

2021 – 2022 Guide

Employee Benefit Program

MEDICAL | DENTAL | VISION | FLEXIBLE SPENDING | WELLBEING | LIFE | EMPLOYEE ASSISTANCE



Inside Front Cover, Intentionally Blank



Welcome to King Philip Regional School District

Every year, King Philip Regional School District conducts an all-inclusive review of our health care benefits to ensure that we are offering our employees the best health care options available that meet the needs of each employee and their family members.

King Philip Regional School District is proud to promote a culture of health and wellbeing. We have established a work environment that fosters living a healthy lifestyle, and decreasing the risk of disease to enhance your quality of life.

The cost of health care and other benefits continue to go up and up. Employers across the country are all facing the same challenge, but the fact is that 70 percent of health care costs are due to preventable conditions that cost the U.S. health care system about \$100 billion every year. Smoking, obesity, and high blood pressure are all preventable or treatable conditions that, left untreated, can lead to such illnesses as cancer, heart failure, or Type II Diabetes.

If you enroll in the HMO Best Buy HSA or PPO Best Buy HSA you are eligible to open an HSA with Health Equity and have pre-tax payroll deductions put into your HSA. Remember you never lose your money in your HSA. You can also invest any monies over \$2,000.

This 2021 Benefits Guide is provided to you as a resource: it summarizes your 2021 employee benefits and coverage options. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

As a reminder, you have an opportunity to enroll in benefits as a new hire or at open enrollment. If you are interested in adding coverage outside of this period, you must have a qualifying event to do so. An example of a qualifying event may be birth, divorce, death, or loss of coverage elsewhere. If you are benefits eligible and choose to decline insurance coverage, you must complete the applicable waiver form for the insurance coverage.

We think that an excellent health care benefits package is consistent with our values and one way that we can express our appreciation to you as an employee and valued team member. We want you and your family to feel comfortable as part of The King Philip Regional School District and to know you are getting the best benefits package we could put together for 2021. We are proud to offer it.

Larry Azer
Director of Finance & Operations

Carolyn Collins
Human Resources

Eligibility

Employees

Eligible full time employees working 25 or more hours per week are eligible to enroll in the benefits described in this guide. For new team members, you are eligible on your date of hire. More detailed eligibility information can be found in your Plan Document and Certificates of Coverage.

Eligible Dependents

Your spouse and your eligible dependent children up to age 26* are eligible for medical, dental and voluntary vision coverage. *Please note that dependents will age off their plan the end of the month in which they turn 26.

How to Enroll

For dental, vision, and life insurance, please submit your completed Benefits Enrollment Form (or Waiver form if declining benefits), to the Human Resource Office. You can enroll in medical online via HPHConnect. Please see HR for details.

When to Enroll

The open enrollment period runs from May 1st through May 31st. The benefits you elect during open enrollment (medical, dental, voluntary vision) will become effective on July 1, 2021. If you choose not to enroll during open enrollment you cannot enroll until the next open enrollment period, unless you have a Qualifying Event.

My Health Math

My Health Math is a new consumer medical decision tool to help you choose the best health plan for you and your family. You simply schedule a convenient time for a consultation through an online scheduler, and you'll receive a call from an analyst! Calls typically take between 5 and 15 minutes. On average, consumers who engage with My Health Math save \$1,000 per year and are 2-3 times more likely to choose a health plan with a lower total cost than making a decision without support. To schedule a session with a My Health Math analyst, just visit www.myhealthmath.com/kingphilip. This service is at no cost to you!

Qualifying Life Event Updates

You are eligible to enroll yourself and your eligible dependents in our group plans when you meet the eligibility requirements. Generally, the coverage you elect for yourself and your dependents may only be changed during the next annual enrollment period, unless you qualify to make a mid-year change in coverage due to a qualifying event prescribed under HIPAA (the Health Insurance Portability & Accountability Act of 1996) and the Internal Revenue Code § 125. If you wish to request a change in your coverage due to a qualifying event, you must submit a change request within (30) days of the date of the event.

Qualifying Life Events include:

- A change in your employment status, or your spouse's employment status that affects eligibility for benefits;
- A change that causes your dependent children to become ineligible;
- A change in your marital status (such as marriage or divorce);
- A change in your spouse's employment status;
- A change in the number of your dependents due to birth, adoption or death;
- Significant cost increases or benefit reductions in this plan, or your spouse's open enrollment (significant increase not necessary); or
- Loss of your coverage or your dependent's coverage under your spouse's plan due to loss of eligibility under that plan.



Medical Plan Highlights



Harvard Pilgrim Best Buy ChoiceNet HMO

Services		In-Network Benefits		
Annual Deductible		Tier 1 Individual: \$500 Family: \$1,000	Tier 2 Individual: \$500 Family: \$1,000	Tier 3 Individual: \$500 Family: \$1,000
Medical Out-of-Pocket Maximum (includes deductibles, coinsurance and copayments)		\$5,000 Individual, \$10,000 Family		
Preventive Care Services				
Preventive Care / Screening Well-child care visits		Covered 100% Covered 100%		
Office Visits, Labs & Testing, Other services				
Office Visits Primary Care Physician (PCP) Specialist		Tier 1: \$10 Tier 1: \$30	Tier 2: \$20 Tier 2: \$60	Tier 3: \$40 Tier 3: \$75
Diagnostic Tests, Labs & X-Rays		Deductible then covered 100%		
High Tech Imaging (MRI, CT Scans, PET)		Deductible then \$100 copay per procedure		
Emergency Room Care		\$100 copay per visit		
Inpatient Hospitalization		Deductible, then: Tier 1: \$275 Per Admission Tier 2: \$500 Per Admission Tier 3: \$1,000 Per Admission		
Outpatient (Day) Surgery		Deductible then \$250 copay per visit		
Prescription Drug Costs				
Annual Rx Deductible		\$100 Individual		\$200 Family
Retail / Mail Order Copays Subject to deductible then copays		Retail (deductible then copay) up to 30 days		Mail Order (deductible then copay) up to 90 days
Tier 1		\$10	\$30	\$25
Tier 2		\$30	\$90	\$75
Tier 3		\$65	\$195	\$165
Employee Bi-Weekly Costs				
21 Payroll Deductions				
Employee Only		\$73.55		
Family		\$198.61		
26 Payroll Deductions				
Employee Only		\$59.41		
Family		\$160.42		

Medical Plan Highlights



Harvard Pilgrim Best Buy ChoiceNet PPO

Services		In-Network Benefits		
Annual Deductible		Tier 1	Tier 2	Tier 3
		Individual: \$500	Individual: \$500	Individual: \$500
		Family: \$1,000	Family: \$1,000	Family: \$1,000
		Out-of-Network Deductible - Individual: \$900, Family: \$1,800		
Medical Out-of-Pocket Maximum (includes deductibles, coinsurance and copayments)		In-Network: \$5,000 Individual, \$10,000 Family Out-of-Network: \$5,000 Individual, \$10,000 Family		
Preventive Care Services				
Preventive Care / Screening		Covered 100%		
Well-child care visits		Covered 100%		
Office Visits, Labs & Testing, Other services				
Office Visits				
Primary Care Physician (PCP)		Tier 1: \$10	Tier 2: \$20	Tier 3: \$40
Specialist		Tier 1: \$30	Tier 2: \$60	Tier 3: \$75
Diagnostic Tests, Labs & X-Rays		Deductible then covered 100%		
High Tech Imaging (MRI, CT Scans, PET)		Deductible then \$100 copay per procedure		
Emergency Room Care		\$100 copay per visit		
Inpatient Hospitalization		Deductible, then: Tier 1: \$275 Per Admission Tier 2: \$500 Per Admission Tier 3: \$1,000 Per Admission		
Outpatient (Day) Surgery		Deductible then \$250 copay per visit		
Prescription Drug Costs				
Annual Rx Deductible		\$100 Individual		\$200 Family
Retail / Mail Order Copays		Retail (deductible then copay)		Mail Order (deductible then copay)
Subject to deductible then copays		up to 30 days	up to 90 days	up to 90 days
Tier 1		\$10	\$30	\$25
Tier 2		\$30	\$90	\$75
Tier 3		\$65	\$195	\$165
Employee Bi-Weekly Costs				
21 Payroll Deductions				
Employee Only		\$154.95		
Family		\$418.37		
26 Payroll Deductions				
Employee Only		\$125.15		
Family		\$337.91		

Medical Plan Highlights



Harvard Pilgrim Best Buy HSA HMO

Services		In-Network Benefits	
Annual Deductible		\$1,500 Individual	\$3,000 Family
Medical Out-of-Pocket Maximum (includes deductibles, coinsurance and copayments)		\$5,000 Individual	\$10,000 Family
Preventive Care Services			
Preventive Care / Screening		Covered 100%	
Well-child care visits		Covered 100%	
Office Visits, Labs & Testing, Other services			
Office Visits			
Primary Care Physician (PCP)		Deductible then covered 100%	
Specialist		Deductible then covered 100%	
Diagnostic Tests, Labs & X-Rays		Deductible then covered 100%	
High Tech Imaging (MRI, CT Scans, PET)		Deductible then covered 100%	
Emergency Room Care		Deductible then covered 100%	
Inpatient Hospitalization		Deductible then covered 100%	
Outpatient (Day) Surgery		Deductible then covered 100%	
Prescription Drug Costs			
Annual Rx Deductible		N/A - Included in Overall Annual Deductible	
Retail / Mail Order Copays			
Subject to deductible then copays		Retail (deductible then copay) up to 30 days	Mail Order (deductible then copay) up to 90 days
Tier 1		\$10	\$25
Tier 2		\$30	\$75
Tier 3		\$65	\$165
Employee Bi-Weekly Costs			
<u>21 Payroll Deductions</u>			
Employee Only		\$68.55	
Family		\$185.11	
<u>26 Payroll Deductions</u>			
Employee Only		\$55.37	
Family		\$149.52	

Medical Plan Highlights



Harvard Pilgrim Best Buy HSA PPO

Services	In-Network Benefits		Out-of-Network Benefits	
Annual Deductible	\$1,500 Individual	\$3,000 Family	\$1,500 Individual	\$3,000 Family
Medical Out-of-Pocket Maximum (includes deductibles, coinsurance and copayments)	\$5,000 Individual \$10,000 Family (Does NOT include any charges above the Allowed Amount and any penalty for failure to receive Prior Approval when using Non-Plan Providers)			
Preventive Care Services				
Preventive Care / Screening Well-child care visits	Covered 100% Covered 100%		Deductible, then 20% Coinsurance Deductible, then 20% Coinsurance	
Office Visits, Labs & Testing, Other services				
Office Visits Primary Care Physician (PCP) Specialist	Deductible then covered 100% Deductible then covered 100%		Deductible, then 20% Coinsurance Deductible, then 20% Coinsurance	
Diagnostic Tests, Labs & X-Rays	Deductible then covered 100%		Deductible, then 20% Coinsurance	
High Tech Imaging (MRI, CT Scans, PET)	Deductible then covered 100%		Deductible, then 20% Coinsurance	
Emergency Room Care	Deductible then covered 100%		Deductible, then 20% Coinsurance	
Inpatient Hospitalization	Deductible then covered 100%		Deductible, then 20% Coinsurance	
Outpatient (Day) Surgery	Deductible then covered 100%		Deductible, then 20% Coinsurance	
Prescription Drug Costs (In-Network Only. No Out-of-Network Prescription Drug Benefits)				
Annual Rx Deductible	N/A - Included in Overall Annual Deductible			
Retail / Mail Order Copays Subject to deductible then copays	Retail (deductible then copay) up to 30 days		Mail Order (deductible then copay) up to 90 days	
Tier 1	\$10	\$30	\$25	
Tier 2	\$30	\$90	\$75	
Tier 3	\$65	\$195	\$165	
Employee Bi-Weekly Costs				
21 Payroll Deductions Employee Only Family	\$144.02 \$388.85			
26 Payroll Deductions Employee Only Family	\$116.32 \$314.07			

MyHealthMath

The numbers matter.

**"I want to
be sure
I'm choosing
the right
health plan."**

**MyHealthMath can help you
choose the Harvard Pilgrim
plan that meets your health
care needs and gives you
the best value.**



The individual shown is representative only. Their comment is a composite of sentiments often expressed by our customers.

FORM NO: NH_CC8407_0819

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Choosing a health plan can be overwhelming, especially when you're trying to make sense of premiums, deductibles, out-of-pocket costs and Health Savings Account (HSA) contributions.

That's why your employer is offering MyHealthMath, a personalized decision support service that can help you better understand your options and choose the health plan that's right for you and your family.

How it Works



Sign up. MyHealthMath emails a link so you can schedule a phone interview at a time that's convenient for you.



Talk to a MyHealthMath phone analyst.

A MyHealthMath analyst will call you and ask basic questions about your expected medical usage for the upcoming year, such as frequency of doctor visits, medications, planned surgeries, etc. Calls typically last 10-15 minutes.



Review your report. You'll receive an email with a customized health plan comparison report with a breakdown of each plan offered by your company, including:

- Best and worst financial scenarios
- Gross and net premiums
- Estimated out-of-pocket costs, including deductibles, copays, etc.
- Employer contributions to premium and HSAs
- Recommended HSA funding levels



Make an informed decision. The comparison report helps you understand your choices so you can choose the health plan that's right for your situation and gives you the best value.

Please be assured that the information you provide and the report are completely confidential.



Ask your Human Resources representative for more details.



Harvard Pilgrim
Health Care

Supporting our members' mental and emotional well-being

With the addition of Talkspace to our provider network, members can easily connect with a licensed therapist and start therapy within days.

Through our partnership with Optum, Harvard Pilgrim members have access to Talkspace, a safe and secure digital therapy service that lets them connect with a therapist via secure digital messaging. Members can contact their therapist as often as they need to and can expect to hear back within one business day. Talkspace offers a convenient way of accessing outpatient therapy.

Talkspace is not affiliated with Harvard Pilgrim Health Care. Harvard Pilgrim has an arrangement with Talkspace to offer its services to current Harvard Pilgrim members. Talkspace is available through the United Behavioral Health Commercial Provider Network and is available to Harvard Pilgrim members through individual, fully insured and self-insured accounts.





How it works

- After completing a brief assessment, the member receives three options for licensed therapists, based on their clinical needs and preferences.
- The member can start therapy within hours of choosing a therapist.
- When needed, the member can request video visits.

It's secure, accessible and affordable

All communication between the member and their therapist takes place on the Talkspace platform. The Talkspace platform allows for member and therapist to talk through a secure, confidential and HIPAA compliant online platform.

One week of unlimited Talkspace digital messaging has a cost share that reflects one 45-minute in-person or virtual session.*

If needed, members also have the option of receiving medication management services from a psychiatrist, with the exception of controlled substances. Members should coordinate with their primary care provider regarding prescription medications and refer to their Harvard Pilgrim plan documents for prescription coverage; deductibles and copayments apply.



How to access Talkspace

- Visit **www.talkspace.com/connect**. Members should be prepared to enter their insurance information, including Member ID number.
- After entering coverage info, members will be prompted to fill out a brief assessment and will immediately receive matches for three prospective therapists.
- Instructions for downloading the Talkspace app will be provided during the registration process.

For additional behavioral health resources, please go to **www.harvardpilgrim.org/behavioralhealth**.



Happy members by the numbers**

- **98%** of members found Talkspace **more convenient** than traditional therapy.
- Talkspace use resulted in **50% fewer hours of missed work** over a 7-day period following treatment.
- **73%** of members experienced a **decrease in depression and anxiety symptoms** after receiving treatment via Talkspace.

* Copayment may apply and will be charged weekly via credit card. You may use Talkspace as often as desired per week once copayment for that week has been paid.

** Talkspace study with Columbia University. Results reflect respondents to a survey after three months of using Talkspace. Recent studies suggest text-messaging-based psychotherapy delivery systems like Talkspace are effective, show statistically and clinically significant decreases in patients' levels of dysfunction, and achieve results that compare favorably with past clinical trials of face-to-face psychotherapy. Still, therapy through Talkspace may not be right for everyone; please review all terms and conditions. To learn more, go to www.talkspace.com and read about their user survey and recent studies.



Harvard Pilgrim
Health Care

Virtual Visits: get care using your smart phone,
tablet or computer

"It's convenient to get care without leaving the house."

We all have minor illnesses and accidents. There are times when a PCP visit isn't available and we need care right away, but it's not life threatening. Visiting the ER can be time consuming and expensive.

56% OF ALL ER VISITS ARE AVOIDABLE, ACCORDING
TO NEHI, THE NEW ENGLAND HEALTH INSTITUTE

Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER*, no matter where you live or work, that can save you time and money.

As a Harvard Pilgrim member, you are covered to receive virtual visits, or telemedicine/telemental health: urgent medical care and routine behavioral health care using live video on a smartphone, tablet or computer. Visits are typically subject to the applicable outpatient office visit cost sharing based on your plan.

*If you are experiencing a life-threatening emergency such as choking, severe head trauma, loss of consciousness, heart attack or stroke, call 911 or go to the nearest ER immediately.



The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.

FORM NO: NH_CC7049_0519

**Learn about our options for both
urgent medical care and behavioral health.**

Virtual visits allow you to get care from where you are with just a device and an internet connection.



Get care from licensed medical doctors, psychologists and psychiatrists



You won't need to find a babysitter



No need to travel to an office location



You receive convenient and private care from your home or any location



Urgent Medical Care Options

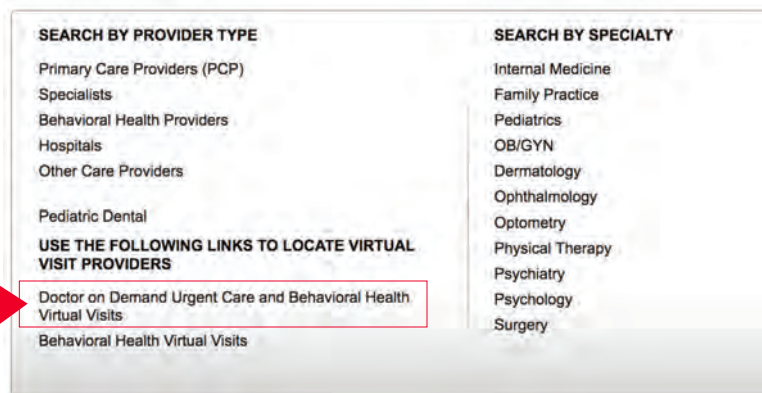
Doctor On Demand: Using the Doctor On Demand app or website, members can receive treatment for common medical conditions such as cold & flu, asthma & allergies, bronchitis & sinus issues, upset stomach, rashes & skin issues, UTIs and eye issues. Physicians can send prescriptions directly for pick-up at your local pharmacy.* After each video visit, you can rate your experience and write a doctor review.

You can be ready for unexpected illnesses by downloading the free Doctor On Demand app from the App Store or Google Play to your mobile device now. Or create an account at doctorondemand.com.

Harvard Pilgrim's provider network: Some providers may offer telemedicine services to patients. We recommend that you consult with your PCP office and/or the offices of other providers you see to learn about any offerings they have.

Connect with Doctor On Demand providers

- 1 Go to harvardpilgrim.org and click "Find a provider" at the top of the page
- 2 Choose your plan
- 3 Click "Doctor On Demand Urgent Care and Behavioral Health Virtual Visits"



* Doctor On Demand physicians do not prescribe Schedule I-IV DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

Behavioral Health Care Options

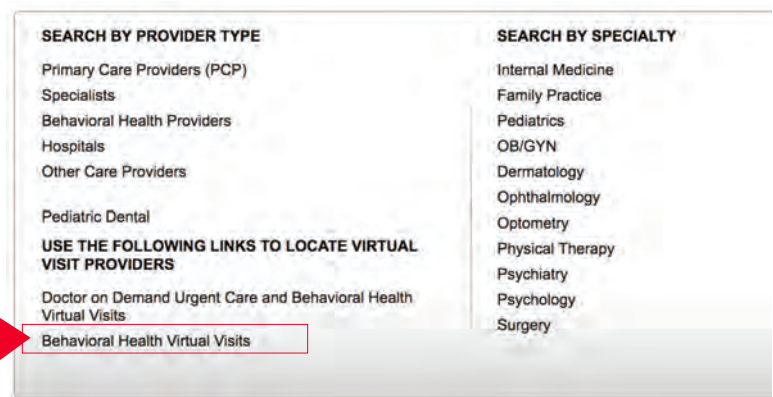
Optum: Optum offers a behavioral health network of approximately 4,000 contracted providers in all 50 states. Providers can evaluate and treat general mental health conditions, such as depression and anxiety. They can also provide therapy, and when appropriate prescribe medications (subject to state licensure and regulatory requirements).

Doctor On Demand: Doctor On Demand also offers behavioral health care. The most common conditions that Doctor On Demand treats are depression, relationship issues, workplace stress, social anxiety, addiction, trauma and loss. The service is not meant for crisis or emergency situations. Anyone experiencing a crisis or emergency should call 911 or go to the nearest emergency room.

To get started, visit doctorondemand.com to set up an account, or download the app in the App Store or Google Play.

Easily access behavioral health services

- 1 Go to harvardpilgrim.org and click "Find a provider" at the top of the page
- 2 Choose your plan
- 3 Click "Behavioral Health Virtual Visits"



"I like knowing my medical costs ahead of time."

With Harvard Pilgrim's online treatment cost estimator, you can plan for your health care expenses before you visit the doctor—and help manage your out-of-pocket costs.

Read on for more details.



The individual shown is representative only. The comment is a composite of sentiments often expressed by our members.

Before you visit the doctor, get an X-ray or have surgery, find out what you'll pay

Where you receive medical care can determine what you pay. For example, the cost of a common surgery can vary at two different hospitals, even if the same doctor is performing the procedure. An X-ray or MRI at one facility may cost much more than at another facility. Even the cost of a sick visit may vary among doctors.

Don't wait until you get the bill to know your costs

Use your computer, smartphone or tablet anywhere, anytime to:

- Get cost estimates for hundreds of medical services and treatments—from office visits to surgery
- Find out what your out-of-pocket costs will be, based on your specific plan

Key features



Search: Enter a medical procedure, type of visit or procedure code provided by your doctor's office



Save: Print your estimates or save them for future reference



Filter: Narrow or expand your search results by location, specialty, gender, hospital affiliation and more



Learn: Read about specific medical treatments you may need



Compare: Weigh your options by comparing cost and quality ratings for multiple providers and facilities

How to get started

- 1 Log in to your member account at harvardpilgrim.org
- 2 Click "Tools & Resources" at the top of the page
- 3 Click "Estimate My Cost"

Prices are generated by HealthTrio and Harvard Pilgrim. They are personalized estimates and may not reflect the actual total price. The estimates are based on the details of your Harvard Pilgrim plan as of today. If there is not enough cost information available for your specific plan, the pricing you see will be based on the experience of a wider range of Harvard Pilgrim plans. In these cases, the amount shown may be less accurate than a cost estimate based on your specific plan. Also, the actual cost may differ if you receive additional services, your coverage changes, or the provider bills the service differently. It's important to note that you should not rely only on this or any other price estimate to make your health care purchasing decisions. Please note that some services may require a referral from your primary care provider or prior authorization before you receive the service. See your plan documents for more details.



Questions? Call us at (888) 333-4742.
For TTY, call 711.

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of Connecticut, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.

Earn up to \$120 in rewards with our Living WellSM Everyday program.



Here's how it works¹

Enroll in Harvard Pilgrim's Living WellSM Everyday program and start earning rewards for participating in a variety of informative, fun and interactive activities including:

- Stress management
- Healthy eating
- Financial literacy
- Environmental wellness
- Self-care
- Volunteerism
- Physical activity
- Health plan literacy

How rewarding is it?



Earn up to \$120 in gift cards.

You'll earn rewards incrementally, so the longer you participate in the program, the more rewards you earn. **Reach all three levels to earn a total of \$120 in gift cards.**

SUBSCRIBER REWARDS

LEVEL 1

\$20 Gift card

LEVEL 2

\$40 Gift card

LEVEL 3

\$60 Gift card

Log in to harvardpilgrim.org/livingwelleveryday to start earning rewards!

Covered dependents or employees who aren't Harvard Pilgrim members can participate in a separate program, where they can earn points towards monthly gift card drawings. Visit harvardpilgrim.org/livingwellcommunity to get started.

Well-being as you define it. A community, at your fingertips.

Our program is packed with tools that let you define your own vision of well-being. Here are some of the features:



Customize
to suit
your goals



Connect
with others
for tips and
advice



Sync to your
wearable
device



Connect
with a
personal
health coach



Our digital engagement platform is easily accessible from most devices so you can stay on top of your goals wherever you are.

**Get started today and enjoy
the rewards of feeling your best.**



Visit harvardpilgrim.org/livingwelleveryday

¹ Rewards are available for fully insured accounts, rated as large group, up to 999 eligible employees.

Get up to \$150 in fitness reimbursement

If you belong to a qualified health and fitness club for four months in a calendar year, we'll reimburse you up to \$150 for you or the dependents covered under your plan.



What qualifies for reimbursement?

Fitness reimbursement applies to monthly fees paid to a facility that provides cardiovascular and strength-training equipment for exercising and improving physical fitness (such as health clubs and community fitness centers).

Qualified facilities also include fitness studios and facilities that offer:

- Yoga
- Pilates
- Zumba
- Aerobic/group classes
- Indoor cycling/spinning classes
- Kickboxing
- CrossFit
- Strength training
- Tennis
- Indoor rock climbing
- Personal training (taught by a certified instructor)

Getting reimbursed is simple.

1. Pay your monthly fees to your fitness club
2. After four months of membership, you may complete the Fitness Reimbursement Form; go to harvardpilgrim.org/fitnessreimbursement and pick one of these options:



Online

Click on the link to submit your request online.



Mail

Complete the paper form and mail to the address on the form, along with a copy of your fitness contract or receipt.

Read on for details ►

What does not qualify for reimbursement?

The following are not eligible for reimbursement:

- Fees you pay for group classes or personal training outside of a fitness facility/studio
- Health club initiation fees for instructional dance studios, country clubs, social clubs (such as ski, riding or hiking clubs), spas, gymnastics facilities, martial arts schools, pool-only facilities
- Road race fees, sport camps, ski passes, sports teams or leagues, and school sports athletic user fees

When can I submit my request?

You can request reimbursement:

- Starting May 1 of the current calendar year, and after you've been enrolled in a Harvard Pilgrim plan for four continuous months

- After four months of fitness club membership
- One per calendar year, submitted by March 31 of the following year

How long will it take to be reimbursed?

Once you submit your request, reimbursement takes up to eight weeks. We'll send a check to the subscriber's address of record, made payable to the subscriber.

For complete guidelines:



Go to harvardpilgrim.org/fitnessreimbursement



Call Member Services at
(888) 333-4742

\$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year (individual or family contract). Must be currently enrolled in Harvard Pilgrim at time of reimbursement. If enrolled through an employer, available to the extent your employer has elected to offer this fitness reimbursement. Restrictions apply, and reimbursement is not available to all members. Certain employers will offer this program upon their annual enrollment/anniversary date. In these instances, you'll be eligible four months after the enrollment/anniversary date. For example: If your employer's enrollment/anniversary date is April 1, eligibility to submit for reimbursement begins no earlier than August 1 (as long as all other participation rules are met, including being an active member). For tax information, consult your employer or tax advisor.

Some employers, and individuals who purchase plans directly from Harvard Pilgrim, may have a fitness reimbursement amount that is different than the standard benefit. Please see your Benefit Handbook and Schedule of Benefits for details.

Health Savings Account

Available if you enroll in the Best Buy HSA HMO or Best Buy HSA PPO Plans

When you enroll in either the Harvard Pilgrim Best Buy HSA HMO or Best Buy HSA PPO medical plans, you are eligible to open a Health Savings Account (HSA). An HSA can help you save money by allowing you to pay for health care expenses with tax-free dollars. You can use the funds to pay for qualified health care expenses, such as medical and prescription drug expenses until you meet your deductible, coinsurance, copays, and other out-of-pocket expenses including dental and vision expenses, for you and your dependents— even if they are not covered under your medical plan! To be eligible to open and contribute to an HSA, you must be enrolled in an HSA-qualified health plan and must not be covered by other health insurance that is not an HSA-qualified plan, including Medicare or a spouse's Health Care FSA.



HSA Highlights

King Philip has partnered with Healthy Equity to offer the HSA to employees. Each account is employee-owned and funded. The Health Equity HSA features:

- Easy access to your funds. Use your Health Equity Visa debit card to pay eligible costs at the doctor's office, pharmacy or wherever else Visa debit cards are accepted. Remember to keep your receipts in case they're needed by the IRS to verify eligible expenses.
- Easy tracking of health care costs. You can view balances and recent activity online at any time. All your expenditures will be reported in a single monthly statement.
- Investment options available after you reach a minimum threshold in your account.

You can set up an automatic per pay deposit to fund your HSA on a regular basis without any hassle. Your contributions will be deducted pre-tax from your pay and deposited into your Healthy Equity HSA.

The annual contribution limits set forth by the IRS for 2021 are: Individual - \$3,600 and Family - \$7,200

In addition, individuals age 55 or older as of December 31st, 2021 may contribute an additional \$1,000.

A list of eligible expenses is available on the IRS website, www.irs.gov. Please consult your tax advisor should you require specific tax advice.

CARES Act (Coronavirus Aid, Relief, and Economic Security Act)

Health Savings Accounts and Flexible Spending Accounts

The CARES Act, signed March 27th of 2020, repeals the rule enacted in the Affordable Care Act that prohibited over-the-counter medicines (i.e., non-prescribed) other than insulin from being “qualified medical expenses.” Thus, users of Health Savings Accounts or Flexible Spending Accounts are now able to use funds in those accounts to cover over-the-counter medical products, including those needed in quarantine and social distancing, without a prescription. The provision also adds menstrual products to the definition of qualified medical expenses.

Dental Plan Highlights



Dental POS	High Plan	Low Plan
Calendar Year Deductible (waived for Preventive Services)	In & Out-of-Network	In & Out-of-Network
Individual	\$50	\$50
Family Limit	\$150	\$150
Annual Maximum Benefit	\$1,000	\$750
Maximum Carry Over		
Claims Cap	\$500	N/A
Annual Carry Over	\$250	
Carry Over Bonus	\$100	
Dependent Age Limits	26	
Charges covered for you (co-insurance)	High Plan	Low Plan
Preventive/Diagnostic Care		
Cleanings, oral exams, fluoride treatment, x-rays, sealants	Covered at 100%	Covered at 100%
Minor Restorative		
Space maintainers, denture repairs, palliative treatment, fillings, brush biopsies, simple extractions, oral surgery/anesthesia, single root canals, endodontics, periodontic cleanings, periodontic surgery	In-Network: Covered at 100%	In-Network: Covered at 100%
	Out-of-Network: Covered at 80%	Out-of-Network: Covered at 80%
Major Restorative		
Crowns, prosthodontics, single tooth implants	In-Network: Covered at 60%	Not covered by the plan
	Out-of-Network: Covered at 50%	
Orthodontia Services - Dependents to age 19		
Braces and related services. Subject to a separate \$1,000 lifetime maximum	Covered at 50%	Not covered by the plan
Employee Bi-Weekly Costs		
21 Payroll Deductions		
Employee Only	\$12.84	\$9.30
Family	\$39.17	\$29.12
26 Payroll Deductions		
Employee Only	\$10.37	\$7.51
Family	\$31.63	\$23.52

Registering at the Altus site is easy! Follow these steps:

- 1 Go to altusdental.com to launch our new site
- 2 Under "Log In To Your Account," click on "Click Here to Register"
- 3 Click on "Member with Coverage"
- 4 Enter the subscriber's information



Once you've registered, Altus will occasionally send you e-mails with information and quick tips that make it easy to have a healthy smile.

Voluntary Vision Plan Highlights



Benefit	Description	Copay	Frequency
Your Coverage with VSP Doctors and Affiliate Providers (In-Network)			
WellVision Exam	<ul style="list-style-type: none">• Focuses on your eyes and overall wellness	\$10	Every 12 months
Prescription Glasses		\$25	See frame and lenses
Eyeglass Frames	<ul style="list-style-type: none">• \$130 allowance for a wide selection of frames• \$150 allowance for featured frame brands• 20% savings on the amount over your allowance• \$70 Costco frame allowance	Included in prescription glasses	Every 24 months
Eyeglass Lenses	<ul style="list-style-type: none">• Single vision, lined bifocal, and lined trifocal lenses• Polycarbonate lenses for dependent children	Included in prescription glasses	Every 12 months
Eyeglass Lens Enhancements	<ul style="list-style-type: none">• Standard progressive lenses• Premium progressive lenses• Custom progressive lenses• Average savings of 20-25% on other lens enhancements	\$55 \$95 - \$105 \$150 - \$175	Every 12 months
Contacts (in lieu of glasses)	<ul style="list-style-type: none">• \$130 allowance for contacts• Contact lens exam (fitting and evaluation)	Up to \$60 contact lens fitting copay	Every 12 months
Extra Savings and Discounts	Glasses and Sunglasses <ul style="list-style-type: none">• Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. Laser Vision Correction <ul style="list-style-type: none">• Average 15% off regular price or 5% off the promotional price; discounts only available from contracted facilities.		
Your Reimbursement with Other Providers (Out-of-Network)			
Exam..... up to \$45	Lined Bifocal Lenses up to \$50	Progressive Lenses..... up to \$50	
Frame up to \$70	Lined Trifocal Lenses up to \$65	Contacts up to \$105	
Single Vision Lenses up to \$30			
Employee Bi-Weekly Costs			
<u>21 Payroll Deductions</u>			
Employee Only		\$3.77	
Family		\$8.09	
<u>26 Payroll Deductions</u>			
Employee Only		\$3.04	
Family		\$6.54	

Flexible Spending Accounts



Flexible Spending Accounts (FSA), effective October 1, 2021, allow you to set aside pre-tax dollars to pay yourself back for eligible health care and dependent care expenses. There are two types of FSAs: Health Care FSA and Dependent Care FSA.

Health Care FSA

You can elect up to \$2,750 to receive reimbursement for out-of-pocket health care expenses for you and your family members. These medical, dental, vision or other health care related expenses cannot be eligible for reimbursement through any insurance or other benefit program. Out-of-pocket health care expenses incurred by you and your family are eligible if the service occurred during the plan year and while you are making contributions to the plan. You can be reimbursed up to your full annual election, less any previous reimbursements.

Dependent Care FSA

Per the American Rescue Plan Act of 2021 (ARPA), you may elect up to \$10,500 (\$5,250 for married individuals filing separately) and receive reimbursement to pay for dependent care (up to age 13), which allows you and your spouse to work outside your home, to seek employment or to attend school full-time. Eligible expenses must be incurred during the plan year and while you are making contributions to the plan. When submitting a claim, you can only be reimbursed up to the amount you have contributed to date, less any previous reimbursements.

You can shop at the FSA Store for FSA Eligible Products and Services.

Visit www.hrcts.com/shopfsa for more information!

The FSA Accounts are administered by HRC Total Solutions.

Effective October 1, 2021.

Not sure what's eligible?

If you aren't sure what purchases are considered an eligible expense, visit the FSA Store online at www.hrcts.com/shopfsa

You can pay with any FSA card and they carry the largest selection of FSA eligible products that can be purchased online!

Cares Act - Signed 3/27/2020

Please refer to page 17 for information regarding the Cares Act and how it applies to Over-the-Counter medications.

Rollover Amounts

The Consolidated Appropriations Act signed into law at the end of 2020 allows employers that sponsor health or dependent care flexible spending accounts (FSAs) to permit participants to roll over all unused amounts in these accounts from 2020 to 2021 and from 2021 to 2022.



Pre-Tax Savings Example		
	Without FSA	With FSA
Gross Pay	\$25,000	\$25,000
Health Care FSA Contribution	\$0	-\$1,000
Taxable Income	\$25,000	\$24,000
Taxes*	-\$6,413	-\$6,156
Take Home Pay after Taxes	\$18,587	\$17,844
Health Care Expenses	-\$1,000	-\$1,000
Available Income	\$17,587	\$16,844
Tax-Free Reimbursement from FSA	\$0	\$1,000
Net Income	\$17,587	\$17,844

*Assumes federal withholding of 15%, state withholding equal to 20% of federal and social security withholding of 7.65%. For illustrative purposes only. Actual dollar amounts and savings may vary.



That's a savings of \$257 for the year!

Basic Life and AD&D Highlights



King Philip Regional School District is providing you with Group Life and AD&D insurance. The School District pays 50% of the cost of this coverage.

- Coverage Amount = Flat \$10,000 in Basic Life and AD&D coverage.
- Your cost: \$2.11 per pay period (21 pays), \$1.71 per pay period (26 pays)
- Benefit amount reduced to 35% at age 70; 50% at age 75
- You must fill out a form naming a BENEFICIARY.

Voluntary Supplemental Life Highlights

This is a voluntary plan and is paid 100% by you.

Employees who wish to supplement their group life insurance benefits may purchase additional coverage at a discounted price. When you enroll yourself and your dependents in this benefit, you pay the full cost through weekly payroll deductions.

Supplemental Employee Life		
Employee Benefit Maximum:	\$10,000 increments and a maximum of 5X salary up to \$500,000	
Spouse Benefit Maximum:	\$5,000 increments to \$100,000 not to exceed 50% of employee amount	
Child(ren) age 14 days to 1 year:	Flat \$500 or \$1,000	
Child(ren) age 1 year to 19(25 if FT Student):	Flat \$5,000 or 10,000	
Guarantee Issue Amounts:	Employee	Spouse
Employee & Spouse Under age 60:	\$100,000	\$30,000
Employee & Spouse 60-69:	\$50,000	\$20,000
Employee & Spouse 70 and Over:	\$10,000	Not Eligible for Coverage
Child(ren):	\$10,000	
Benefit Reduction Schedule:	Age 70: 65% Age 75: 50% Age 80: 25%	

Sample Monthly Payroll Deductions

This plan utilizes Boston Mutual's Issue Age billing option. Issue age billing means that Employees and Spouses enroll and are billed based on their age band as of the effective date of coverage. Once enrolled, Employees and Spouses remain in the age band they were originally issued at with Boston Mutual.

The cost to insure all eligible dependent children for Voluntary Life Insurance is only \$1.90 per Family Unit Monthly.

Age	Monthly Premium Rate per \$1,000	\$10,000	\$20,000	\$30,000	\$50,000	\$100,000
<35	\$0.10	\$1.00	\$2.00	\$3.00	\$5.00	\$10.00
35-39	\$0.12	\$1.20	\$2.40	\$3.60	\$6.00	\$12.00
40-44	\$0.17	\$1.70	\$3.40	\$5.10	\$8.50	\$17.00
45-49	\$0.26	\$2.60	\$5.20	\$7.80	\$13.00	\$26.00
50-54	\$0.42	\$4.20	\$8.40	\$12.60	\$21.00	\$42.00
55-59	\$0.68	\$6.80	\$13.60	\$20.40	\$34.00	\$68.00
60-64	\$0.94	\$9.40	\$18.80	\$28.20	\$47.00	\$94.00
65-69	\$1.56	\$15.60	\$31.20	\$46.80	\$78.00	\$156.00
70-74	\$2.72	\$27.20	\$54.40	\$81.60	\$136.00	\$272.00

Employee Assistance



Life's not always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. When facing life's challenges, you often turn to family or friends for support. But sometimes that's not enough. Sometimes you need an experienced professional to talk with to know you're not alone.



Perspectives offers CONFIDENTIAL assistance to employees and their families to help you when you need it at NO COST to you. Your employer provides Perspectives EAP as a benefit because they value you. If we refer you to an outside resource for additional support, we'll advise you about potential costs and whether they may be covered by your insurance.

We Help With Issues That Impact Life

We can help you resolve stressful personal and family issues, or direct you to legal, financial or child care resources when you need them most. Common issues we help people with everyday include:

- Alcohol and Drug Abuse
- Attention Deficit Disorder (ADD)
- Attention Deficit Hyperactivity Disorder (ADHD)
- Addictions
- Adoption
- Anger Issues
- Anxiety
- Budgeting
- Child Care Resources
- College Planning
- Communications Issues
- Coping with Change
- Depression
- Divorce
- Domestic Violence
- Eating Disorders
- Effective Communication
- Elder Care Resources
- Emotional Issues
- Family Issues
- Financial Resources
- Grief
- Legal Resources
- Leisure Travel Time
- Marital and Couples Counseling
- Mental Health
- Parenting
- Pet Care Resources
- Post Traumatic Stress Disorder
- Relationship Issues
- Stress

We're Available When You Need Us

Perspectives EAP is available 24/7 and can be accessed three ways:

OVER THE PHONE

Masters and Doctorate-level EAP counselors are available 24/7 to answer your questions, provide counseling or assist you with useful appropriate resources. Call 800.456.6327 anytime!

IN PERSON

Counselors will listen to your concerns, assess the situation and help you develop an action plan best suited to your needs. When appropriate, this plan may include further in-person sessions with Perspectives or a referral to another qualified professional. Call 800.456.6327, 8 a.m. - 6 p.m. weekdays to schedule an appointment.

ONLINE

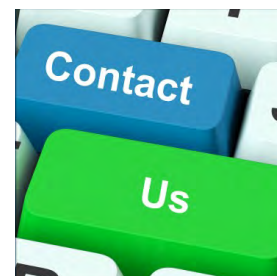
Have you ever spent hours "Googling" for good information about parenting, diet, relationships or hundreds of other issues that impact your life? We do our homework so you don't have to!

Perspectives Online is a special website for everyone with Perspectives EAP. It provides information, resources and tools for a vast number of issues, ranging from parenting and child care to health and wellness, career development, workplace training and more. Just visit perspectivesltd.com and log in with your username and password!

Username: MEGA Password: perspectives

Resources

If you have questions about your benefits, here's who you can contact. In addition to the carriers below, you may contact Carolyn Collins, our Human Resource Benefit Manager, at (508) 520-7991 x2198 or via email at collinsc@kingphilip.org



Plan / Carrier	Phone Number	Website
Human Resources Carolyn Collins	(508) 520-7991 x2198	collinsc@kingphilip.org
Medical Insurance Harvard Pilgrim of MA	888-333-4742	www.hphc.org
Medical Decision Support My Health Math	Visit www.myhealthmath.com/kingphilip to schedule a call from a My Health Math analyst and they'll call you!	
Health Savings Account Healthy Equity	866-346-5800	www.healthequity.com
Dental Altus Dental	877-223-0588	www.altusdental.com
Vision VSP	800-877-7195	www.vsp.com
Life and AD&D, Voluntary Life Boston Mutual	877-624-2249	www.bostonmutual.com
Flexible Spending Account(s) HRC Total Solutions	603-647-1147	www.hrcts.com
Employee Assistance Program Perspectives	800-456-6327	www.perspectivesltd.com username: MEGA password: perspectives



This benefit booklet
is provided to
employees of



courtesy of

Borislow
INSURANCE

This booklet is provided for your convenience and is for informational purposes only. King Philip Regional School District and Borislow Insurance are not responsible for errors, omissions or changes initiated by King Philip Regional School District, Borislow Insurance, or a Third Party. The Subscriber Certificate(s) and applicable riders define the terms and conditions of these benefits in greater detail. If there is a discrepancy between the information in this pamphlet and the official subscriber certificate(s) and/or riders, the official subscriber certificate(s) and/or riders will always govern. Although this guide may reference an individual policy (voluntary benefit(s)), these individual policies available through employment with the Plan Sponsor are not subject to ERISA or the provisions of this Plan even though our benefit materials may mention such benefits. The Plan Sponsor does not sponsor, endorse, or contribute toward these voluntary benefits and they are not considered part of any program of benefits maintained by the Plan Sponsor. This guide is not a contract and does not intend to create contractual obligations of any kind. While the King Philip Regional School District intends to continue these plans, it reserves the right to change, amend or terminate them at any time for any reason including COVID-19 developments. **Revised April 27, 2021.**