



North Kansas City Schools

2024 Benefits Overview & Reminders

March 2024



NORTH
KANSAS CITY
SCHOOLS

*Relentless Champions
For All Students*



2024 Open Enrollment

Passive Open Enrollment

3/6 - 3/19/2024

Current benefit elections will carry over **EXCEPT for FSA and/or HSA**

Benefit election changes and new FSA/HSA elections must be made by **March 19th**

2024 Benefit Plans

Changes



- Vision -> VSP
- Basic & Voluntary Life & AD&D -> New York Life
- Disability – STD & LTD -> New York Life
- Critical Illness -> Cigna
- Accident & Hospital Indemnity -> Cigna
- Medical – BlueKC
 - Plan Design & Contribution Changes

No Changes



- Dental - Ameritas
- Flexible Spending Accounts – Surency
- Health Savings Account - Further
- Voluntary Plans – Trustmark & Allstate
- Voluntary Plans - MetLife Legal & Pet

Vision Plan

**VSP – New Provider as of
7/1/24**

vsp.
vision care



VSP Vision Plan



Benefits with VSP are comparable to what is being offered with EyeMed today.

Although members will have to pay a \$25 copay now for frames, there is a \$170 frame allowance (vs. the current allowance of \$120).

Premiums are going down for all 4 coverage tiers.

Monthly Rates- Active Employees		
	EyeMed Current	VSP Option #2
Network	EyeMed - Insight	VSP- Choice
Employee Only	\$9.66	\$8.98
Employee + Spouse	\$19.22	\$17.96
Employee + Child(ren)	\$20.54	\$19.22
Family	\$32.82	\$30.70
Rate Guarantee		5 Years

Note there may be provider disruption.

VSP Retail Providers that are out-of-network	# of members impacted
1-800-Contacts**	37
Contacts Direct**	7
EyeMart Express	60
Glasses.com**	4
Lenscrafters*	173
National Vision	209
Target*	312

*Both owned by EyeMed

**VSP has an online retailer for glasses and contact lenses called Eyeconic

~ Costco, Sam's Club, Visionworks, Pearle Vision, Clarkson Eyecare and Walmart are in-network with VSP



Life, AD&D & Disability Plans

New York Life



Life & Disability Plans – New York Life



New York Life will be the new life, ad&d & disability carrier.

Note the spouse Voluntary Life benefit is an enhancement over current:

Spouse may receive up to 100% of the Employee's Voluntary Life amount.

New York Life is offering a true open enrollment period.

This is a great time to enroll as Evidence of Insurability is not required.

Note the Pre-Existing Condition Limitations:

STD = 3 months / 12 months

LTD = 12 months / 12 months

EAP Services will continue to be offered at no member cost.



Voluntary Plans

Cigna



Voluntary Plans



Cigna will administer the Voluntary Worksite plans:

- Accident
- Critical Illness
- Hospital Indemnity

Cigna will pay a benefit directly to the member because of a claim.

All plans have a wellness benefit included:

- Accident = \$50
- Critical Illness = \$100
- Hospital Indemnity = \$50

If you enroll yourself, you may also choose to enroll your eligible family members.

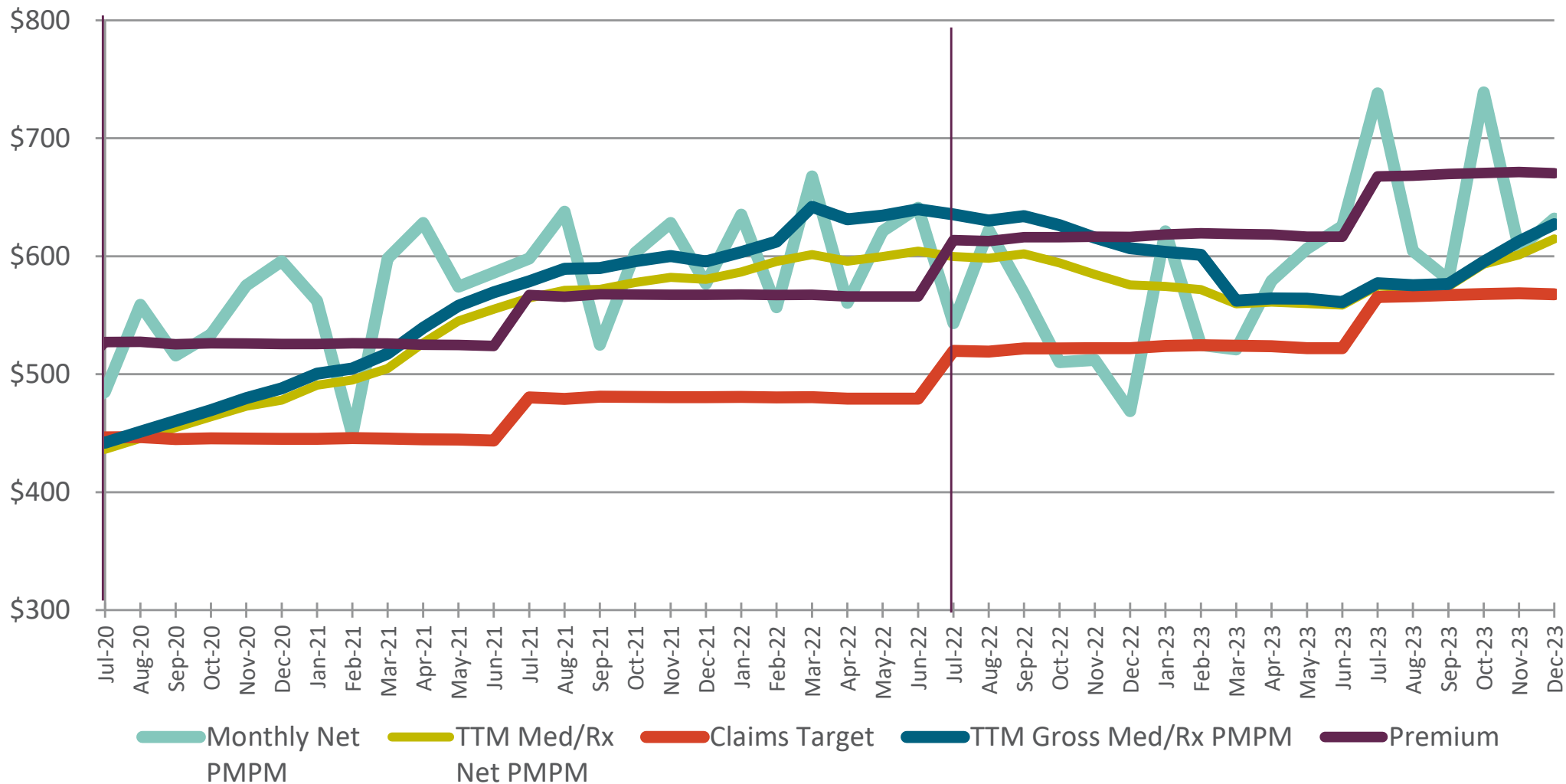


Medical

BlueKC



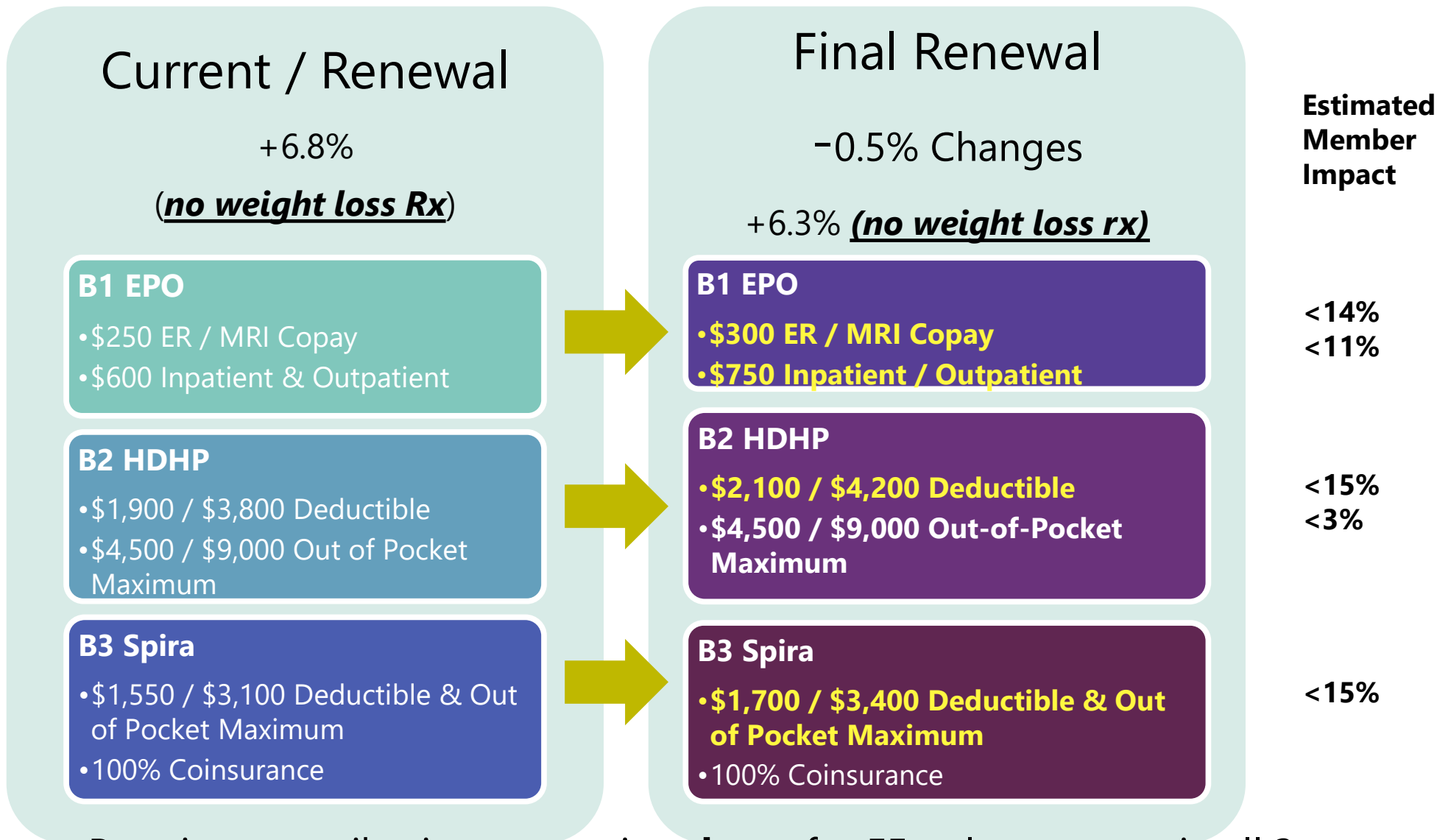
Medical & Rx Claims Trend Per Member Per Month



			NET	GROSS
Annual trend over:	36	months	8.4%	8.4%
Annual trend over:	24	months	2.4%	2.0%
Annual trend over:	12	months	7.0%	3.9%



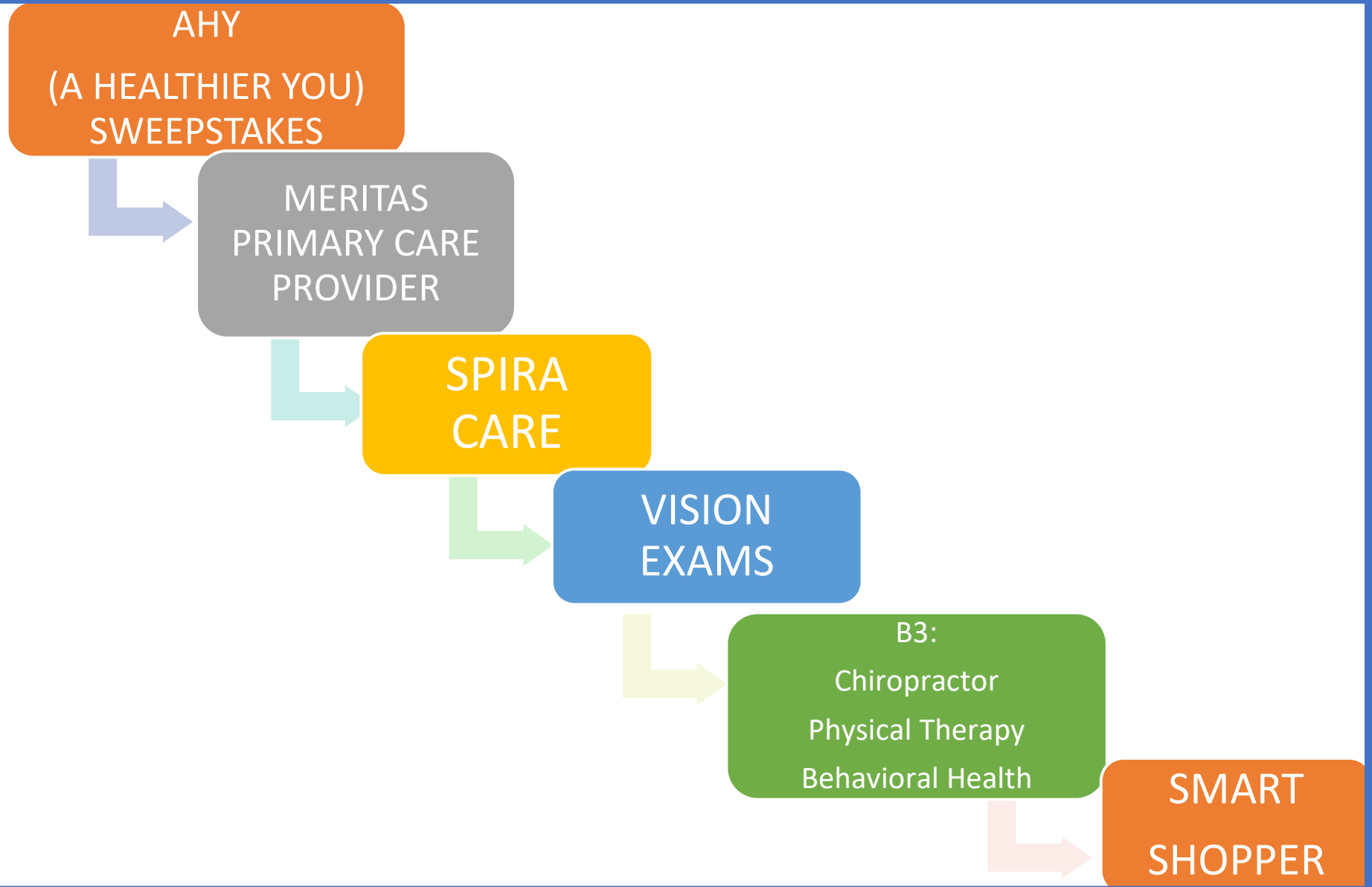
2024-2025 BlueKC Medical Plan Design & Contribution Changes



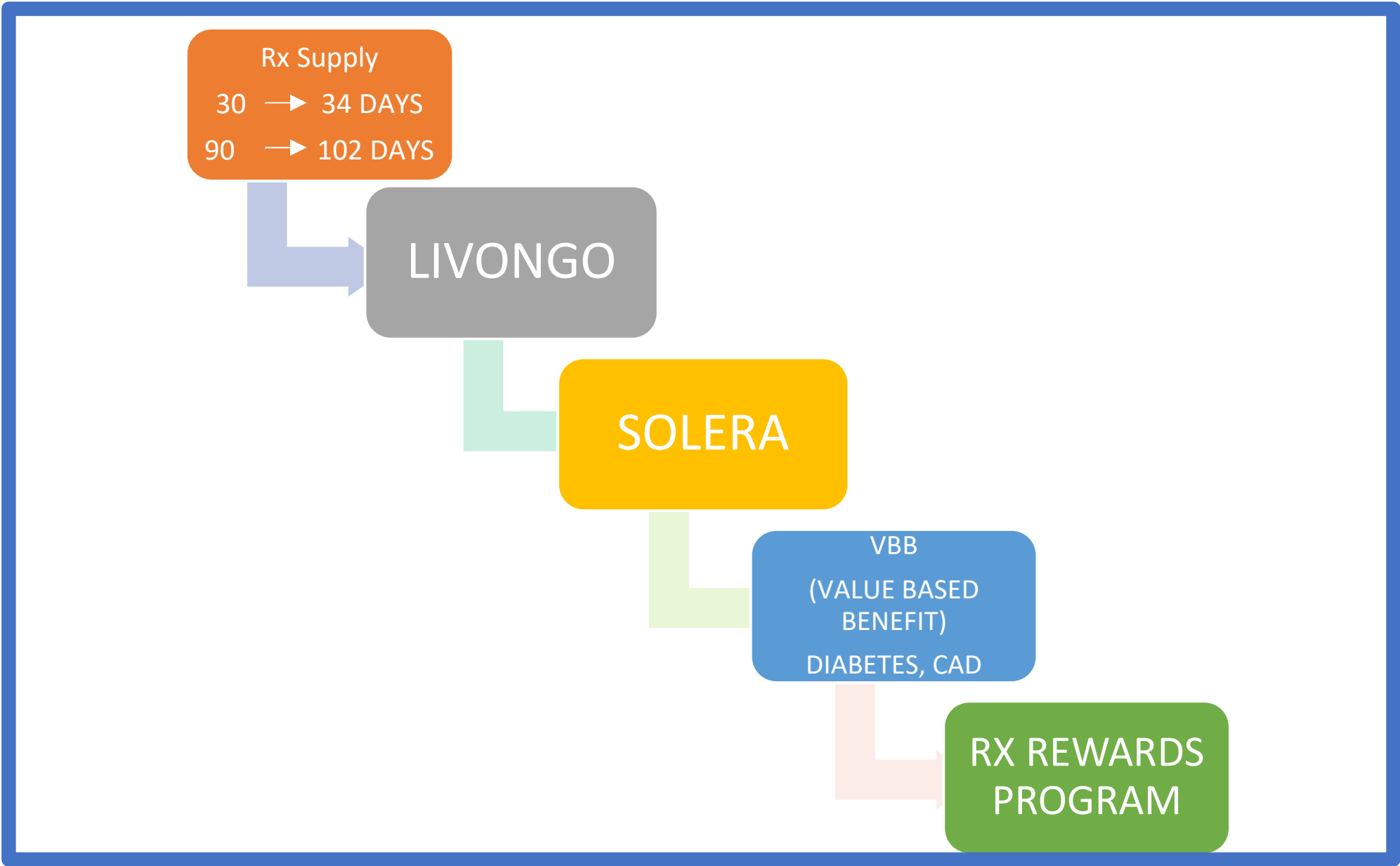
12 Premium contributions are going **down** for EE only coverage in all 3 plans. All enrolled plan participants will receive new ID cards.



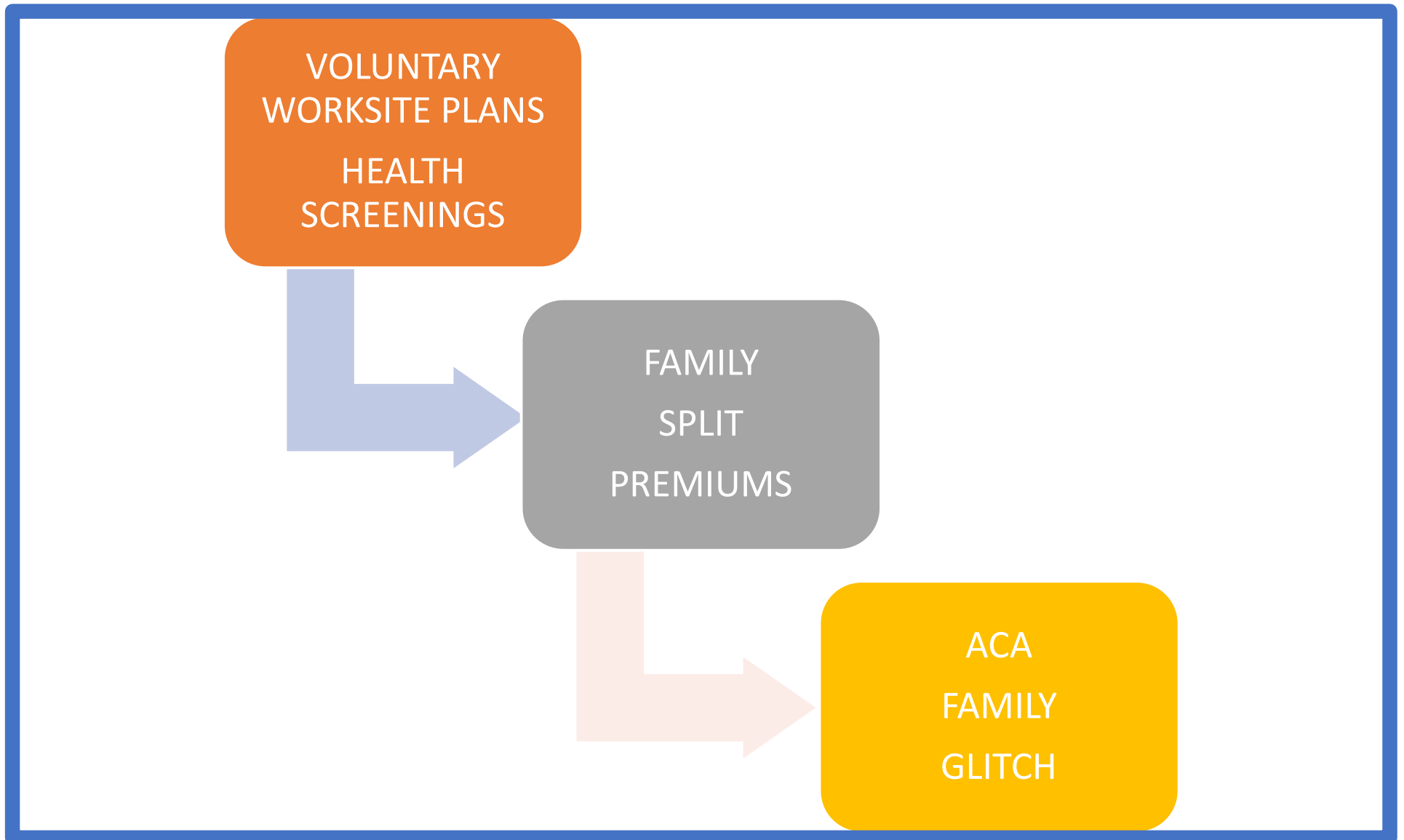
Blue KC Medical Savings Opportunities



Blue KC Rx Savings Opportunities



Miscellaneous Savings Opportunities



Help & Next Steps

Questions:
benefits@nkcschools.org



More Information:
www.nkcschoolsbenefits.com



**Complete
enrollment by
3/19/24**



Thank
you.