

# Open Enrollment 2019-2020

Jordan School District Open Enrollment is **June 1, 2019 through July 31, 2019**, for an effective date of **September 1, 2019**.

## **Benefit Presentations and Q&A Meeting Schedule**

District Office, Room 129  
7387 South Campus View Drive  
May 22 at 4:00 PM and May 23 at 5:00 PM

## **Health and Benefits Fair**

The Health and Benefits Fair has been scheduled for Wednesday, June 12, 2019, at the District Office from 3:30 to 5:30 PM

Representatives from the Public Employees Health Program (PEHP), Express Scripts, CRX International, Dental Select, Opticare, CIGNA Life and Long-Term Disability, AFLAC, Blomquist Hale, Senior Benefits, Utah Retirement Systems and others will be at the Health and Benefits Fair. Free blood pressure, body composition, blood glucose, cholesterol and glaucoma screenings will be provided at no charge.

## **Health Insurance Benefit Changes**

In an effort to maintain a comprehensive offering of benefits, while at the same time keeping premiums at the current level, the following changes will be made for 2019-2020:

### Premiums

No Employee Premium Increase: Premium sheets are located on the District Insurance Department webpage:  
<http://www.jordandistrict.org/departments/insurance>.

### Medical

Administrative changes recommended by PEHP on all plans.

### FSA

Health Care Account maximum increased to \$2,700.

### Prescription

For the safety of our members an Opioid Management Program implemented.

## **Dental**

**Dental Select will be the single source Dental Provider.** If you are currently enrolled in Dental Select Silver, Gold or Platinum plans you will continue to be covered under your respective plan. If you are enrolled in EMI or TDA, you will need to complete a Benefit Change form (available on the JSD insurance web page) electing one of the dental plans offered. If you do not submit a Benefit Change form by July 31 you will be automatically enrolled in the plan comparable to the benefit/premium you are currently enrolled in. See attached information sheet for additional details including plan designs and premiums.

Enrollment guide, premium sheets, election forms, carrier information, certificates and notifications (i.e. CHIP, Medicare D Creditable Coverage) are available for review or printing on the District Insurance Department webpage (<http://www.jordandistrict.org/departments/insurance>). If you require assistance in accessing the webpage you may contact the insurance office at 801-567-8146 or 801-567-8341.

- Complete the "Employee Benefit Change Form" ONLY if you are making changes or enrolling for the first time. New hires complete the "New Hire Benefit Election Form".
- If you wish to participate in flexible spending you must elect new amounts for your flexible spending account each year. Amounts do not roll over.
- Current Employees return completed forms to the District Insurance Office by July 31, 2019. Forms may be submitted the following ways:
  - Hand deliver to the JSD Insurance Department (Jordan Landing)
  - Fax: 801-567-8070
  - Scan and email (see emails under contact information)
  - US Mail: 7387 S. Campus View Dr., West Jordan, UT 84084

**Flexible Spending enrollment online at [PEHP.org](http://www.pehp.org).** Log into PEHP for Members at [www.pehp.org](http://www.pehp.org). Click the Online Enrollment button at the top of the page to enroll in FLEX\$ during open enrollment. If you have any issues with online enrollment please contact PEHP Flex Department 801-366-7503.

**Summary of Benefits and Coverage (SBC)** is a document, required to be made available by Health Care Reform. The purpose of the SBC is to provide information to help employees compare health plans. The SBC is available on the District Insurance Department webpage. A paper copy will be provided upon request. If you have any questions regarding the SBC, please contact a member of the Insurance Department for clarification.

Please familiarize yourself with the benefits in the master policy. A copy will be mailed to your home at the beginning of the new plan year and will also be available on the District Insurance Department webpage <http://www.jordandistrict.org/departments/insurance>.

## Jordan School District Department Contact Information

Kathryn Brinton  
801-567-8255

[kathryn.brinton@jordandistrict.org](mailto:kathryn.brinton@jordandistrict.org)

Angela Ross  
801-567-8341

[angela.ross@jordandistrict.org](mailto:angela.ross@jordandistrict.org)

Kori Thaxton  
801-567-8146

[kori.thaxton@jordandistrict.org](mailto:kori.thaxton@jordandistrict.org)

Fax: 801-567-8070 | [www.jordandistrict.org/departments/insurance](http://www.jordandistrict.org/departments/insurance)

Dental Plan Matrix		New Plans			
		Dental Select Silver Discount Plan	Dental Select Gold Co-Pay Plan	Dental Select Platinum Co-Pay Plan	Dental Select Platinum PPO Mac - Max Rewards Plan
Old Plans	TDA Dental Eclipse II Discount	★			
	TDA Peak Care Plus/ (Executive Plus - DHMO/TotalCare		★		
	TDA - PPO/Indemnity				★
	EMI Premier Co-Pay Low Option 1		★		
	EMI Premier Co-Pay High Option 2			★	

# Dental plans: 2019-2020

Jordan School District offers the following dental plans through Dental Select:

	Silver Plan		Co-pay Gold Plan	
	Network		Network	Non Network *
Deductible	None		None	
Maximum Annual Benefit - <i>Dental</i>	None		Unlimited	
Coinsurance	NA		NA	
Preventive & Diagnostic Services Routine Exams, Cleanings (2 PCY), Topical Fluoride, X-Rays	Up to 90% Discount †		Covered 100%	See Non Network Payment Schedule
Basic Services Fillings, Extractions, Oral Surgery	Up to 60% Discount †		Fixed Co-pay Schedule	
Major Services Crowns, Bridges, Dentures, Periodontics, Endodontics	Up to 50% Discount †			
Maximum Lifetime Benefit - <i>Orthodontia</i>	NA		NA	
Orthodontic Services Dependents up to age 19 Adults	20% Discount † 20% Discount †		20% Discount † 20% Discount †	No Benefit No Benefit

	Co-pay Platinum Plan		PPO MAC Classic + Max Rewards Platinum Plan	
	Network	Non Network *	Network	Non Network *
Deductible	None		\$50 Single / \$150 Family	
Maximum Annual Benefit - <i>Dental</i>	Unlimited		\$1,000 Max Rewards (see explanation below)	
Coinsurance	Carrier Pays / Member Pays - See Amounts Below		Carrier Pays / Member Pays - See Amounts Below	
Preventive & Diagnostic Services Routine Exams, Cleanings (2 PCY), Topical Fluoride, X-Rays	Covered 100%	See Non Network Payment Schedule	Covered 100%	100% of FS Covered
Basic Services Fillings, Extractions, Oral Surgery	Fixed Co-pays, Refer to Co-Pay Schedule		80 / 20 AD	70 / 30 of FS - AD
Major Services Crowns, Bridges, Dentures, Periodontics, Endodontics	Fixed Co-pays, Refer to Co-Pay Schedule		12 Month Waiting Period	
Maximum Lifetime Benefit - <i>Orthodontia</i>	None		\$1,000 Per Individual	
Orthodontic Services Dependents up to age 19 Adults	20% Discount † 20% Discount †	No Benefit No Benefit	12 Month Waiting Period 20% Discount then 50 / 50 20% Discount †	

AD: After Deductible

FS: Network Fee Schedule

† Discount Only: No benefit will be paid


\* Member will be responsible for amounts billed by non-participating providers in excess of eligible dental expense amount.

MaxRewards Program	
Year 1	Starting Max of \$1,000
Year 2	+\$100 (\$1,100)
Year 3	+\$200 (\$1,300)
Year 4	+\$300 (\$1,600)
Year 5	+\$400 (\$2,000)

How the MaxRewards Program Works: Increases are automatically applied on the employee's effective date, each year incrementally based on consecutive coverage.

## Monthly Dental Rates

Coverage Type	Silver Discount Plan	Co-pay Gold Plan	Co-pay Platinum Plan	PPO MAC Classic + Max Rewards Platinum Plan
Employee	\$1.00	\$17.55	\$26.24	\$33.08
Two Party	\$3.00	\$31.92	\$47.70	\$60.27
Family	\$4.00	\$49.96	\$74.67	\$94.38

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For a complete description of benefits, limitations, and exclusions, consult your benefits summary available from Insurance department or at [www.dentalselect.com](http://www.dentalselect.com).

The benefits illustrated are in summary form only. They should not be construed as complete in and of themselves. They are only for comparison. In the case of a discrepancy, the plan documents apply. Please refer to the formal plan documents for a complete description of benefits, limitations, and exclusions.