

NSSEO Health Care Benefits

Health insurance information can be overwhelming and confusing. As long as you received your insurance cards and they are safely tucked away in your wallet or purse, you usually don't give it another thought. Until something happens and you are asked, "What kind of insurance do you have?" Maybe you just became a proud parent and your child needs insurance coverage or your husband just landed that new job and no longer needs our coverage. How do you make those plan changes? This brochure will help you better understand the health care rules and assist you in navigating insurance procedures.

A more detailed explanation of your health care benefits can be found on NSSEO's website at: www.nsseo.org — **Human Resources**

2022-23 Monthly Rates

Licensed Staff

MEDICAL:

HMO Single Deduction: \$569.48/month or \$34.74/pay

PPO Single Deduction: \$75.85/month or \$37.93/pay

Family Deductions:

BCBS PPO

\$1008.37/month
or \$504.19/pay

BCBS HMO

\$899.30/month
or \$449.65/pay

DENTAL:

HMO Single Deduction: \$10.00/month or \$5.00/pay

PPO Single Deduction: \$15.00/month or \$7.50/pay

Family Deductions:

Group Admin.

\$111.76/month
or \$55.88/pay

Guardian

\$55.71/month
or \$27.85/pay

ESP Staff

MEDICAL:

HMO Single Deduction: \$36.98/month or \$18.49/pay

PPO Single Deduction: \$38.35/month or \$19.18/pay

Family Deductions:

BCBS PPO

\$970.87/month or
\$485.44/pay

BCBS HMO

\$866.80/month or
\$433.40/pay

DENTAL:

Single Deduction: \$5.00/month or \$2.50/pay

Family Deductions:

Group Admin.

\$101.76/month
or \$50.88/pay

Guardian

\$50.71/month
or \$25.35/pay

Other Employee Groups

Please refer to your contract or benefit package for rates.



Understanding Your Health Care Benefits



BlueCross BlueShield
of Illinois



GROUP ADMINISTRATORS, LTD.

Your Human Resource Department's Best Friend



GUARDIAN® / 1st COMMONWEALTH
HMO Dental Plan

Questions
Contact Kim Cowles at
kcowles@nsseo.org
or
847-463-8127

Open Enrollment

Open Enrollment is the time when you have the opportunity to make changes to your benefit elections. It allows you to do the following:

- Enroll in one of our medical or dental plans.
- Enroll Dependents in one of our medical/dental plans if previously waived coverage.
- Transfer between plans ex. HMO to PPO.
- Waive Coverage.

Open enrollment occurs for the entire month of April with a July 1st start date. Open enrollment packets are sent electronically to employee's NSSEO email. Packets contain the required documents, instructions, and deadline information.



Qualifying Life Events

Qualifying life events are major events in your life that qualify you to change your health coverage outside of the open enrollment period. You can change from Individual to Family coverage, Family to Individual coverage, or add dependents to your Family Coverage because of a qualifying life event.

Major life events include:

- Marriage, civil union, divorce, annulment, legal separation
- Birth, adoption, or becoming a legal guardian.
- Change of spouse's work status
- Death of spouse or dependent
- Dependent turning 26
- Loss of eligibility on current plan

Keep in mind you only have **30 days** from the date of the qualifying life event to make a change in your health insurance plan. Supporting documentation is needed when making a change in your elections. Contact Kim Cowles at kcowles@nsseo.org or 847-463-8127.

Blue Cross Blue Shield Members

Get the most out of your health insurance plan with Blue Access for MembersSM.

As a member, you can: View coverage details, claims information, balances and more.

Sign up for text or email notifications, tips and reminders. Order a replacement ID card or print a temporary card. Visit BCBS website at www.bcbsil.com to register.

Prime Therapeutics Rx Coverage

BCBS HMO & PPO prescription coverage is through BCBS Prime Therapeutics. Present your BCBS medical card when filling over-the-counter prescriptions. Express Scripts manages your 90 day supply medications through mail order or at a participating Walgreens for HMO Subscribers.

Useful Links

To review and manage your benefits visit the following websites:

Blue Cross Blue Shield
<http://www.bcbsil.com>

Guardian/1st Commonwealth
<https://www.guardiananytime.com>

Group Administrators
<http://www.groupadministrators.com>