

GREA Notes on Benefits Presentation¹

May 2019²

We are now in a **SHIF (School Health Insurance Fund)**

- A SHIF is a group of similar-sized schools pool together their groups to share and stabilize their risk in a larger group, which regulates otherwise volatile spikes in premiums year-to-year.
- SHIF negotiates for 71 districts as a group which gives them much more leverage to negotiate prices.
- The SHIF has been with **AETNA** since 1999.
- Premium increases: 10 year history is 6.97%, because prior to 2016, the BOEs were included with a municipal fund. Since 2016, the SHIF has been operating on its own, making the 5 year history under 4%

Our Insurance Broker: Conner, Strong and Buckelew

- Replaced Brown & Brown.
- Is your second line of contact (after insurance vendors) for help and questions related to benefits/services.
- Main point of contact is [Beneservice](#), which provides a hotline and an e-mail contact form.
- Via phone: 800.563.9929, Monday through Friday, 8:30 am to 5:00 pm.
- Via fax: 856.685.2253

Vendors

- Medical: **AETNA**
- Rx: **Express Scripts**
- Dental: **Delta Dental**
- Vision: **NVA**
- Voluntary disability: **Prudential** and **Aflac**
- Flexible spending accounts (FSA's): **AxisPlus Benefits**

Benefits Portal

- Bookmark www.glenridgebenefits.com
- The site was created and will be maintained through our broker, Conner, Strong & Buckelew in conjunction the board office.

¹ Notes compiled from a presentation by [Conner Strong & Buckelew](#) (our insurance broker) and [Perma](#) (the risk-management service that administers the SHIF) by Kostas Barkouras and Matt Cannici.

² Open enrollment runs until May 20. Please download and print a copy of the open enrollment guide on the benefits website: www.glenridgebenefits.com

Additional notes from presentation Q&A:

Labs

- AETNA is unique in that you can go to LabCorp or Quest Diagnostics

PCP

- If you are in AETNA QPOS (Oxford Classic Plan) you are required to have a primary care provider (PCP) for referral purposes.
- You have to let AETNA know who your PCP is, the information will not be transferred over from Oxford Health
 - You can do this through completing an enrollment form or by calling AETNA after July 1.
- If you miss the May 20 open-enrollment deadline for indicating your PCP, AETNA will designate you a PCP based on your zip code. *THIS IS NOT BINDING* and can be resolved by finding your doctor on AETNA's provider search to find their 6-digit ID to report to AETNA.³

New Feature: Teledoc

- It is a hotline to call if you need doctors advice.
- This particular helpful when you can see your doctor but it is also not at an emergency room visit level.
- Teledoc can send simple Rx scripts (below schedule II narcotics) to your pharmacy.
- It is available 365 days a year, 24 hours a day.
- Can SKYPE or telephone.
- **Cannot write a note why you are absent from work.**

Gym Membership

- On Beneportal. Attend a gym 50 times in 6 months and receive up to \$200 (or \$400 a year)
- Spouse can also get a reduced benefit of \$100 every 6 months.

Deductibles

- You can complete a deductible carry-over request available on the benefits portal.⁴
- We were told there may be a delay in the balance hitting your account with the new vendor, but they would arrive no later than August.
 - Contact Beneservice with questions/concerns.

New Rx Vendor: Express Scripts

- This is replacing BeneCard
- Walgreens is not in network
- If you use mail-order pharmacy, you might need a new Rx from your doctor.

³ The benefits portal has [a handy guide for this.](#)

⁴ Available on [the open enrollment forms website.](#)

Glen Ridge now has two types of FSA's (Flexible Spending Accounts)

FSA's allow you to allot pre-tax money from each paycheck to build accounts for specific expenses. Both the Health Care FSA and Dependent Care FSA contain use it or lose it provisions.⁵

- **Health Care FSA**

- Up to \$2700 a year and can be used for co-pays, out of pocket medical expenses (out of network), glasses, contacts, contact solution, sunscreen.
- <https://www.fsafeds.com/explore/hcfsa/expenses>

- **Dependent Care FSA**

- Up to \$5000 a year
 - 13 years or younger or adult dependent (elderly or disabled)
 - Daycare, before care, after camp, summer camp (not overnight only while at work)
 - Au pair
 - Babysitter who is not also part of household.
 - No sports or music.
 - <https://www.fsafeds.com/explore/dcfsa/expenses>

⁵ [FSA information](#) from our vendor, AxisPlus. Please also refer to page 13 of the open enrollment guide.