



**Cedar Rapids  
Community School District**  
*Every Learner: Future Ready*

# Benefits Compass

The following guide will assist you in navigating through **ANNUAL ENROLLMENT** including the benefits for which you are eligible, the cost of coverage, and how to complete enrollment.




2019-2020  
ANNUAL  
ENROLLMENT

April 23, 2019 to  
May 8, 2019 5:00 pm

Permanent Building  
Substitutes  
Table XP

# BENEFIT OPTIONS

Benefit Type	Details
<p data-bbox="110 317 506 401"><b>Medical with Prescription Insurance</b></p> 	<p data-bbox="574 275 708 306"><b>Eligibility:</b></p> <ul data-bbox="672 317 1528 380" style="list-style-type: none"><li>• You must be regularly scheduled to work at least <b>30</b> hours per week</li></ul> <p data-bbox="574 394 935 426"><b>Effective Date of Coverage:</b></p> <ul data-bbox="672 436 870 468" style="list-style-type: none"><li>• July 1, 2019</li></ul> <p data-bbox="574 474 862 506"><b>Plans to choose from:</b></p> <ul data-bbox="672 516 1040 663" style="list-style-type: none"><li>• Wellmark HMO Basic</li><li>• Wellmark HMO Essential</li><li>• Wellmark PPO Choice</li><li>• Wellmark PPO Premier</li></ul> <p data-bbox="574 674 1515 779"><b>NOTE: For the 2019-20 plan year, there will be a one-time opportunity to enroll in any of the four medical plans offered even if you are not currently participating in a medical plan.</b></p> <p data-bbox="574 789 1036 821"><b>Levels of coverage to choose from:</b></p> <ul data-bbox="672 831 1143 978" style="list-style-type: none"><li>• Employee Only</li><li>• Employee + Spouse</li><li>• Employee + Children</li><li>• Employee + Spouse and Children</li></ul> <p data-bbox="574 989 857 1020"><b>District Contribution:</b></p> <ul data-bbox="672 1031 1536 1220" style="list-style-type: none"><li>• <b>\$210</b> per month towards the cost of coverage no matter which level of coverage you choose</li><li>• You pay the monthly amount that exceeds <b>\$210</b></li><li>• <b>You do not receive an opt out credit if you do not elect medical</b></li></ul>

# EMPLOYEE COSTS AND RATES

## MEDICAL WITH PRESCRIPTION INSURANCE

The following chart reflects your **per paycheck** deduction:

19 Deductions	Wellmark HMO Basic	Wellmark HMO Essential	Wellmark PPO Choice	Wellmark PPO Premier
	Employee's Pre-tax <b>Per Paycheck</b> Cost After District Contribution			
Employee	\$110.53	\$192.63	\$265.89	\$305.68
Employee + Spouse	\$364.42	\$531.16	\$682.74	\$762.32
Employee + Child(ren)	\$329.68	\$484.42	\$624.63	\$699.16
Employee + Spouse and Child(ren)	\$611.37	\$862.74	\$1,087.58	\$1,208.21

[Click on this link to the MIIP Plan Comparison: 2019-20 MIIP Plan Comparison](#)

## HOW TO ENROLL FOR **MEDICAL**

EVENT	TIMING	PROCEDURE
<p><b>ANNUAL ENROLLMENT</b></p> <p>This is your once-a-year opportunity to review your medical elections and make changes. <b>Outside of Annual Enrollment, you are not permitted to enroll, change or drop your coverage unless you have a Qualified Life Event and notify the Benefits Department within 30 days (60 days for birth of a baby) of the event.</b></p> <p>Your current medical elections <b>WILL</b> roll-over if you do nothing.</p>	<p><b>April 23, 2019 (12:01 AM CST) TO May 8, 2019 (5:00 PM CST)</b></p>	<p>Complete enrollment by logging into <a href="http://www.BluesEnroll.com">www.BluesEnroll.com</a></p> <p><b>UserID:</b> Your first full name, last initial and last 4 of your SSN</p> <p><b>ALL PASSWORDS HAVE BEEN RESET TO THE FOLLOWING:</b></p> <p><b>PW:</b> Your full SSN, no dashes or spaces. You will be prompted to change your password upon your initial login during Annual Enrollment.</p> <p>If you need assistance with your BluesEnroll login, please contact the CRCSD Benefits Department at: 319-558-CRHR (2747), option 2</p>

## CONTACTS AND RESOURCES

What are you looking for?	Who to Contact?	What assistance will you receive/find?
<b>CRCSD BENEFITS DEPARTMENT</b>	Phone: 319-558-CRHR (2747), option 2 Email: Benefits <a href="mailto:BeneDL@cr.k12.ia.us">BeneDL@cr.k12.ia.us</a>	Assistance with all CRCSD benefits questions and enrollment
<b>DOCUMENTS AND RESOURCES TO LEARN ABOUT THE BENEFITS THAT ARE AVAILABLE TO YOU</b>	<a href="http://www.cr.k12.ia.us">www.cr.k12.ia.us</a> Navigate to Departments and Services > Human Resources > Benefits, then select the topic you wish to explore	Detailed information concerning: Health Plans, Qualifying Events Compliance Notices, Summary Plan Descriptions, COBRA
<b>WELLMARK Blue Cross Blue Shield</b>	1-800-277-8380	General medical plan information, assistance with claims
<b>IPERS Rates: Employee: 6.29% Employer: 9.44%</b>	Website: <a href="http://www.ipers.org">www.ipers.org</a> E-mail: <a href="mailto:info@ipers.org">info@ipers.org</a> Phone: 1-800-622-3849 Address: 7401 Register Drive, Des Moines IA 50321	Assistance with IPERS retirement questions, account vesting, distributions from the plan, verifying and updating beneficiaries.

### AVAILABILITY OF SUMMARY HEALTH INFORMATION

Your plan offers several health coverage options. To help you make an informed choice, you can review Summaries of Benefits and Coverage (SBCs), which summarize important information about the options in a standard format to help you compare across options. The SBCs can be found here: [HEALTH PLAN INFORMATION](#) under the Summaries of Benefits and Coverage section. Other important notices can be found under [HEALTH PLAN INFORMATION](#) such as: Medicare Creditable Coverage Notice, Medicaid & the Children’s Health Insurance Program (CHIP), Notice of Coverage Options – MARKET PLACE, Notice of Privacy Practices, Important MIIP Health Plan Notices (Women’s Health and Cancer Rights Act of 1998, Newborns’ and Mothers’ Health Protection Act of 1996, and Michelle’s Law).

This guide contains only a partial description of the benefits, limitations, exclusions and other provisions of the health care plan. It is not a contract or policy. It is a general overview only. It does not provide all the details of coverage, including benefits, exclusions, and policy limitations. In the event there are discrepancies between this document and the Coverage Manual, Certificate, or Policy, the terms and conditions of the Coverage Manual, Certificate, or Policy will govern.