



# 2024-2025

## EMPLOYEE BENEFITS GUIDE

FOR BENEFITS EFFECTIVE:  
JULY 1, 2024 THROUGH JUNE 30, 2025

Kingsway Regional School District offers you and your eligible family members a comprehensive and valuable benefits program. This guide has been developed to assist you in learning about your benefit options and how to enroll.

We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.



# WELCOME TO KINGSWAY REGIONAL SCHOOL DISTRICT!



## Questions?

If you have questions about your benefits, please contact the Conner Strong & Buckelew Member Advocacy Team at **800.563.9929** (Monday through Friday, 8:30 am to 5 pm ET) or go to [www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy) and complete the fields.

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# WELCOME!



The Kingsway Regional School District is committed to providing our employees with a comprehensive, valuable benefits package and the resources you need to understand all the options available to you.

As an employer, we recognize that our team members are our most valuable asset. The health and well-being of our team members and that of your families is important to us as is the overall health and well-being of the organization. This is why we are committed to sustaining the high value benefit plans we make available.

We encourage you to carefully review this guide to familiarize yourself with our 2024-2025 benefit offerings and ensure that you are making the best benefits decisions for you and your eligible family members.

## What Do You Need to Do Now?

In order to enroll in medical, prescription, and/or dental coverage, you must submit an enrollment form to the Human Resources department.

Please refer to your BenePortal site to obtain a copy of a SHIF enrollment form.

For questions regarding your monthly employee contributions, please reach out to the Human Resources department.



# DEPENDENT ELIGIBILITY INFORMATION



## Who is Eligible to Elect Benefits?

- Full-Time Staff - Any employee that works a minimum of 30 hours per week.
- Food Services - Working less than 30 hours a week and providing certification of no other available coverage are eligible for Single Only coverage after a 90 day waiting period (see CBA for additional information).
- Transportation - Effective July 1, 2024, Transportation staff shall be eligible for Single Only medical coverage after 30 days of employment.

## Eligible Dependents

- Full-Time Staff - Spouse, Civil Union Partner, and Child
- Food Services - Can elect to cover spouse and/or child(ren) but will be responsible for 100% difference in premium from Single coverage.
- Transportation - Can elect to cover spouse and/or child(ren) but will be responsible for 100% difference in premium from Single coverage.

### Dependent Age Out

- Medical Coverage - Young adults will be covered through the end of the month in which they turn age 26.
- Prescription Drug Coverage - Young adults will be covered through the end of the month in which they turn age 26.
- Dental Coverage - Young adults will be covered up until age 19, unless they are a full-time student and show proof of schedule then they will qualify until the day they turn 23. The Human Resources department/Delta Dental will request verification of full-time student status from the employee by the dependents birthday, each year from age 19-23.
- A covered child not capable of self support when he or she reaches age 26 due to mental illness or incapacity, or a physical disability may be eligible for coverage. Coverage for children with disabilities may continue only while the child is unmarried or does not enter into a civil union or domestic partnership, and the child remains substantially dependent on you for support and maintenance. To continue coverage for a handicapped child evidence of the child's incapacity and dependency must be provided to the Human Resources department at least 31 days prior to the termination of coverage.

## Benefit Waiting Period

Full-time staff - no benefit waiting period except for those mentioned under Eligibility (Food Services and Transportation).

## NJ Dependent Under 31 Coverage

Certain young adults over age 26 may be eligible for continued coverage until age 31 under the NJ Dependent Under 31 for medical and prescription benefits. In order to be eligible for the coverage, the young adult must meet certain criteria such as:

- Under the age of 31
- Had previously maintained creditable coverage from any state
- Unmarried
- Has no children or dependents of their own
- Lives in New Jersey or, if not a New Jersey resident, is a full-time student at an accredited institution of higher education
- Not eligible for Medicare and is not actually covered under another group or individual health plan

For full eligibility details, please visit

[www.state.nj.us/dobi/division\\_consumers/du31.html](http://www.state.nj.us/dobi/division_consumers/du31.html)

or call the NJ Department's Consumer Protection Services at **609.292.7272**.

Please note, the young adult would be the one billed directly for coverage. Please contact the Human Resources department for monthly premium rates and enrollment forms.





# ENROLLMENT & MAKING PLAN CHANGES



## How to Enroll

You must complete an enrollment or waiver form if:

- You wish to add/terminate dependents from your medical, prescription drug or dental benefits coverage.
- You are enrolling in benefits for the first time.

Please refer to the BenePortal site for a copy of the enrollment form. **Completed forms must be returned to the Human Resources department.**



## How Often Can I Change Plan Elections?

IRS Section 125 prohibits you from changing your enrollment during the plan year. Unless you have a qualified life event, you cannot make changes to the benefits you elect until the next Open Enrollment period.

Qualified life events include: marriage, divorce, death of a spouse, civil union partner or a dependent, birth or adoption of a child, termination or commencement of employment for your spouse/civil union partner, a change in employment status (full-time to part-time or part-time to full-time) for you or your spouse/civil union partner that affects benefits.

If an eligible dependent had other coverage and such coverage is lost, the eligible dependent may be eligible for enrollment during a “special enrollment period,” which is usually the 60-day period following the date that other coverage was lost, due to a qualified change in status.

**You must notify the Payroll and Benefits Administrator within 60 days of experiencing a qualified status change. For birth of a child or adoption, please notify the Human Resources department within 60 days.**

# MEDICAL PLAN OPTIONS

## AMERIHEALTH ADMINISTRATORS



Through the Schools Health Insurance Fund (SHIF), Kingsway Regional School District offers the following medical plan options to their staff, administered by AmeriHealth Administrators.

- **Employees hired on/after 7/1/2020 may only elect either the NJEHP or GSP for medical coverage and must be enrolled in the corresponding NJEHP or GSP prescription plan, administered by Express Scripts.**
- All other employees may elect any options offered by the District.

**NOTE:** Dependents are eligible for benefits until the end of the month he/she turns age 26.

	<b>GSP*</b>	<b>NJEHP</b>	<b>PPO 20</b>
<b>IN-NETWORK BENEFITS</b>			
<b>Calendar Year Deductible</b>			
Individual	None	None	None
Family	None	None	None
<b>Out-of-Pocket Maximum</b>			
Individual	\$500	\$500	\$1,000
Family	\$1,000	\$1,000	\$2,000
<b>Preventive Services</b>	100% Covered	100% Covered	100% Covered
<b>PCP Office Visits</b>	\$10 Copay	\$10 Copay	\$20 Copay
<b>Specialist Office Visit</b>	\$15 Copay	\$15 Copay	\$20 Copay
<b>Diagnostic (X-ray/Bloodwork)</b>	100% Covered	100% Covered	100% Covered
<b>Imaging (CT/PET scans, MRIs)</b>	100% Covered	100% Covered	100% Covered
<b>Inpatient Hospital</b>	100% Covered	100% Covered	100% Covered
<b>Outpatient Surgery</b>	100% Covered	100% Covered	100% Covered
<b>Ambulance</b>	90% Covered	90% Covered	100% Covered
<b>Emergency Room</b>	\$125 Copay	\$125 Copay	\$75 Copay
<b>Urgent Care</b>	\$15 Copay	\$15 Copay	\$20 Copay
<b>Durable Medical Equipment</b>	90% Covered	90% Covered	100% Covered
<b>Vision Exam</b>	\$15 Copay (1 exam/calendar year)	\$15 Copay (1 exam/calendar year)	No Charge (1 exam/12 months)
<b>Vision Hardware Reimbursement</b>	N/A	N/A	\$100 max/12 months
<b>OUT-OF-NETWORK BENEFITS</b>			
<b>Deductible</b>			
Individual	\$350	\$350	\$250
Family	\$700	\$700	\$500
<b>Out-of-Pocket Maximum</b>			
Individual	\$2,000	\$2,000	\$1,000
Family	\$5,000	\$5,000	\$2,000
<b>Coinsurance (% Plan Pays)</b>	70% after deductible	70% after deductible	80% after deductible

\* **GSP is a network of NJ providers only. Out of state services will not be covered unless it is a true medical emergency.**

\* Preauthorization may be required for certain services.

\*\* For the NJEHP & GSP, the employee's contribution is based on the new salary based contribution schedule. For all other plans, your employee contribution will remain the same per your collective bargaining agreement.

\*\*\* This overview is being provided as a convenient reference tool and is not a complete overview of the benefits being offered through your medical plans. Some plan limitations may apply. Please refer to the plan documents provided by your carriers for detailed plan information. If there is any discrepancy between the descriptions of the program elements in this overview and the official plan documents, the language of the official plan documents shall prevail as accurate.



# MEDICAL PLAN OPTIONS

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- All other employees may elect any options offered by the District.

**NOTE:** Dependents are eligible for benefits until the end of the month he/she turns age 26.

	<b>EPO 20/40</b>	<b>EPO 30/50</b>	<b>EPO HSA \$1600</b>
<b>IN-NETWORK BENEFITS</b>			
<b>Calendar Year Deductible</b>			
Individual	None	None	\$1,600
Family			\$3,200
<b>Out-of-Pocket Maximum</b>			
Individual	\$2,500	\$3,000	\$2,500
Family	\$5,000	\$6,000	\$5,000
<b>Preventive Services</b>	100% Covered	100% Covered	100% Covered
<b>PCP Office Visits</b>	\$20 Copay	\$30 Copay	50% after deductible
<b>Specialist Office Visit</b>	\$40 Copay	\$50 Copay	50% after deductible
<b>Diagnostic (X-ray/Bloodwork)</b>	100% Covered	100% Covered	50% after deductible No charge after deductible for bloodwork
<b>Imaging (CT/PET scans, MRIs)</b>	100% Covered	100% Covered	50% after deductible
<b>Inpatient Hospital</b>	\$250 per day/up to 5 days	\$500 per day/up to 5 days	50% after deductible
<b>Outpatient Surgery</b>	\$200 Copay	\$300 Copay	50% after deductible
<b>Ambulance</b>	100% Covered	100% Covered	50% after deductible
<b>Emergency Room</b>	\$100 Copay	\$100 Copay	50% after deductible
<b>Urgent Care</b>	\$40 Copay	\$50 Copay	50% after deductible
<b>Durable Medical Equipment</b>	50% Coinsurance	50% Coinsurance	50% after deductible
<b>Vision Exam</b>	No Charge (1 exam/12 months)	No Charge	No Charge
<b>Vision Hardware Reimbursement</b>	\$100 max/12 months	\$100 max/12 months	\$100 max/12 months
<b>OUT-OF-NETWORK BENEFITS</b>			
<b>Deductible</b>			
Individual			
Family			
<b>Out-of-Pocket Maximum</b>	Emergency Services Only	Emergency Services Only	Emergency Services Only
Individual			
Family			
<b>Coinsurance (% Plan Pays)</b>			

\* Preauthorization may be required for certain services.

\*\* This overview is being provided as a convenient reference tool and is not a complete overview of the benefits being offered through your medical plans. Some plan limitations may apply. Please refer to the plan documents provided by your carriers for detailed plan information. If there is any discrepancy between the descriptions of the program elements in this overview and the official plan documents, the language of the official plan documents shall prevail as accurate.

# MAXIMIZE YOUR BENEFITS



## Always Consider Your In-Network Options First

You will typically pay less for covered services when providers are in-network with your medical plan. In-network providers agree to discounted fees. You are responsible only for any copay, coinsurance, or deductible that is included in your plan design. **The amount you are required to pay out-of-pocket for out-of-network services may be significant.**

## To Locate Participating In-Network Providers:

Visit [www.myahabenefits.com](http://www.myahabenefits.com), select “Members” and then “Find a Doctor.”

## Make Sure You are Using In-Network Labs

AmeriHealth Administrators Participants must be sure that their providers send all blood work to a **LabCorp** location or other free standing lab. **Quest Diagnostics is not participating in the AmeriHealth Administrators network.**



## In-Patient or Observation:

The difference between *inpatient* and *observation* status is important because benefits and provider payments are based on the status. Patients admitted under observation status are considered outpatients, even though they may stay in the hospital and receive treatment in a hospital bed.

Hospital admission status may affect coverage for services such as skilled nursing. Some health plans, including Medicare, require a three-day hospital inpatient stay minimum before covering the cost of rehabilitative care in a skilled nursing care center. However, observation stays regardless of length, do not count towards the requirement.

A new law requires hospitals to give Medicare patients notice of an observation status within 36 hours. This status determines how the hospital bills your health plan. Even if you are NOT under Medicare, when you or your family member arrives at the hospital, you can ask questions like:

- Is the patient’s status *inpatient* or *observation*?
- How long will the hospital stay be?
- Will there be a need for specialized skilled or rehab care after discharged?

Asking these questions throughout the hospital stay is important because hospitals can change the status from one day to the next. You can ask to have the status changed, but it is important to do so while still in the hospital. If necessary, you can request the hospital’s patient advocate for assistance.



# HOW TO FIND IN-NETWORK PROVIDERS

## How to Find Participating AmeriHealth Administrators Providers

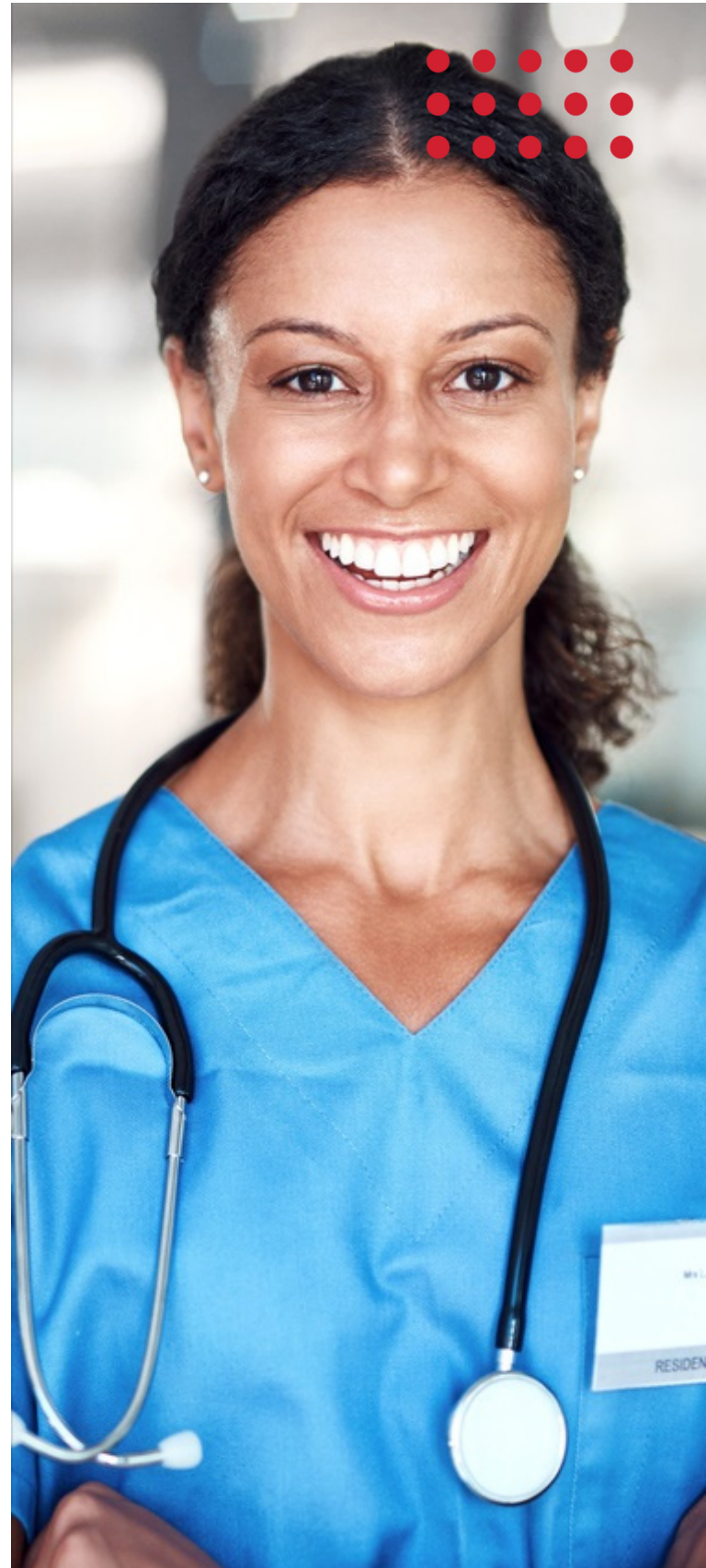
- STEP 1:** Visit the AHA website at [www.myahbenefits.com](http://www.myahbenefits.com)
- STEP 2:** At the bottom of the webpage on the right, click on “Find a Doctor”
- STEP 3:** Search providers by category, specialty and much more!

Once you search for a list of doctors, you can click on the providers name and then view information such as:

- Credentials
- Hospital affiliations
- Review from other members
- Office hours
- Gender
- Specialty
- Language Spoken
- National Provider Number (NPI)

Easily compare up to five doctors and hospitals at once. You can compare specialties, education, board certifications, quality reviews, and more.

**Please note:** If searching for a **Garden State Plan Provider**, for accurate results, fill in your location and search for the **Local Value Network** at the top of the page.



# TELEMEDICINE

## TELADOC



### ACCESS TO HIGH QUALITY CARE AT A LOWER COST - WITH A **\$0 COPAY!**

Telemedicine offers physician-based care around-the-clock at lower costs compared to visiting an urgent care center or emergency room. Plan members can use readily available technology and tools - toll-free number, secure website, or mobile app - to consult with a U.S. board certified physician.

With access to doctors 24 hours a day, 365 days a year. Teladoc provides lost cost telemedicine that can help improve outcomes, speed recovery and eliminate wait time.

Plan members can consult with a licensed physician by: calling the toll-free number, logging into the secure website, or using the mobile app. Physicians can also prescribe medications, if needed.

### When to Use Teladoc

Teladoc doctors can treat a wide range of non-emergency conditions, including:

- Acne
- Allergies
- Cold and flu
- Constipation
- Cough
- Diarrhea
- Ear problems
- Fever
- Headache
- Insect bites
- Nausea
- Pink eye
- Rash
- Respiratory problems
- Sore throat
- Urinary tract infections
- Vaginitis
- Vomiting

### Mental Healthcare Services Enhancement

This enhancement allows members to have 24/7 video access to licensed psychiatrists, therapists, and psychologists to help treat a broad range of issues. Common conditions members may utilize the service for are:

- Anxiety/Stress
- Depression
- Work Pressures
- ADHD

The services are confidential and secure, and are also available at a \$0 copay\* to all employees currently enrolled in benefits with the district.

*\*Members participating in a High Deductible Health Plan (HDHP) may have a copay if their INN deductible has not been met.*

### Get Started With Teladoc Today

To take advantage of this great benefit, contact Teladoc in any of the following ways:

- **Via phone: 855.835.2362**
- **Via the web: [www.TeladocHealth.com](http://www.TeladocHealth.com)**
- **Via mobile app:** Go to [www.Teladoc.com/Mobile](http://www.Teladoc.com/Mobile) to learn more or download the mobile app from the App Store or Google Play





# KNOW WHERE TO GET CARE

## Save Time and Money!

**Avoid long waits at the Emergency Room and reduce your out-of-pocket costs by utilizing Telemedicine and Urgent Care Centers for ailments that are not life-threatening. Both of these options provide fast, effective care - when you need care fast.**

## Know Where to Get Care

Visits to the ER can be very costly, so before you go to the ER, consider whether your condition is truly an emergency or if you can receive care from Telemedicine or at an Urgent Care Center instead.

<b>Telemedicine</b>	<b>Urgent Care Center</b>	<b>Emergency Room</b>
<ul style="list-style-type: none"><li>• Cold/Flu</li><li>• Allergies</li><li>• Animal/insect bite</li><li>• Bronchitis</li><li>• Skin problems</li><li>• Respiratory infection</li><li>• Sinus problems</li><li>• Strep throat</li><li>• Pink eye/ Eye irritation</li><li>• Urinary issues</li></ul>	<ul style="list-style-type: none"><li>• Allergic reactions</li><li>• Bone x-rays, sprains or strains</li><li>• Nausea, vomiting, diarrhea</li><li>• Fractures</li><li>• Whiplash</li><li>• Sports injuries</li><li>• Cuts and minor lacerations</li><li>• Infections</li><li>• Tetanus vaccinations</li><li>• Minor burns and rashes</li></ul>	<ul style="list-style-type: none"><li>• Heart attack</li><li>• Stroke symptoms</li><li>• Chest pain, numbness in limbs or face, difficulty speaking, shortness of breath</li><li>• Coughing up blood</li><li>• High fever with stiff neck, confusion or difficulty breathing</li><li>• Sudden loss of consciousness</li><li>• Excessive blood loss</li></ul>

## How to Access Telemedicine 24/7

### **\$0 Cost Telemedicine vs. Virtual Office Visits**

Please note that Telemedicine services are different from virtual/telephonic office visits with your participating provider. Most Schools Health Insurance Fund (SHIF) Health Plans have a \$0 copay for the Telemedicine Services (Teladoc) listed below.

Virtual/Telephonic Office Visits with your participating provider may require a copay or coinsurance in accordance with your specific health plan. For more information on your cost-share for virtual visits, please consult your insurance carrier at the customer service number on the back of your ID card.

## Teladoc

- **Via phone: 855.835.2362**
- **Via the web: [www.TeladocHealth.com](http://www.TeladocHealth.com)**
- **Via mobile app:** Go to [www.Teladoc.com/Mobile](http://www.Teladoc.com/Mobile) to learn more or download the mobile app from the App Store or Google Play



# URGENT CARE CENTERS

Urgent Care Centers are on **average 80% less costly than** Emergency Rooms. Plus, the Urgent Care copay matches your Specialist copay!

Urgent care centers are a **convenient, cost-effective** medical care alternative when your primary care physician is unavailable. Typically no appointments are necessary at most urgent care centers, and hours extend beyond regular doctor's office hours making them available earlier and later than your primary care physician. Most are open **7 days a week!** **To find an In-Network Urgent care center near you visit your medical carrier's website**

Treatment at urgent care centers are useful and appropriate for medical services that are not an emergency and require additional treatment such as:

- Allergies
- Asthma
- Sore Throat
- Stiches
- Ear Infection

Below is the emergency room cost compared against the urgent care cost for certain medical plans offered to employees of Kingsway Regional School District:

Plans	Emergency Room Copay	Urgent Care Copay	Estimated Savings
NJEHP	\$125	\$15	\$110
GSP*	\$125	\$15	\$110
PPO \$20	\$75	\$20	\$55
EPO \$20/\$40	\$100	\$40	\$60

\* GSP is a network of NJ providers only. Out of state services will not be covered unless it is a true medical emergency.

**If your medical need is more urgent or life-threatening, please go right to the Emergency Room.**



# CVS MINUTE CLINICS AND HEALTH HUBS\*



**CVS Minute Clinics offer a broad range of services to keep you and your family healthy. In addition to diagnosing and treating illnesses, injuries and skin conditions, they provide wellness services including vaccinations, physicals, screenings and monitoring for chronic conditions.**

- Located in select CVS pharmacies and Target stores nationwide
- No appointments necessary
- Visits usually last less than 30 minutes
- A record of your visit can be sent to your family doctor
- Open seven days a week with convenient evening hours

## **CVS Minute Clinic Practitioners Can:**

- Treat common illnesses, like strep throat, ear ache, pink eye, and sinus infection
- Treat minor injuries and skin conditions
- Provide vaccinations such as flu, pneumonia, and hepatitis A/B
- Write prescriptions when appropriate
- Treat patients 18 months and older



**CVS HealthHUB offers an expanded range of health services and wellness products for everyday care and chronic conditions. To learn more or to find a HealthHUB location, visit:**

**<https://CVS.com/HealthHub>.**

## **Health Hubs Offer the Following Services:**

- Nutritional Counseling
- Durable Medical Equipment
- A Health Concierge
- Enhanced Minute Clinic service offerings
- Enhanced Pharmacist counseling services
- Community programs and meeting spaces

*\* Prior to visiting a Minute Clinic or Health Hub, please check with your medical insurer to find out which facilities in your area may be participating with your plan.*



# PRESCRIPTION DRUG OPTIONS

## EXPRESS SCRIPTS



Through the Schools Health Insurance Fund (SHIF), Kingsway Regional School District offers the following prescription plan options to their staff, administered by Express Scripts.

- **Employees hired on/after 7/1/2020 may only elect either the NJEHP or GSP for medical coverage and must be enrolled in the corresponding NJEHP or GSP prescription plan, administered by Express Scripts.**
- All other employees may elect any options offered by the District.

**NOTE:** Dependents are eligible for benefits until the end of the month he/she turns age 26.

	<b>NJEHP &amp; GSP</b>	<b>RX \$8/\$18/\$18</b>
<b>RETAIL PHARMACY</b>		
<b>Generic</b>	\$5 Copay	\$8 copay
<b>Brand Without Generic Alternative</b>	\$10 Copay	\$18 copay
<b>Brand With Generic Alternative</b>	Member Pays Brand Copay Plus Difference in Cost Between Generic & Brand Drug	\$18 copay
<b>Dispensing Limitation</b>	30 day supply	90 day supply
<b>MAIL ORDER</b>		
<b>Generic</b>	\$10 Copay	\$8 copay
<b>Brand Without Generic Alternative</b>	\$20 Copay	\$8 copay
<b>Brand With Generic Alternative</b>	Member Pays Brand Copay Plus Difference in Cost Between Generic & Brand Drug	\$8 copay
<b>Dispensing Limitation</b>	90 day supply	90 day supply
<b>ADDITIONAL FEATURES</b>		
<b>Step Therapy</b>	Applies	Not Applicable
<b>Mandatory Generic</b>	Applies	Not Applicable
<b>Mail Order for Specialty Medications</b>	Applies	Applies
<b>Closed Formulary</b>	Applies	Applies

### Save on Your Prescriptions

Using the mail order program for your maintenance medications will save you money. In addition to the savings, your prescriptions will be delivered right to your home. Refilling your order is easy and can be done over the phone.

**For more information or to begin using mail order, simply contact Express Scripts at [800.467.2006](tel:800.467.2006).**



# DIGITAL ID CARD

## EXPRESS SCRIPTS



YOUR PRESCRIPTION ID CARD IS NOW DIGITAL!  
CONNECT TO YOUR DIGITAL PRESCRIPTION ID  
CARD ANYTIME, ANYWHERE.

No more digging through cards at the pharmacy counter. Easily create your digital profile at [www.express-scripts.com](http://www.express-scripts.com) or on the Express Scripts mobile app to gain instance access to your prescription ID card. You can view your card online or even on the app, download it to your digital wallet, or even print a card from the Express Scripts website.

**A digital profile also helps you connect to:**

- Lower-cost medical options
- Nearby, in-network pharmacies
- More ways to manage your medications

**Don't wait until you are at the pharmacy. Connect to your ID card today.**

Visit [www.express-scripts.com](http://www.express-scripts.com) or download the Express Scripts mobile app to create your profile in a few easy steps. You can also text **JOIN** to **69717** for a link to the Express Scripts registration page.

**Scan the QR code to download the mobile app from the App Store or Google Play.**



# ADDITIONAL PRESCRIPTION PLAN INFORMATION

## EXPRESS SCRIPTS

The following additional features may apply to your prescription drug coverage.

- **Mandatory Generics:** Pharmacists must dispense the generic equivalent medication when available. If a member fills the brand name drug instead, they will be responsible for the brand drug copay plus the difference in cost between the brand and generic medication. (Applies to NJEHP & GSP).
- **Step Therapy:** Requires a trial with a lower cost medication before the member is given approval for a higher cost medication, when clinically appropriate. If a member purchases the higher cost medication without prior approval, then the medication will not be covered. (Applies to NJEHP & GSP).
- **Formulary List:** A guide for selecting clinically and therapeutically appropriate medications. This list includes a majority of brand and generic medications, and also lists certain medications which will not be covered. The formulary updates throughout the year, and brand name drugs may move to non-formulary status if a generic version becomes available during the year. For the most up to date version, please visit the Express Scripts website using the following link: [www.express-scripts.com](http://www.express-scripts.com)





# HOME DELIVERY AND RECOMMENDED DRUG DOSING

## EXPRESS SCRIPTS

### Getting started with Home Delivery

#### Contact Express Scripts

- For transfers from a retail pharmacy, sign in at [www.Express-Scripts.com](http://www.Express-Scripts.com), or
- Speak with a prescription benefit specialist by calling **800.698.3757** (7:30 a.m. – 5 p.m., Central, Monday-Friday)

#### DIY—Do It Yourself

- Complete a home delivery order form
- Get a 90-day prescription from your doctor plus refills for up to one year (if applicable)
- Include your home delivery copayment (acceptable forms include credit/debit card, check or money order)
- Mail your form and prescription to Express Scripts at the address on the form. You can also have your doctor ePrescribe or fax your prescription.

**Your medication will arrive by mail within 8 days of receipt of your initial prescription.**

### Recommended Drug Dosing

Your Prescription Drug plan includes a program that reviews prescribed drug quantities to ensure your medications are being safely prescribed in accordance with FDA guidelines. The drug quantity review program provides the medications you need for good health, while making sure the dose you are receiving is considered safe. For instance, if FDA guidelines allow one pill/dose per day the program will allow a maximum of 30 pills for a month's supply. This quantity will give you the right amount to take for a daily dose considered safe and effective.



# SAVE MONEY USING MAIL ORDER

## EXPRESS SCRIPTS



### HOW MUCH CAN YOU SAVE WHEN USING MAIL ORDER? COMPARE FOR YOURSELF...

NJHP/GSP		
RETAIL PHARMACY	MAIL ORDER	ANNUAL SAVINGS
Generic Copay <b>\$5</b>	Generic Copay <b>\$10</b>	<b>\$20</b>
Annual Cost ( <i>\$5 per month x 12 fills</i> ) <b>\$60</b>	Annual Cost ( <i>\$10 per order x 4 fills per year</i> ) <b>\$40</b>	
Preferred Brand Copay <b>\$10</b>	Preferred Brand Copay <b>\$20</b>	<b>\$40</b>
Annual Cost ( <i>\$10 per month x 12 fills</i> ) <b>\$120</b>	Annual Cost ( <i>\$20 per order x 4 fills per year</i> ) <b>\$80</b>	

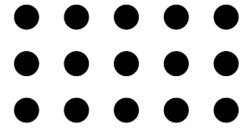
### HOW MUCH CAN YOU SAVE WHEN USING MAIL ORDER? COMPARE FOR YOURSELF...

RX \$8/\$18/\$18		
RETAIL PHARMACY	MAIL ORDER	ANNUAL SAVINGS
Generic Copay <b>\$8</b>	Generic Copay <b>\$8</b>	<b>\$64</b>
Annual Cost ( <i>\$8 per month x 12 fills</i> ) <b>\$96</b>	Annual Cost ( <i>\$8 per order x 4 fills per year</i> ) <b>\$32</b>	
Preferred Brand Copay <b>\$18</b>	Preferred Brand Copay <b>\$8</b>	<b>\$184</b>
Annual Cost ( <i>\$18 per month x 12 fills</i> ) <b>\$216</b>	Annual Cost ( <i>\$8 per order x 4 fills per year</i> ) <b>\$32</b>	



# DENTAL PLAN OPTIONS

## DELTA DENTAL



Below is a summary of the dental plan options available to you and your family through the Schools Health Insurance Fund (SHIF), administered by Delta Dental. For additional information regarding your dental contributions, please refer to your Human Resources department for assistance.

**NOTE:** Dependents are eligible for benefits until the day they turn age 19, unless they are a full-time student and show proof of schedule then they will qualify until the day they turn 23.

### PPO PLUS PREMIER

IN-NETWORK BENEFITS	
<b>Calendar Year Deductible</b>	
Individual	None
Family	
<b>Calendar Year Maximum</b> (per patient)	\$1,250
<b>Preventive &amp; Diagnostic Services</b>	
Exams, Cleanings, Bitewing X-rays (each twice in a calendar year)	100% Covered
Fluoride Treatment (Once in a calendar year, children to age 19)	
<b>Basic Services</b>	
Fillings, Extractions, Endodontics (root canal), Periodontics, Oral Surgery, Sealants	50% Covered
<b>Major Services</b>	
Crowns, Gold Restorations, Bridgework, Full and Partial Dentures	50% Covered
<b>Orthodontia Benefits</b>	Not Covered
<b>Orthodontia Lifetime Maximum</b> (per patient)	Not Applicable

This is for illustrative purposes only. For complete listing of covered services, plan limitations, deductibles and maximums, please consult your benefit booklet or contact Delta Dental's service department at 800-452-9310.

## Find a Dental Provider

- Visit [www.deltadental.com](http://www.deltadental.com)
- One there, you may sign into your account or continue as a guest.
- Choose **a plan to start** (i.e. Delta Dental Premier Plan)
- Click **Search by Current Location** and enter **Zip Code** to limit options





# GUARDIAN NURSES

## STRUGGLING WITH A HEALTHCARE ISSUE?

### For Your Benefit...

Our Mobile Care Coordinator RNx, backed by a team of registered nurses, are ready to respond whenever you are struggling with a healthcare issue. They can:

- Visit you at home or in the hospital to assess your care needs.
- Be your guide, coach and advocate for any healthcare issue.
- Make appointments so you can be seen as quickly as possible.
- Go with you to see doctors, to ask questions and to get answers.
- Identify providers for all care needs and second opinions.
- Get things you need such as healthcare equipment.
- Provide decision support when you are thinking about treatments or surgery.
- Explain a new diagnosis to help you make informed decisions.

### Who is Eligible?

The services of our Mobile Care Coordinator Nurses are available to members of the Schools Health Insurance Fund (SHIF) and their covered dependents. All services are free and confidential.

### Contact Information

To request help from our Mobile Care Coordinators or the team at Guardian Nurses, call **215.836.0260** or toll-free **888.836.0260**.



# BENEFITS MEMBER ADVOCACY CENTER

## CONNER STRONG & BUCKELEW

**Don't get lost in a sea of benefits confusion! With just one call or click, the Benefits MAC can help guide the way!**

The Benefits Member Advocacy Center (Benefits MAC), provided by Conner Strong & Buckelew, can help you and your covered family members navigate your benefits. Contact the Benefits MAC to:

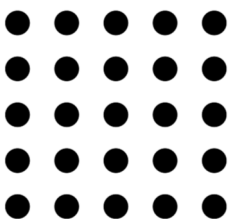
- Find answers to your benefits questions
- Search for participating network providers
- Clarify information received from a provider or your insurance company such as a bill, claim, or explanation of benefits (EOB)
- Rescue you from a benefits problem you've been working on
- Discover all that you benefit plans have to offer!

Member Advocates are available Monday through Friday, 8:30am to 5:00pm (Eastern Time). After hours, you will be able to leave a message with a live representative and receive a response by phone or email during business hours within 24 to 48 hours of your inquiry.

### How to Contact Member Advocacy?

You may contact the Member Advocacy Team in any of the following ways:

- Via phone: **800.563.9929**, Monday through Friday, 8:30 am to 5:00 pm (Eastern Time)
- Via the web:  
**[www.connerstrong.com/memberadvocacy](http://www.connerstrong.com/memberadvocacy)**
- Via email: **[cssteam@connerstrong.com](mailto:cssteam@connerstrong.com)**





# BENEPORTAL

## ONLINE BENEFITS RESOURCE

At Kingsway Board of Education, you have access to a full-range of valuable employee benefit programs. With BenePortal, you and your dependents can review your current employee benefit plan options online, 24 hours a day, 7 days a week!

Use BenePortal to access benefit plan documents, insurance carrier contacts, forms, guides, links and other applicable benefit materials.

### Secure Online Access

Simply go to [www.kingswaybenefits.com](http://www.kingswaybenefits.com) to access your benefits information today!

### Mobile-Friendly Site

BenePortal is mobile-optimized, making it easy to view your benefits on-the-go. Simply bookmark the site in your phone's browser or save it to your home screen for quick access.

### Other Features Include:

- Plan summaries
- Wellness resources
- Carrier contacts
- Downloadable forms
- GoodRx
- Benefit Perks Discount Program
- And more!





# VALUE-ADDED SERVICES

## CONNER STRONG & BUCKELEW

### Benefit Perks

This feature provides a broad array of services, discounts and special deals on consumer services, travel services, recreational services and much more. Simply access the site and register and you can begin using it now.

Learn more at: <https://connerstrong.corestream.com>

### HUSK Marketplace

Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace (formerly GlobalFit).

Learn more at:

<https://marketplace.huskwellness.com/connerstrong>

### GoodRX

Compare drug prices at local and mail-order pharmacies and discover free coupons and savings tips.

Learn more at: [www.goodrx.com](http://www.goodrx.com)

### HealthyLearn

This resource covers over a thousand health and wellness topics in a simple, straight-forward manner. The HealthyLearn On-Demand Library features all the health information you need to be well and stay well.

Learn more at: <https://healthylearn.com/connerstrong>



# QUESTIONS? WHO TO CALL...

The resources identified below are available to assist you with any questions that you may have about your benefits.

QUESTIONS REGARDING	CONTACT	PHONE NUMBER	WEBSITE/EMAIL
<b>Medical Benefits - Amerihealth Administrators</b> Benefit questions, claims, locating a provider, printing new ID cards	<b>AmeriHealth Administrators</b>	844-352-1706	<a href="http://www.myahabenefits.com">www.myahabenefits.com</a>
<b>Prescription Benefits - Express Scripts</b> Benefit questions, claims, locating a provider, printing new ID cards	<b>Express Scripts</b>	800-467-2006	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
<b>Dental Benefits - Delta Dental</b> Benefit questions, claims, locating a provider, printing new ID cards	<b>Delta Dental</b>	Please see the reverse side of your ID card	<a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a>
<b>Plan Options, Benefit Questions and Claims Issues</b>	<b>Member Advocacy</b>	800-563-9929	<a href="http://www.connerstrong.com/memberadvocacy">www.connerstrong.com/memberadvocacy</a>
<b>Nurse Advocacy</b>	<b>Guardian Nurses</b>	888-836-0260	<a href="http://www.guardiannurses.com">www.guardiannurses.com</a>
<b>Telemedicine</b>	<b>Teladoc</b>	855-835-2362	<a href="http://www.teladoc.com">www.teladoc.com</a>



# LEGAL NOTICES

## Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Kingsway Regional School District offers a series of health coverage options. You should receive a Summary of Benefits and Coverage (SBC) during Open Enrollment. These documents summarize important information about all health coverage options in a standard format. Please contact Human Resources if you have any questions or did not receive your SBC.

## Patient Protection and Affordable Care Act

Please note: the medical plans are considered compliant with the Patient Protection and Affordable Care Act. There are no annual limits, dependent children can be covered to age 26 and preventive care is covered at 100% with no member cost-sharing and the pre-existing exclusion limitations have been removed.

As new Health Care Reform requirements become effective, the Kingsway Regional School District plans will be modified. We are fully committed to complying with all regulations and intend to notify you as soon as possible of any change(s).

## Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other benefits. If you have any questions, please speak with Human Resources.

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2024. Contact your State for more information on eligibility –

ALABAMA – Medicaid  
Website: <http://myalhipp.com/>  
Phone: 1-855-692-5447

ALASKA – Medicaid  
The AK Health Insurance Premium Payment Program  
Website: <http://myakhipp.com/>  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>

ARKANSAS – Medicaid  
Website: <http://myarhipp.com/>  
Phone: 1-855-MyARHIPP (855-692-7447)  
CALIFORNIA – MEDICAID  
Health Insurance Premium Payment (HIPP) Program  
<http://dhcs.ca.gov/hipp>  
Phone: 916-445-8322  
Fax: 916-440-5676  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)  
Health First Colorado Website: <https://www.healthfirstcolorado.com/>  
Health First Colorado Member Contact Center:  
1-800-221-3943/State Relay 711  
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>  
CHP+ Customer Service: 1-800-359-1991/State Relay 711  
Health Insurance Buy-In Program (HIBI): <https://www.mycohibi.com/>  
HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid  
Website: <https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>  
Phone: 1-877-357-3268

GEORGIA – Medicaid  
GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
Phone: 678-564-1162, Press 1  
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
Phone: 678-564-1162, Press 2

INDIANA – Medicaid  
Healthy Indiana Plan for low-income adults 19-64  
Website: <http://www.in.gov/fssa/hip/>  
Phone: 1-877-438-4479  
All other Medicaid  
Website: <https://www.in.gov/medicaid/>  
Phone 1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)  
Medicaid Website: <https://dhs.iowa.gov/ime/members>  
Medicaid Phone: 1-800-338-8366  
Hawki Website: <http://dhs.iowa.gov/Hawki>  
Hawki Phone: 1-800-257-8563  
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>  
HIPP Phone: 1-888-346-9562

KANSAS – Medicaid  
Website: <https://www.kancare.ks.gov/>  
Phone: 1-800-792-4884  
HIPP Phone: 1-800-766-9012



# LEGAL NOTICES

## KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:  
<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>  
Phone: 1-855-459-6328  
Email: [KIHIPPPROGRAM@ky.gov](mailto:KIHIPPPROGRAM@ky.gov)  
KCHIP Website: <https://kynect.ky.gov>  
Phone: 1-877-524-4718  
Kentucky Medicaid Website:  
<https://chfs.ky.gov/agencies/dms>

## LOUISIANA – Medicaid

Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.ldh.la.gov/lahipp](http://www.ldh.la.gov/lahipp)  
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

## MAINE – Medicaid

Enrollment Website:  
[www.mymaineconnection.gob/benefits/s/?language=en\\_US](http://www.mymaineconnection.gob/benefits/s/?language=en_US)  
Phone: 1-800-442-6003 TTY: Maine relay 711  
Private Health Insurance Premium Webpage:  
<https://www.maine.gov/dhhs/ofi/applications-forms>  
Phone: 800-977-6740 TTY: Maine relay 711

## MASSACHUSETTS – Medicaid and CHIP

Website: <https://www.mass.gov/masshealth/pa>  
Phone: 1-800-862-4840 TTY: 711  
Email: [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

## MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>  
Phone: 1-800-657-3739

## MISSOURI – Medicaid

Website:  
<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
Phone: 1-573-751-2005

## MONTANA – Medicaid

Website:  
<http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>  
Phone: 1-800-694-3084  
Email: [HHSHIPPPProgram@mt.gov](mailto:HHSHIPPPProgram@mt.gov)

## NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>  
Phone: (855) 632-7633  
Lincoln: (402) 473-7000  
Omaha: (402) 595-1178

## NEVADA – Medicaid

Medicaid Website: <http://dhcftp.nv.gov>  
Medicaid Phone: 1-800-992-0900

## NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>  
Phone: 603-271-5218  
Toll free number for the HIPP program: 1-800-852-3345, ext 5218

## NEW JERSEY – Medicaid and CHIP

Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
Medicaid Phone: 609-631-2392  
CHIP Website: <http://www.njfamilycare.org/index.html>  
CHIP Phone: 1-800-701-0710

## NEW YORK – Medicaid

Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
Phone: 1-800-541-2831

## NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>  
Phone: 919-855-4100

## NORTH DAKOTA – Medicaid

Website: <https://www.hhs.nd.gov/healthcare>  
Phone: 1-844-854-4825

## OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>  
Phone: 1-888-365-3742  
OREGON – Medicaid  
Website: <http://healthcare.oregon.gov/Pages/index.aspx>  
Phone: 1-800-699-9075

## PENNSYLVANIA – Medicaid and CHIP

Website:  
<https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx>  
Phone: 1-800-692-7462  
CHIP Website:  
<https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx>  
CHIP Phone: 1-800-986-KIDS (5437)

## RHODE ISLAND – Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/>  
Phone: 1-855-697-4347, or 401-462-0311 (Direct RlTe Share Line)

## SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>  
Phone: 1-888-549-0820

## SOUTH DAKOTA – Medicaid

Website: <http://dss.sd.gov>  
Phone: 1-888-828-0059

## TEXAS – Medicaid

Website:  
<https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program>  
Phone: 1-800-440-0493

## UTAH – Medicaid and CHIP

Medicaid Website: <https://medicaid.utah.gov/>  
CHIP Website: <http://health.utah.gov/chip>  
Phone: 1-877-543-7669

## VERMONT – Medicaid

Website:  
<https://dvha.vermont.gov/members/medicaid/hipp-program>  
Phone: 1-800-250-8427

## VIRGINIA – Medicaid and CHIP

Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>  
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>  
Phone: 1-800-432-5924

## WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>  
Phone: 1-800-562-3022

## WEST VIRGINIA – Medicaid and CHIP

Website: <http://mywvhipp.com/> and  
<https://dhr.wv.gov/bms/>  
Medicaid Phone: 304-558-1700  
CHIP Toll-free phone: 1-855-MyWVHIP (1-855-699-8447)

## WISCONSIN – Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>  
Phone: 1-800-362-3002

## WYOMING – Medicaid

Website:  
<https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>  
Phone: 800-251-1269

To see if any other states have added a premium assistance program since January 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

# INSURANCE MARKETPLACE NOTICE

## **PART A: General Information**

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

### **What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

### **Can I Save Money on my Health Insurance Premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

### **Does Employment-Based Health Coverages Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12% of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.<sup>12</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

<sup>1</sup> Indexed annually; see <https://www.irs.gov/pub/irs-drop/rp-22-34.pdf> for 2023.

<sup>2</sup> An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

# INSURANCE MARKETPLACE NOTICE

## When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services **is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.**

Marketplace-eligible individuals who live in states served by HealthCare.gov and either- submit a new application or update an existing application on HealthCare.gov between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

## What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

## How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact Stephanie Marich. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.



# INSURANCE MARKETPLACE NOTICE

## PART B: Information about Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name Kingsway Regional School District		4. Employer Identification Number (EIN) 21-0733749	
5. Employer Address 213 Kings Highway		6. Employer phone number 856-467-3300	
7. City Woolwich Township	8. State New Jersey	9. Zip Code 08085	
10. Who can we contact about employee health coverage at this job? Stephanie Marich			
11. Phone number (if different from above)		12. Email address Marichs@krds.us	

### Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - Some employees. Eligible employees are:
    - Full Time Staff:** Any employee that works a minimum of 30 hours per week
    - Food Services:** Working less than 30 hours a week and providing certification of no other available coverage are eligible for Single Coverage only after a 90 day waiting period (see CBA for more information)
    - Transportation:** Effective July 1, 2024, Transportation Staff shall be eligible for Single only coverage after 30 days of employment
- With respect to dependents:
  - We do offer coverage.
    - Full Time Staff:** Spouse and children
    - Food Services:** Can elect to cover a spouse/children but will be responsible for 100% difference in premium from Single Coverage.
    - Transportation:** Can elect to cover a spouse/children but will be responsible for 100% difference in premium from Single Coverage.
- This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary week to week (perhaps you are an hourly employee or you work on a commission bases), if you are newly employed mid-year, or if you have other income losses, you may still qualify for the premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.



DISCLAIMER: This guide provides a brief summary of the benefits available to you. Kingsway Regional School District reserves the right to modify, amend, suspend, or terminate any plan, at any time, and for any reason without prior notification. The plans described in this guide are governed by insurance contracts and plan documents, which are available for examination upon request. We have attempted to make the explanations of the plans in this guide as accurate as possible. However, should there be a discrepancy between this guide and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts or plan documents will govern.