only (AEO)	\$728.00
Employee + Spouse (AES)	\$912.00
Employee + Child/Children (AEC)	\$938.00
Family (AEF)	\$1106.00

Employees may contact UMR at (800) 207-3172 for information on the medical plan. UMR is available to assist St. Martin Parish School Board health plan members for:

- Questions about the medical plan benefits
- Claims related issues
- ID cards replacement
- Provider network inquiries

Spouse Surcharge

In an effort to manage the increasing healthcare cost, a \$75 monthly Spousal Surcharge will be imposed for anyone electing to cover their spouse under the Saint Martin Parish School Board who is eligible healthcare coverage through their employer.

Spousal Surcharge

A \$75 monthly spousal surcharge will be added to your premium if you have elected coverage for your spouse and your spouse is eligible for coverage through his/her employer health plan, but elects not to enroll. If your spouse is not eligible for coverage as an employee, the spousal coverage surcharge is waived.

2018 Health Plan Active Spousal Surcharge Rates

Employee + Spouse	\$987.00
Employee + Family	\$1181.00

Spousal Surcharge – Frequently Asked Questions

- **What is the spousal surcharge?**

The spousal surcharge is a monthly charge in addition to your regular medical coverage premium for a spouse who is working and is eligible for medical coverage through their employer or former employer.

- **Why is Saint Martin Parish School Board implementing a spousal surcharge?**

The spousal surcharge encourages those participants eligible for other group insurance to take advantage of that coverage. It also allows Saint Martin Parish School Board to share healthcare cost with other employers and helps keep our medical plans more affordable. Spousal surcharge is a method adopted by many employers.

All Employees with a spouse enrolled in coverage under the Saint Martin Parish School Board Medical must complete the Health Care Spousal Surcharge Form when enrolling. Individuals that do not go online at open enrollment will automatically be charged the surcharge beginning July of 2018. The online form will be available to you during open enrollment.

If your spouse loses or obtains health coverage through his/her employer, you have 30 days to notify HR of such change. HR needs to be notified in writing of this and all family status changes within 30 days of when the change occurred. Failure to notify HR in a timely manner will bar you from making a change until the next annual enrollment period.

UMR On The Go

We've gone mobile

*Access to your health benefits
anywhere, anytime*



A UnitedHealthcare Company

As a UMR member, you can now access your benefit and claim information when you're "on the go" from your mobile device. Just use your mobile browser to log in using the same username and password that you use on our full site. What's even better — we've made it quick and easy! There's no app to download, nothing to install, no waiting.

What's new

Find out about new tools and information to help you live a healthier life.

Log in

Log in here to get instant access to all our mobile inquiry tools.

Find a provider

Need to find a doctor fast? Access an alphabetical listing of network providers.

View, scan or fax your ID card

View your ID card, allow your provider to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider.

Find a provider

Find an in-network provider while you are "on the go".

Simplified navigation

- **Home** – Return to the main menu.
- **Menu** – Display the menu.
- **Gear** – Log out or learn more about UMR and our mobile site.

Need help?

Click the question mark any time you are confused about a term or benefit and get an explanation.

Look up claims

Look up a claim for yourself or an authorized dependent.

Check your benefits

View medical and/or dental benefits, as well as persons covered.

Access account balances

Look up balances for your HRA and flex accounts.

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

Terms to Know

Preventive Care

- In-network preventive care is covered at 100% without cost share. Preventive Care may include routine annual physicals, OB/GYN exams, scheduled child immunizations, routine tests.

Copays

- Office visits copays cover the expense of your office visit, excluding any additional services such as lab work, x-ray and more.

Coinsurance

- Once you meet your deductible, the plan pays a certain percentage of the claim. The percentage will depend on which plan you are enrolled in and where the services are provided.

Out-of-pocket Maximums

- This is the maximum amount per year that you and your family may pay out in a plan year before the plan pays 100% of eligible claims.



Prescription Drug Benefits

Member pays the additional cost the Plan would incur if the Member elects to purchase a Brand Name Drug when a generic is available. If prescriber certifies a Brand Name Drug is medically necessary when a Generic Drug is available, the member does not pay the additional cost. Employees may contact Southern Scripts at (800) 710-9341 for information on the drug plan.

Premium Choice Plus

Southern Scripts Premium Choice Plus Pharmacy Network

Calendar Year Deductible

No Deductible applied to generic and brand medications at participating Premium Choice Plus Pharmacy Providers only. Standard Deductible applies on Specialty Drugs.

Premium Choice Plus Preferred Generic Drugs

Copayment\$0*

**Copayment reduced for Premium Choice Plus Generic Drugs at restricted quantities at participating Premium Choice Plus Pharmacy Providers only.*

Premium Choice Plus Generic Drugs

Copayment \$10*

**Copayment reduced for First Choice Generic Drugs at participating Premium Choice Plus Pharmacy Providers only.*

Formulary Brand Drugs and Compounds

Copayment.....\$35

Non-Formulary Brand Drugs

Copayment.....\$50

Southern Scripts National Pharmacy Network

Calendar Year Deductible Individual.....\$100

Family.....\$300

Deductible waived for Covered Vaccines. When the maximum amount shown in the Schedule of Benefits has been incurred by members of a Family Unit toward their Calendar Year deductibles, the deductibles of all members of that Family Unit will be considered satisfied for that year.

Generic Drugs

Copayment.....\$15

Deductible waived for Generic Medications

Formulary Brand Drugs and Compounds

Copayment.....\$40

Non-Formulary Brand Drugs

Copayment.....\$55

Dental Plan Benefits

Dental Benefits		
Deductible	\$50 Single / \$150 Family	
*Deductible is waived for preventative		
Annual Maximum	\$1500	
Orthodontia Lifetime Maximum	\$1500	
	<u>In-Network</u>	<u>Out-of-Network</u>
Preventative Coinsurance	100%	100%
Basic Co-Insurance	80%	80%
Major Co-Insurance	50%	50%
Orthodontia Co-Insurance	50%	50%

For assistance or additional information

Contact Mutual of Omaha Group at 877-999-2330 or log on to www.mutualofomaha.com/dental.

Active Employees Monthly Premiums	
Employee Only (EO)	\$31.70
Employee + 1 Dependent	\$60.15
Employee + 2 or more Dependents	\$100.98



Vision Plan Benefits

Vision Benefits		
	Wal-Mart Vision Center	Other Participating Providers
Exam Co-Pay (every 12 months)	\$10	\$10
Materials Co-Pay (every 12 months)	\$0	\$15
Lenses (every 12 months)	Covered by Co-pay	Covered by Co-pay
Lenticular	\$80 Allowance	\$80 Allowance
Progressive	\$70 Allowance	\$70 Allowance
Contact Lenses (every 12 months)	No Co-pay	
Elective	\$130 Allowance	\$130 Allowance
Medically Necessary	\$210 Allowance	\$210 Allowance
Frames (every 24 months)	\$74 Allowance	\$100 Allowance

Standard Scratch Resistant Coating – Covered at Wal-Mart Only

Polycarbonate Lenses for Children up to age 19 only – Covered at Wal-Mart / Sam's Club Only

Dependent Children: Dependent age guidelines vary by state. Please refer to your policy certificate or contact customer service at 888-729-5433, Ext. 2013.

Services Not Listed: If you expect to require a vision service not included on this brochure, it may still be covered. Please contact customer service at 1-888-729-5433, Ext. 2013 to confirm your exact benefits.



Active Employees Monthly Premium	
Employee Only (EO)	\$9.22
Employee + Spouse	\$18.42
Employee + Child	\$19.54
Employee + Family	\$30.66

Important Notices

HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within "30 days" after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact plan administrator

HIPAA Privacy Notice - Protecting Your Health Information Privacy Rights

Saint Martin Parish School Board is committed to the privacy of your health information. The administrators of the Saint Martin Parish School Board insurance plan (the "Plan") use strict privacy standards to protect your health information from unauthorized use or disclosure.

The Plan's policies protecting your privacy rights and your rights under the law are described in the Plan's Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting your plan administrator.

Women's Health and Cancer Rights Act Initial Notification

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All states of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physician complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. Therefore, your deductible and coinsurance apply as according to your employer-sponsored medical insurance plan.

If you would like more information on WHCRA benefits, call your plan administrator.

Important Notice from Saint Martin Parish School Board About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Saint Martin Parish School Board and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If

you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare

prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. Saint Martin Parish School Board has determined that the prescription drug coverage offered by the [Insert Name of Plan] is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two- (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Saint Martin Parish School Board coverage will/will not be affected. See plan SPD for more information about your prescription drug coverage provisions/options.

If you do decide to join a Medicare drug plan and drop your current employer-sponsored coverage, be aware that you and your dependents will/will not be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Saint Martin Parish School Board and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage:

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Saint Martin Parish School Board changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Date: 7/1/2018

Name of Entity/Sender: Saint Martin Parish School Board

Contact: Casey Broussard

Phone Number: 337-332-2105

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2017. Contact your State for more information on eligibility –

ALABAMA – Medicaid	KENTUCKY – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: http://myalhipp.com Phone: 855.692.5447	Website: http://chfs.ky.gov/dms/default.htm Phone: 800.635.2570	Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
ALASKA – Medicaid	LOUISIANA – Medicaid	NEW YORK – Medicaid
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 888.695.2447	Website: www.nyhealth.gov/health_care/medicaid/ Phone: 800.541.2831
ARKANSAS – Medicaid	MAINE – Medicaid	NORTH CAROLINA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Website: www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 800.442.6003 TTY: Maine relay 711	Website: www.ncdhhs.gov/dma Phone: 919.855.4100
COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	MASSACHUSETTS – Medicaid and CHIP	NORTH DAKOTA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: Colorado.gov/HCPF/Child-Health-Plan-Plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711	Website: www.mass.gov/MassHealth Phone: 800.462.1120	Website: www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 844.854.4825
FLORIDA – Medicaid	MINNESOTA – Medicaid	OKLAHOMA – Medicaid and CHIP
Website: www.flmedicaidtprecovery.com/hipp/ Phone: 877.357.3268	Website: http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp Phone: 1-800-657-3739	Website: www.insureoklahoma.org Phone: 888.365.3742
GEORGIA – Medicaid	MISSOURI – Medicaid	OREGON – Medicaid
Website: http://dch.georgia.gov/medicaid Click on Health Insurance Premium Payment (HIPP) Phone: 404-656-4507	Website: www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573.751.2005	Website: http://www.oregonhealthykids.gov http://www.hijossaludablesoregon.gov Phone: 1-800-699-9075
INDIANA – Medicaid	MONTANA – Medicaid	PENNSYLVANIA – Medicaid
Healthy Indiana Plan for low-income adults 19-64 Website: http://www.hip.in.gov Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864	Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 800.694.3084	Website: http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462
IOWA – Medicaid	NEBRASKA – Medicaid	RHODE ISLAND – Medicaid
Website: www.dhs.state.ia.us/hipp/ Phone: 888.346.9562	Website: http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx Phone: 1-855-632-7633	Website: www.ohhs.ri.gov Phone: 401.462.5300
KANSAS – Medicaid	NEVADA – Medicaid	SOUTH CAROLINA – Medicaid
Website: www.kdheks.gov/hcf/ Phone: 785.296.3512	Medicaid Website: http://dwss.nv.gov/ Medicaid Phone: 1-800-992-0900	Website: www.scdhhs.gov Phone: 888.549.0820
	NEW HAMPSHIRE – Medicaid	SOUTH DAKOTA – Medicaid

	Website: http://www.dhhs.nh.gov/oii/documents/hippapp.pdf Phone: 603.271.5218	Website: http://dss.sd.gov Phone: 888.828.0059
TEXAS – Medicaid	VIRGINIA – Medicaid and CHIP	WISCONSIN – Medicaid and CHIP
Website: www.gethipptexas.com/ Phone: 800.440.0493	Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282	Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 800.362.3002
UTAH – Medicaid and CHIP	WASHINGTON – Medicaid	WYOMING – Medicaid
Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669	Website: http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program Phone: 1-800-562-3022 ext. 15473	Website: https://wyequalitycare.acs-inc.com/ Phone: 307.777.7531
VERMONT – Medicaid	WEST VIRGINIA – Medicaid	
Website: www.greenmountaincare.org/ Phone: 800.250.8427	Website: http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx Phone: 877.598.5820, HMS Third-Party Liability	

To see if any other states have added a premium assistance program since January 31, 2017, or for more information on special enrollment rights, contact either:

U.S. Department of Labor: Employee Benefits Security Administration

www.dol.gov/agencies/ebsa | 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services: Centers for Medicare & Medicaid Services

www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement: According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 12/31/2019)

Wellness Program Notice of Alternative Standard

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact your plan administrator and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Wellness Program – Health Risk Assessments

In answering the questions on your Health Risk Assessment, you should not include genetic information. That is, please do not include any family medical history or any information related to genetic testing, genetic services, genetic counseling, or genetic disease for which you believe you may be at risk.

Grandfathered Health Plans

For ERISA Plans

This [group health plan or health insurance issuer] believes this [plan or coverage] is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your [plan or policy] may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.



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337-332-2105

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.