

SIoux CITY COMMUNITY SCHOOL DISTRICT

ANNUAL REPORT FOR OUR BENEFIT PLANS

2021-22 Renewal Action

Medical Plan Experience

COVID impacted so much of our lives in 2020 – our work environments and our time with family and friends, and even our medical plan experience.

With medical facility and office limitations in spring 2020, the number of outpatient surgeries, emergency room visits, and in-person office visits decreased, while the number of telehealth and virtual visits increased. With lower plan utilization, the plan's loss ratio decreased to .817 (comparison of paid claims to premiums paid), which is the lowest rolling twelve-month average since moving to UnitedHealthcare in 2013. Although this is not likely to be sustained at this level once members feel comfortable seeking in-person care again, we are encouraged by the improved financial health of the medical plan.

What can you do in 2021-22?

- The number of members with preventive exams decreased in 2019-20. Although many of us have placed taking care of others as a priority during the pandemic, it is important to take care of yourself and your health and schedule your preventive exam. *Remember, routine exams and lab work are paid at 100% by both the Value Plan and the High Deductible Health Plan!*
- Our Simply Engaged wellness program participation continued to be high, at similar levels as the previous year. We are excited that UHC will continue the Simply Engaged program with incentives, as well as the \$25,000 wellness benefit budget for 2021-22. *Remember to watch for on-site biometric screenings and other wellness activities this fall!*
- Although doctor's offices are more readily accessible for in-person appointments, Telehealth (an online visit with your own doctor) and Virtual Visits (with Teladoc, Doctor on Demand, and Amwell) are still available and covered benefits under our medical plan. *Remember that virtual visits are less costly for members, with a \$10 copay for the Value Plan, and a visit fee that is significantly lower than an in-person office visit, urgent care, or emergency room visit for the High Deductible Health Plan!*

2021-22 Benefit Renewal Decisions

MEDICAL: Our benefit consultants completed a market study for our medical plan, with UnitedHealthcare, Aetna and Wellmark responding. UHC's proposal included a 5% rate decrease to the current plan premiums with no plan design changes, plus continuation of the wellness program and wellness budget. UHC's rates were the lowest of the three carriers quoting, and the Insurance Committee recommended to stay with UHC for the 2021-22 plan year continuing with the Value \$1,500 Plan and the \$3,500 Deductible HDHP.

FLEXIBLE SPENDING ACCOUNTS: Our benefit consultants also completed a market study for our Flexible Spending Account (FSA) administration (as well as COBRA and Retiree Billing administration. A new vendor, WEX Health, Inc. was selected because of lower pricing than our current vendor, plus enhanced administration services.

OTHER BENEFITS: There are no rate increases and no plan design changes for our dental, vision, life insurance or LTD plans.

2021-22 Initiatives for our Benefit Program

- **Increase Flexible Spending Account and Health Savings Account participation.** WEX Health, Inc., our new administrator, will offer enhanced FSA administration for participants, such as extended customer service hours (6 a.m. to 9 p.m.), improved debit card substantiation process, and debit cards for dependent care FSA participants.

Currently, 16% of medical plan enrollment is in the High Deductible Health Plan. We hope that employees will consider this plan for 2021-22 and contribute to a Health Savings Account. New for this year is that participants will not have to set up their own HSA account with a vendor. WEX Health, Inc. will administer the HSAs for employees enrolling in the High Deductible Health Plan and who are starting HSA contributions through payroll on or after July 1, 2021.

- **Promote Mental Health Resources.** Therapy services with licensed counselors, psychiatrists and psychologists are covered by our medical plan with your in-person provider or through the Virtual Visit vendors. Additional services available are:
 - **EAP through the LTD plan:** If you are covered by the LTD plan, you are eligible for three free counseling sessions each year, provided by Morneau Shepell.
 - **EAP through the medical plan:** If you are covered by the medical plan, you are eligible to receive unlimited behavioral health and EAP services through their CARE 24 program.
 - **Sanvello Mobile App:** A free app through UHC that offers on-demand help for stress, anxiety, and depression. The app has daily mood tracking, personalized progress, and guided journeys.
- **Enhance Wellness Initiatives.** UnitedHealthcare has committed to provide the District with a \$25,000 budget to use for wellness initiatives for the next three plan years! We have used these funds for biometric screening participation prizes, Live Health Iowa enrollment subsidy, and other wellness participation prizes.

Our District's Insurance Committee

The Sioux City Community School District has an Insurance Committee that consists of members from each of the major employee groups. If you have any comments regarding our health insurance coverage, please contact one of the following members: Robyn Barricks, Margaret Behrens, Patty Blankenship, Jason Copple, Preston DeBoer, Ashley Dickerson, Chris Engel, Lisa Franco, Dr. Paul Gausman, Jamie Guffy, Deborah Kindig, Richard Luze, Josh Malenosky, Kim Smith, Kristine Snavely, Jarrod Solomon, Dr. Rita Vannatta, Heath Van Roekel, Stefanie Verros, Spencer Yockey, and Brenda Zahner.