

BENEFITS OVERVIEW

The following is a brief overview of benefits offered to Hickman Mills C-1 School District full time employees.

Medical: The district offers three options through Cigna.
(Benefit Summaries can be found on the district website under the Staff Tab/Benefits)
Network Name: Cigna Open Access Plus

\$4000 Qualified High Deductible Plan with \$6200 out of pocket Max
You are able to have an H S A with this plan, but the district does not contribute.
Employee only \$0.00 Employee/Spouse \$298.87 Employee/Child(ren) \$214.48 Family \$713.39 Per Month

\$2600 Qualified High Deductible Plan with an H S A \$2600 being the out of pocket Max as well.
The district gives each employee enrolled in this plan a \$450 contribution to their H S A
One deposit of \$225 in October and another deposit in January of \$225

If you enroll in the \$2600 you MUST print off the UMB paperwork and submit to payroll. You will see the PDF highlighted in red on the online enrollment site. (Amounts pro rated after 10/1/16)

Employee only \$31.14 Employee/Spouse \$472.80 Employee/Child(ren) \$379.70 Family \$931.08 Per Month

OAP (Open Access Plan) This plan is a more traditional plan that it has copays for doctor's visits and prescriptions. There are no out of network benefits for this plan. (Please refer to the benefit summary on the district website.

Employee only \$60.41 Employee/Spouse \$540.70 Employee/Child(ren) \$449.75 Family \$1,025.74 Per Month

Dental: The district offers two options for dental coverage through Delta Dental of Missouri
(Benefit Summaries can be found on the district website under the Staff Tab/Benefits)

There is a Base Plan and a Buy – Up Plan. The main difference between the two is that the base plan provides up to \$1000 of plan year coverage and the buy-up plan offers \$1500. Remember you will always get the best discounts by using a Delta Dental PPO Provider.

BASE Employee only \$0.00 Employee/Spouse \$33.96 Employee/Child(ren) \$33.51 Family \$92.10 Per Month

BUY-UP Employee only \$9.44 Employee/Spouse \$51.84 Employee/Child(ren) \$51.27 Family \$127.92 Per Month

Vision: The district offers two options for vision coverage through VSP

(Benefit Summaries can be found on the district website under the Staff Tab/Benefits)

There is a Low Option and Premier Option. Please refer to the benefit summary for the side by side comparison for copays and allowable charges.

LOW Employee only \$5.72 Employee/Spouse \$11.44 Employee/Child(ren) \$12.24 Family \$19.58 Per Month

PREMIER Employee only \$12.14 Employee/Spouse \$24.28 Employee/Child(ren) \$25.98 Family \$41.52 Per Month

Life Insurance: The district provides \$25k of life insurance through UNUM effective Date of Hire. Vol Products, ie.....life insurance, critical illness, accident, Short Term Disability and Long Term Disability offered through UNUM at your cost. Please contact Rob Morrissey @ 816 460 0402 or rm@reliantfin.com within your first 30 days of employment to take advantage of the guarantee issue.

You will be receiving an email from Benefits Insight with a link for enrolling in the medical, dental and vision coverages. It will ask you to register so you can set your own user name and id.

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YOUR GUIDE TO BENEFITS INSIGHT



So simple it's been called a piece of cake.

Your employer has chosen Benefits Insight® for your benefits. We have a feeling you're going to like it. Nothing could be easier than following our simple steps to signing up for your benefits.

Go to BenefitsInsight.com.

You're now ready to get started. Best of all, if you need to come back later, or want to make changes, your information will be automatically saved. So, even though benefit selection is fast and easy, you can take the time you need whenever you need it.

Get started.

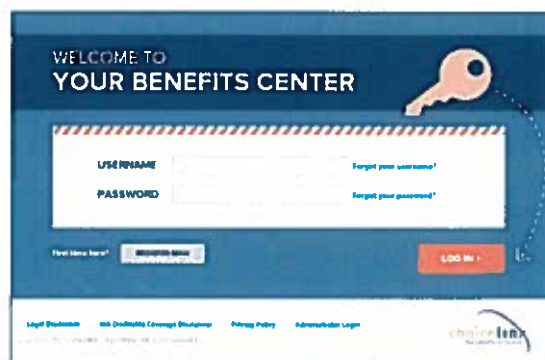
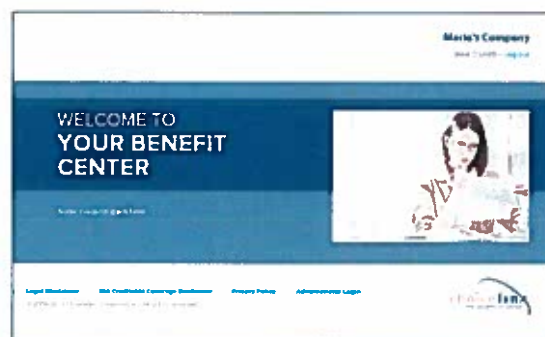
Create a username and password. If you have a pop-up blocker enabled for your web browser, go to "Tools" and disable for this application. This way you can use all the educational and informational tools we have available for you to use.

Tell us a little bit about yourself.

Give us some basic information about you and your family.

Tell us about your health.

Completing a health assessment can help you identify ways to improve your health.



Together, all the way.™



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.