

2020 Open Enrollment

What's *NEW*?

- Nebraska Health Network (NHN) High Deductible Health Plan
- New ID Cards Including Teladoc Information

What's Updated?

- Medical Plan Designs & Rates
- Updated Dental Rates
- Removal of Debit Card for Flex Spending Account (Medical and Dependent Care)

What's Staying the Same?

- Can Still Select from HDHP or PPO Plan Options
- CHI High Deductible Health Plan
- District Health Savings Account (HSA) Contributions & Use of Debit Card for HSA Bank
- Vision/Life/Disability

2020 Open Enrollment Timelines & Key Dates

Open Enrollment Period:

- Begins: Friday, November 1, 2020
- End: Friday, November 22, 2020

- Benefits Elections Become Effective January 1, 2020
- Coverage Period: January 1, 2020 to December 31, 2020

- First District HSA Contribution: January 10, 2020 Payroll Salaried Staff*
January 15, 2020 Payroll Hourly Staff*
- Second District HSA Contribution: September 10, 2020 Payroll Salaried Staff*
September 9, 2020 Payroll Hourly Staff*

* Please allow 4-5 business days for processing of HSA contributions

2020 In-Network Deductible/Coinsurance

Plan Design Changes Reflected in Red

	No Change CHI HDHP (Narrow Network)	New for 2020 NHN HDHP (Narrow Network)	2020 Standard HDHP Broad Network	2019 Standard HDHP Broad Network	2020 Traditional PPO Broad Network	2019 Traditional PPO Broad Network
Deductible	Single \$3,100 Family \$6,200	Single \$3,100 Family \$6,200	Single \$3,700 Family \$7,400	Single \$3,600 Family \$7,200	Single \$1,050 Family \$2,100	Single \$900 Family \$1,800
Family Deductible Type	Aggregate	Aggregate	Aggregate	Aggregate	Embedded	Embedded
Primary Care Physician	Deductible	Deductible	Deductible	Deductible	Deductible/ Coinsurance	Deductible/ Coinsurance
Specialist	Deductible	Deductible	Deductible	Deductible	Deductible/ Coinsurance	Deductible/ Coinsurance
Coinsurance	100%	100%	100%	100%	75%	80%
Out of Pocket Maximums	Single \$3,100 Family \$6,200	Single \$3,100 Family \$6,200	Single \$3,700 Family \$7,400	Single \$3,600 Family \$7,200	Single \$5,000 Family \$10,000	Single \$4,650 Family \$9,300
HSA Contributions	Single \$1,100 Family \$2,200	Single \$1,100 Family \$2,200	Single \$1,100 Family \$2,200	Single \$1,100 Family \$2,200	NA	NA

2020 In-Network Preventative Care & Prescription Drug Benefits

Routine/Preventive Care	All Plans
Preventive Care Services	Paid at 100%

Plan Design Changes Reflected in Red

Prescription Drug Benefits (up to a 30-day supply In-Network*)	No Change CHI HDHP (Narrow Network)	New for 2020 NHN HDHP (Narrow Network)	No Change Standard HDHP Broad Network	2020 Traditional PPO Broad Network	2019 Traditional PPO Broad Network
Generic Drug	Subject to Deductible	Subject to Deductible	Subject to Deductible	\$25 Copay	\$10 Copay
Formulary Brand Name Drug	Subject to Deductible	Subject to Deductible	Subject to Deductible	\$80 Copay	\$45 Copay
Non-Formulary Brand Name Drug	Subject to Deductible	Subject to Deductible	Subject to Deductible	\$110 Copay	\$75 Copay
Specialty Drugs	Subject to Deductible	Subject to Deductible	Subject to Deductible	\$175 Copay	N/A

* Refer to the Schedule of Benefits for Out of Network Benefits/90-day Supply

Medical Flex Spending (FSA) / Dependent Care Accounts

Medical FSA

- If you decline health benefits or chose the Traditional PPO health plan you can contribute up to \$2,700 to an FSA pre-tax
- Qualified medical expenses are those incurred by you and your legal spouse and/or all dependents you claim on your tax return

Dependent Care FSA

- Contribute up to \$5,000 annually pre-tax for qualifying dependent care expenses
- Children must be under the age of 13 and someone you can claim expenses on Federal income tax form 2441 “Credit for Child and Dependent Care Expenses”

Funds must be spent my 12/31 or the funds will be forfeited.



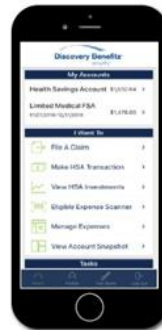
As of **1/1/2020** you will no longer be able to use a Discovery Benefits debit card for medical flex spending accounts or dependent care flex spending accounts. *You do have other options to substantiate your claims.*

THE EASIEST WAYS TO FILE CLAIMS

Benefits Mobile App

You can file claims and submit documentation in seconds using the Benefits Mobile App. Our app is the quickest and easiest method for filing claims and submitting documentation. Just use your phone's camera to take a picture of documentation and upload it on the spot.

OR



DOWNLOAD THE APP FOR
FREE ON APPLE AND ANDROID
SMARTPHONES AND TABLETS



Online Account

You can also file claims through your online account by clicking the “File A Claim” button within the “I Want To” menu on the homepage of your online account.

Note: You may also file a claim by submitting an Out-of-Pocket Reimbursement Request Form and supporting documentation via fax or mail.

The app also allows you to:

- Get instant notifications on the status of your claims.
- Check your balance and view account activity.
- Determine 213(d) eligible expenses by using the eligible expense scanner and your phone's camera.

Supplemental Benefits

Dental

- You may elect dental benefits, please note the premiums have changed for 2020

Vision

- You may elect vision benefits – Premiums remain the same as 2019

Life Insurance

- You may choose to request or remove supplemental life insurance at any time during the year subject to underwriting
- Premium rates remain the same as 2019
- E-mail your requests to mpsbenefitsq@mpsomaha.org

Long Term Disability

- Premium rates and coverage remain the same as 2019