

# BENEFITS GUIDE

September 1, 2024 - August 31, 2025

**Pre-65 Retirees**



**Welcome!** We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

A Pre-65 Retiree and/or Dependent of a Retiree must meet ALL of the following criteria:

1. The retiree is between the ages of 50-64;

AND

2. The retiree has worked in the Westside Community School District, or any other school district in Nebraska that is affiliated with the Educators Health Alliance AND covered under the Group Insurance plan for a minimum of 60 continuous months.

3. A dependent of an eligible Pre-65 Retiree that has been covered on the Pre-65 retiree plan for a period of no more than 4 years.

Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your children who are your natural children, stepchildren, adopted children or children for whom you have legal custody who are under age 26. Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

## When Coverage Begins

- ▶ **Open Enrollment:** Changes made during Open Enrollment are effective September 1, 2024 - August 31, 2025.

To enroll or make changes to your current elections, you will need to complete the Pre-65 Enrollment/Change Form. Changes include adding/dropping dependents or adding/dropping coverage. The Pre-65 Enrollment/Change Form is attached to the open enrollment email and is included in the open enrollment mailing.

**Required Information**—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

## Medical

We are proud to offer you a choice of two medical plans through UnitedHealthcare. Following is a high-level overview of the coverage available.

Key Medical Benefits	Pre-65 \$2,500 - PPO		Pre-65 \$3,800 - HSA	
	In-Network	Out-of-Network <sup>1</sup>	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible (per N/A)</b>				
Individual / Family	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,800 / \$7,600	\$7,600 / \$15,200
<b>Out-of-Pocket Maximum (per N/A)</b>				
Individual / Family	\$7,350 / \$14,700	\$14,700 / \$29,400	\$4,350 / \$8,700	\$13,000 / \$26,000
<b>Covered Services</b>				
Office Visits (physician/specialist)	PCP: \$50 copay / Specialist: Designated Network: \$50 copay / Network: \$70 copay	40%*	10%*	20%*
Routine Preventive Care	No charge	40%*	No charge	20%*
Outpatient Diagnostic (lab/X-ray)	No charge	40%*	10%*	20%*
Complex Imaging	30%*	40%*	10%*	20%*
Chiropractic	30%*	40%*	10%*	20%*
Ambulance	30%*		10%*	20%*
Emergency Room	\$100 copay, then 30%*		10%*	
Urgent Care Facility	\$70 copay, then 30%*	40%*	10%*	20%*
Inpatient Hospital Stay	30%*	40%*	10%*	20%*
Outpatient Surgery	30%*	40%*	10%*	20%*
<b>Prescription Drugs N/A</b>				
Retail Pharmacy (30-day supply)	Tier 1: 30% coinsurance (\$12 minimum/\$45 maximum), Tier 2: 30% coinsurance (\$55 minimum/\$110 maximum), Tier 3: 30% coinsurance (\$75 minimum/\$150 maximum), Tier 4: 25% coinsurance (\$125 minimum/\$250 maximum)	60%*	10%*	
Mail Order (90-day supply)	Tier 1: 30% coinsurance (\$36 minimum/\$135 maximum), Tier 2: 30% coinsurance (\$165 minimum/\$330 maximum), Tier 3: 50% coinsurance (\$225 minimum/\$450 maximum)	No benefit	10%*	No benefit

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

\*Benefits with an asterisk ( \* ) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

# Dental

We are proud to offer you a dental plan through UnitedHealthcare. Following is a high-level overview of the coverage available.

Key Dental Benefits	Dental Plan - DPPO	
	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible</b> (per N/A)		
Individual / Family	\$25 / \$25	\$50 / \$50
<b>Benefit Maximum</b> (per N/A; preventive, basic, and major services combined)		
Per Individual	\$5,000	
<b>Covered Services</b>		
<b>Preventive Services</b>	0%	30%
<b>Basic Services</b>	20%	30%*
<b>Major Services</b>	50%*	50%*
<b>Orthodontia</b> (Child Only)	\$25 deductible, then 50% up to \$1,000 Lifetime Maximum	\$50 deductible, then 50% up to \$1,000 Lifetime Maximum

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

\*Benefits with an asterisk ( \* ) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.



# Cost of Benefits

The amount will depend upon the plan you select and if you choose to cover eligible family members. **Please refer to the separate rate sheet for your contributions.**

# Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	UnitedHealthcare	844-234-7921	<a href="http://myuhc.com">myuhc.com</a>
Dental	UnitedHealthcare	877-816-3596	<a href="http://www.myuhcdental.com">www.myuhcdental.com</a>

## Questions?

If you have additional questions, you may also contact:

Human Resources  
402-390-2144  
[hrdept@westside66.net](mailto:hrdept@westside66.net)



**DISCLAIMER:** The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

