

2020-21 BENEFIT CHANGES

Below is a brief summary of the changes/enhancements to the district-provided benefits package for the 2020-21 plan year. **All changes are effective July 1, 2020 unless otherwise specified.**

Elimination of Personal Choice 10/20/70

Personal Choice 10/20/70 will no longer be available after 6/30/2020. Employees currently enrolled in this plan will need to change enrollment to one of the three offered medical plans.

***If a new plan is not elected during open enrollment, enrollees in Personal Choice 10/20/70 will be placed in Personal Choice 20/30/70 (at same coverage tier) effective 7/1/2020.**

Not sure of which medical plan you are currently enrolled in? Check the lower right front of Medical ID card for your plan:

- If your PCP amount shows \$10 you have Personal Choice 10/20/70 (PPO Option #1)- **Being Eliminated 6/30/2020**
- If your PCP amount shows \$20 you have Personal Choice 20/30/70 (PPO Option #2)
- If your PCP amount shows \$35, you have PPO+6B (Deductible Plan)
- If your card says "Keystone" across the top, you have Keystone C2-F2 (HMO plan)

Three Medical Plans Options

Effective 7/1/2020, the district will offer three (3) medical plans in our benefits package:

- Personal Choice 20/30/70 (PPO Option)
- Keystone C2-F2 (HMO Option)
- PPO+6B (Deductible Option)

Enhancements to PPO+6B Medical Plan

Effective July 1, 2020, PPO+6B will include the following enhancements:

- Emergency Room will be covered at a \$200.00 co-pay (waived if admitted to the hospital). The deductible will no longer apply for this service.
- Urgent Care be covered at a \$75.00 co-pay. The deductible will no longer apply for this service.

Enhancements- All Medical Plans

- Effective April 1, 2020, all LMSD medical plans added Telemedicine at a zero-dollar co-pay. Effective 7/1/2020, Telemedicine will continue to be a covered service for all medical plans, however, the appropriate, plan-specific co-pay amount will apply.

Employee Contribution Methodology and Amounts

Employee contributions will continue to be calculated as a percentage of premium based on your 2020-21 base salary¹, medical plan election, and coverage tier. ¹Contract Base Salary is listed in Appendix B (Support Staff) and Appendix C (Professional Staff) of the LMEA contract. Overtime and EPER are not part of the benefits calculation.

Increase to Flexible Spending Account (Medical) Maximum Contribution Limit

Effective 7/1/2020, you may elect to a maximum of \$2,750.00. The \$500.00 unused funds rollover provision is still valid.

Prescription, Vision, and Dental Benefits

There are no changes to our prescription, vision, or dental benefits for 2020-21 plan year.

Additional Information

Additional information on the above-mentioned changes/enhancements, employee contribution amounts, as well as a complete overview of the your LMSD benefits package, are provided in the link below:

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[CLICK HERE FOR THE 2020-21 LMEA BENEFITS OVERVIEW](#)

Open Enrollment

This year's annual Open Enrollment Period will run from Monday, May 11, 2020 through Friday, May 22, 2020 and be done through the online benefits portal, BenXpress.

***Open enrollment information and instructions will be emailed to all staff on or about May 8, 2020. This email will be sent to the address on file in our payroll system (where your pay vouchers are sent).**

The BenXpress portal will open on Monday, May 11, 2020 and close on Friday, May 22, 2020 (11:59pm). Login instructions and password information will be included in the May 8, 2020 email.