



2024-2025

EMPLOYEE BENEFITS GUIDE

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

South Harrison Board of Education 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 SOUTH HARRISON BOARD OF EDUCATION!



Questions?

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

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WELCOME!



The South Harrison Board of Education 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 Business Office.

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 Business Office.



ELIGIBILITY INFORMATION



Eligible Employees

Full-time active employees working not less than 32-hours per week for the regularly scheduled work period (12-months or 10-month school year). Benefits are available as of the first of the month after two (2) months of continuous employment.

Eligible Dependents

- Spouse, Civil Union Partner, Child(ren)

Dependent Age Out

- Medical and prescription coverage for children ends on the December 31st of the year in which they attain age 26.
- 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. You may be contacted periodically to verify that the child remains eligible for coverage.
- To continue coverage for a handicapped child evidence of the child's incapacity and dependency must be provided to the Business Office at least 31 days prior to the termination of coverage.

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

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 Business Office for monthly premium rates and enrollment forms.



ENROLLMENT & MAKING PLAN CHANGES



How to Enroll

You must complete an enrollment 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 Business Office**

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.

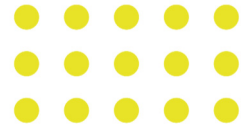
Qualified life events include: marriage, divorce, death of a spouse, civil union partner or a dependent, birth or adoption of a child, termination or commencement of employment for your spouse/civil union partner, a change in employment status (full-time to part-time or part-time to full-time) for you 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 business office within 60 days.

MEDICAL PLAN OPTIONS

AETNA



Through the Schools Health Insurance Fund (SHIF), South Harrison BOE offers the following medical plan options to their staff, administered by Aetna.

- **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 calendar year he/she turns age 26.

| | NJEHP | GSP* | PATRIOT V \$10 GOLD |
|--------------------------------------|------------------------------------|------------------------------------|-------------------------------------|
| IN-NETWORK BENEFITS | | | |
| Calendar Year Deductible | | | |
| Individual | None | None | None |
| Family | None | None | None |
| Out-of-Pocket Maximum | | | |
| Individual | \$500 | \$500 | \$5,300 |
| Family | \$1,000 | \$1,000 | \$10,600 |
| Preventive Services | 100% Covered | 100% Covered | 100% Covered |
| PCP Office Visits | \$10 Copay | \$10 Copay | \$10 Copay |
| Specialist Office Visit | \$15 Copay | \$15 Copay | \$15 Copay |
| Diagnostic Lab & X-Ray | 100% Covered | 100% Covered | Lab: No Charge X-Ray: \$15 Copay |
| Imaging (CT/PET Scans, MRIs) | 100% Covered | 100% Covered | \$15 Copay |
| Inpatient Hospital | 100% Covered | 100% Covered | 100% Covered |
| Outpatient Surgery | 100% Covered | 100% Covered | 100% Covered |
| Ambulance | 90% Covered | 90% Covered | 100% Covered |
| Emergency Room | \$125 Copay | \$125 Copay | \$50 Copay |
| Urgent Care | \$15 Copay | \$15 Copay | \$15 Copay |
| Durable Medical Equipment | 90% covered | 90% covered | 70% covered after OON deductible |
| Vision Exam | \$15 Copay 1 exam/calendar year | \$15 Copay 1 exam/calendar year | \$15 Copay 1 exam/calendar year |
| Vision Hardware Reimbursement | N/A | N/A | \$100 Maximum/24 months |
| OUT-OF-NETWORK BENEFITS | | | |
| Deductible | | | |
| Individual | \$350 | \$350 | \$100 |
| Family | \$700 | \$700 | \$200 |
| Out-of-Pocket Maximum | | | |
| Individual | \$2,000 | \$2,000 | \$2,000 |
| Family | \$5,000 | \$5,000 | \$4,000 |
| Coinsurance (% Plan Pays) | 70% after deductible | 70% after deductible | 70% 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 and GSAP, the employee's contribution is based on the new salary contribute 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 office plan documents shall prevail as accurate.

MEDICAL PLAN OPTIONS

AETNA



Through the Schools Health Insurance Fund (SHIF), South Harrison BOE offers the following medical plan options to their staff, administered by Aetna and 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 calendar year he/she turns age 26.

| | PATRIOT V \$10 SILVER | OPEN ACCESS BRONZE \$20 | HDHP \$1600/\$3200 |
|--------------------------------------|-------------------------------------|--|--------------------------------|
| IN-NETWORK BENEFITS | | | |
| Calendar Year Deductible | | | |
| Individual | None | \$500 | \$1,600 |
| Family | | \$1,000 | \$3,200 |
| Out-of-Pocket Maximum | | | |
| Individual | \$5,300 | \$1,000 | \$6,250 |
| Family | \$10,600 | \$2,000 | \$12,500 |
| Preventive Services | 100% Covered | 100% Covered (No Deductible) | 100% Covered (No Deductible) |
| PCP Office Visits | \$10 Copay | \$30 Copay (No Deductible) | 80% Covered (After Deductible) |
| Specialist Office Visit | \$15 Copay | \$30 Copay (No Deductible) | 80% Covered (After Deductible) |
| Diagnostic Lab & X-Ray | Lab: No Charge X-Ray: \$15 Copay | \$30 Copay (No Deductible) | 80% Covered (After Deductible) |
| Imaging (CT/PET Scans, MRIs) | \$15 Copay | \$30 Copay (No Deductible) | 80% Covered (After Deductible) |
| Inpatient Hospital | 100% Covered | \$100 Copay/up to 5 days, then No Charge for Facility 90% covered for Physician/Surgeon Fees | 80% Covered (After Deductible) |
| Outpatient Surgery | 100% Covered | 90% Covered | 80% Covered (After Deductible) |
| Ambulance | 100% Covered | 90% Covered | 80% Covered (After Deductible) |
| Emergency Room | \$50 Copay | \$100 Copay | 80% Covered (After Deductible) |
| Urgent Care | \$15 Copay | \$30 Copay (No Deductible) | 80% Covered (After Deductible) |
| Durable Medical Equipment | 70% covered after OON deductible | 90% covered | 80% Covered (After Deductible) |
| Vision Exam | \$15 Copay 1 exam/calendar year | No Charge 1 exam/24 months | No Charge 1 exam/24 months |
| Vision Hardware Reimbursement | \$100 Maximum/24 months | N/A | N/A |
| OUT-OF-NETWORK BENEFITS | | | |
| Deductible | | | |
| Individual | \$100 | \$1,250 | \$1,600 |
| Family | \$200 | \$2,500 | \$3,200 |
| Out-of-Pocket Maximum | | | |
| Individual | \$2,000 | \$2,500 | \$6,250 |
| Family | \$4,000 | \$5,000 | \$12,500 |
| Coinsurance (% Plan Pays) | 70% after deductible | 70% after deductible | 50% after deductible |

* 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 office plan documents shall prevail as accurate.

MEDICAL PLAN OPTIONS

HORIZON



Through the Schools Health Insurance Fund (SHIF), South Harrison BOE offers the following medical plan options to their staff, administered by Horizon.

- **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 calendar year he/she turns age 26.

HORIZON OMNIA

| BENEFITS | TIER 1 | TIER 2 |
|--------------------------------------|--|---|
| Calendar Year Deductible | | |
| Individual | None | \$1,500 |
| Family | | \$3,000 |
| Out-of-Pocket Maximum | | |
| Individual | \$2,500 | \$4,500 |
| Family | \$5,000 | \$9,000 |
| Preventive Services | 100% Covered | 100% Covered |
| PCP Office Visits | \$5 Copay | \$20 Copay |
| Specialist Office Visit | \$15 Copay | \$30 Copay |
| Diagnostic Lab & X-Ray | Office/Independent Lab: No Charge Outpatient Hospital: \$15 Copay | Office/Independent Lab: No Charge (After Deductible) Outpatient Hospital: 80% Covered (After Deductible) |
| Imaging (CT/PET Scans, MRIs) | \$15 Copay for Outpatient Hospital | 80% Covered for Outpatient Hospital (After Deductible) |
| Inpatient Hospital | \$150 Copay for Facility No Charge for Physician/Surgeon Fees | 80% Covered (After Deductible) |
| Outpatient Surgery | \$150 Copay for Facility No Charge for Physician/Surgeon Fees | 80% Covered |
| Ambulance | 100% Covered | 100% Covered (After Deductible) |
| Emergency Room | \$100 Copay for Outpatient Hospital | \$100 Copay and 80% Covered for Outpatient Hospital |
| Urgent Care | \$15 Copay | \$30 Copay |
| Durable Medical Equipment | 100% Covered | 80% Covered (After Deductible) |
| Vision Exam | \$15 Copay 1 exam/calendar year | \$30 Copay 1 exam/calendar year |
| Vision Hardware Reimbursement | \$150 Maximum/12 months | \$150 Maximum/12 months |
| OUT-OF-NETWORK BENEFITS | | |
| Deductible | | |
| Individual | | |
| Family | | |
| Out-of-Pocket Maximum | No Coverage for Out-of-Network Services unless it's a True Medical Emergency | |
| Individual | | |
| Family | | |
| Coinsurance (% Plan Pays) | | |

* 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 office 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.aetna.com and select “Find a Doctor.”

Make Sure You are Using In-Network Labs

Aetna Participants may use either **Quest Diagnostics** or **LabCorp** for lab work.



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.

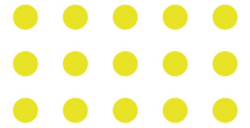
Hospital admission status may affect coverage for services such as skilled nursing. Some health plans, including Medicare, require a three-day hospital inpatient stay minimum before covering the cost of rehabilitative care in a skilled nursing care center. However, observation stays regardless of length, 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



To Find Participating Aetna Providers

- STEP 1:** Visit Aetna’s website at www.aetna.com
- STEP 2:** At the middle of the webpage on the right, click on “**Find a Doctor**”
- STEP 3:** On the right side of the page under Guest, select “**Plan from an employer**” (1st choice on the list)
- STEP 4:** Under Continue as a Guest, enter your zip code, city, state or county
- STEP 5:** You will be asked to “**Select a Plan**”. Use the key below to help you make the correct selection:

| IF YOU'RE ENROLLING IN... | DOCFIND PLAN SELECTION IS... |
|---|--|
| NJ Educators Health Plan, OA Bronze \$10, HDHP | Category Heading = <u>Aetna Open Access Plans</u> Plan Name = Aetna Choice POS II (Open Access) |
| Aetna Garden State Plan | Category Heading = <u>Aetna Whole Health Plan</u> Plan Name = (NJ) Aetna Whole Health New Jersey Choice POS II |
| Patriot V \$10 Gold, Patriot V \$10 Silver | Category Heading = <u>Aetna Standard Plans</u> Plan Name = QPOS |



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](tel:855.835.2362)
- **Via the web:** www.TeladocHealth.com
- **Via mobile app:** Go to 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.

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

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](tel:855.835.2362)
- **Via the web:** www.TeladocHealth.com
- **Via mobile app:** Go to 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 South Harrison:

| Plans | Emergency Room Copay | Urgent Care Copay | Estimated Savings |
|--------------------------------|----------------------|-------------------|-------------------|
| NJEHP | \$125 | \$15 | \$110 |
| GSP* | \$125 | \$15 | \$110 |
| Patriot V \$10 Gold | \$50 | \$15 | \$35 |
| Open Access Bronze \$20 | \$100 | \$30 | \$70 |

* 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 [CVS.com/HealthHub](https://www.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), South Harrison BOE 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 calendar year he/she turns age 26.

| | NJEHP/GSP RX \$5/\$10 | PATRIOT V GOLD RX \$5/\$10 | PATRIOT V SILVER \$10/\$20/\$30 | HDHP 20% COINSURANCE | BRONZE/OMNIA \$15/\$30/\$45 |
|---|----------------------------------|---------------------------------------|--|---------------------------------|--|
| RETAIL PHARMACY | | | | | |
| Generic | \$5 Copay | \$5 Copay | \$10 Copay | 20% Coinsurance | \$15 Copay |
| Brand Without Generic Alternative | \$10 Copay | \$10 Copay | \$20 Copay | 20% Coinsurance | \$30 Copay |
| Brand With Generic Alternative | Member Pays Difference* | \$10 Copay | \$30 Copay | 20% Coinsurance | \$45 Copay |
| Retail Dispensing Limitation | 30 day supply | 34 day supply or 100 units | 30 day supply | 30 day supply | 30 day supply |
| MAIL ORDER (UP TO A 90-DAY SUPPLY) | | | | | |
| Generic | \$10 Copay | \$0 copay | \$5 copay | 20% Coinsurance | \$15 Copay |
| Brand Without Generic Alternative | \$20 Copay | \$0 copay | \$10 Copay | 20% Coinsurance | \$30 Copay |
| Brand With Generic Alternative | Member Pays Difference* | \$0 copay | \$10 Copay | 20% Coinsurance | \$45 Copay |
| Mail Order Dispensing Limitation | 90 day supply | 90 day supply | 90 day supply | 90 day supply | 90 day supply |
| ADDITIONAL FEATURES | | | | | |
| Step Therapy | Applies | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Mandatory Generic | Applies | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Mail Order for Specialty Medications | Applies | Applies | Applies | Applies | Applies |
| Closed Formulary | Applies | Applies | Applies | Applies | Applies |

* Member Pays Brand Copay Plus Difference in Cost Between Generic & Brand Drug

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 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 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.
- **Non-Participating Pharmacies:** A majority of New Jersey pharmacies as well as other pharmacies located throughout the United States participate with ESI. However, some pharmacies in New Jersey and in other states do not have agreements with ESI and do not accept ID cards from this Prescription Drug Plan. When using a non-participating pharmacy, you will be asked to pay the full cost of the prescription drug to the pharmacist. You then must file a claim for reimbursement with ESI. After you log into ESI, go to **Find a Pharmacy** under **Prescriptions** in the main menu. You can search for nearby network pharmacies by Zip Code or city and state.



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, 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 \$5 | Generic Copay \$10 | \$20 |
| Annual Cost (<i>\$5 per month x 12 fills</i>) \$60 | Annual Cost (<i>\$10 per order x 4 fills per year</i>) \$40 | |
| Preferred Brand Copay \$10 | Preferred Brand Copay \$20 | \$40 |
| Annual Cost (<i>\$10 per month x 12 fills</i>) \$120 | Annual Cost (<i>\$20 per order x 4 fills per year</i>) \$80 | |

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

| RX \$10/\$20/\$30 | | |
|---|--|----------------|
| RETAIL PHARMACY | MAIL ORDER | ANNUAL SAVINGS |
| Generic Copay \$10 | Generic Copay \$5 | \$100 |
| Annual Cost (<i>\$10 per month x 12 fills</i>) \$120 | Annual Cost (<i>\$5 per order x 4 fills per year</i>) \$20 | |
| Preferred Brand Copay \$20 | Preferred Brand Copay \$10 | \$200 |
| Annual Cost (<i>\$20 per month x 12 fills</i>) \$240 | Annual Cost (<i>\$10 per order x 4 fills per year</i>) \$40 | |
| Non-Preferred Brand Copay \$30 | Non-Preferred Brand Copay \$10 | \$320 |
| Annual Cost (<i>\$30 per month x 12 fills</i>) \$360 | Annual Cost (<i>\$10 per order x 4 fills per year</i>) \$40 | |



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 Business Office for assistance.

PPO PLUS PREMIER ADVANTAGE PROGRAM

| BENEFITS | IN-NETWORK |
|---|--|
| Calendar Year Deductible | Deductible waived on Preventive & Diagnostic |
| Individual | \$100 |
| Family Aggregate | \$300 |
| Calendar Year Maximum (per patient) | \$1,000 |
| Preventive Care | Plan pays 100% (No Deductible) |
| Exams, Cleanings, Bitewing X-rays (each twice in a calendar year) | |
| Basic Services | Plan pays 80% (After Deductible) |
| Fillings, Extractions, Endodontics (root canal), Periodontics, Oral Surgery | Sealants Covered 100% |
| Sealants | |
| Major Services | 50% Covered (After Deductible) |
| Crowns, Gold Restorations, Bridgework, Full and Partial Dentures | |

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
- 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**.



BENEPORTAL

ONLINE BENEFITS RESOURCE

At South Harrison 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.southharrisonbenefits.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!



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:

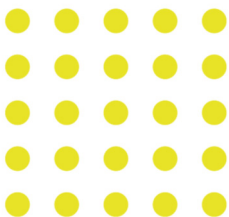
- Find answers to your benefits questions
- Search for participating network providers
- Clarify information received from a provider or your insurance company such as a bill, claim, or explanation of benefits (EOB)
- Rescue you from a benefits problem you've been working on
- Discover all that you benefit 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
- Via email: cssteam@connerstrong.com



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

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 |
|---|------------------------|--------------|--|
| Medical Benefits - Aetna Benefit questions, claims, locating a provider, printing new ID cards | Aetna | 800-370-4526 | www.aetna.com |
| Medical Benefits - Horizon Benefit questions, claims, locating a provider, printing new ID cards | Horizon | 800-355-2583 | www.horizonblue.com/OMNIA |
| Prescription Benefits - Express Scripts Benefit questions, claims, locating a provider, printing new ID cards | Express Scripts | 800-467-2006 | www.express-scripts.com |
| Dental Benefits - Delta Dental Benefit questions, claims, locating a provider, printing new ID cards | Delta Dental | 800-452-9310 | www.deltadentalnj.com |
| Plan Options, Benefit Questions and Claims Issues | Member Advocacy | 800-563-9929 | www.connerstrong.com/memberadvocacy |
| Nurse Advocacy | Guardian Nurses | 215-836-0260 | www.guardiannurses.com |
| Telemedicine | Teladoc | 855-835-2362 | www.teladoc.com |



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.

South Harrison BOE 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 South Harrison BOE 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.

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 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 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
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

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
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 or 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
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

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

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/
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://dhdr.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
1-866-444-EBSA (3272)

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



DISCLAIMER: This guide provides a brief summary of the benefits available to you. South Harrison Board of Education 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.