If you (and/or) your dependents have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription Drug coverage. Please see page 3 for more details.
This booklet is intended as a high level overview and is informational purposes only. The plan documents, insurance certificates and policies will serve as the governing documents to determine plan eligibility, benefits and payments. In the case of conflict between the information in this booklet and the official plan documents, the plan documents will always govern.
Important Contacts

Be prepared: When contacting any of the companies below, it is important to have the insurance card or ID card number(s) of the subscriber for the coverage you are calling about as well as any appropriate paperwork, such as an explanation of benefits, a denial letter, receipts, etc.

<table>
<thead>
<tr>
<th>Questions About</th>
<th>Contact</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Medical Mutual of Ohio</td>
<td>1-800-228-6472</td>
<td><a href="https://member.medmutual.com">https://member.medmutual.com</a></td>
</tr>
<tr>
<td>Medical</td>
<td>Aetna</td>
<td>1-877-238-6201</td>
<td><a href="https://www.aetna.com">https://www.aetna.com</a></td>
</tr>
<tr>
<td>Medical</td>
<td>UH Choice EPO Plan</td>
<td>1-877-230-0992</td>
<td><a href="http://www.myuhcchoice.com">www.myuhcchoice.com</a></td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>Medical Mutual of Ohio/Express Scripts</td>
<td>1-800-417-1961</td>
<td><a href="https://member.medmutual.com">https://member.medmutual.com</a></td>
</tr>
<tr>
<td>Flexible Spending Account</td>
<td>Medical Mutual/FlexSave</td>
<td>1-800-525-9252</td>
<td><a href="https://member.medmutual.com">https://member.medmutual.com</a></td>
</tr>
<tr>
<td>Wellness</td>
<td>Hylant</td>
<td>N/A</td>
<td>Email: <a href="mailto:CMSDHRA@Hylant.com">CMSDHRA@Hylant.com</a></td>
</tr>
<tr>
<td>Employee Assistance Programs</td>
<td>Center for Families &amp; Children</td>
<td>216-241-EASE (3273); 1-800-521-3273</td>
<td><a href="http://www.easeatwork.com">www.easeatwork.com</a></td>
</tr>
<tr>
<td>Dental</td>
<td>MetLife Dental</td>
<td>1-800-942-0854</td>
<td><a href="https://www.metlife.com">https://www.metlife.com</a></td>
</tr>
<tr>
<td>Vision</td>
<td>United HealthCare</td>
<td>1-800-638-3120</td>
<td><a href="https://www.myuhcvision.com">https://www.myuhcvision.com</a></td>
</tr>
<tr>
<td>Life / AD&amp;D</td>
<td>MetLife Insurance</td>
<td>1-800-638-6420, prompt #1 then prompt #2</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
</tr>
</tbody>
</table>

CMSD Employee Benefits Help Desk
1111 Superior Ave.
Cleveland, OH 44141
Monday-Friday 8:30am-4:30pm
benefits@clevelandmetroschools.org
If you (and/or) your dependents have Medicare or will become eligible for Medicare in the next 12 months, a Federal law give you more choices about your prescription drug coverage. Please see page 31 for more details.
Your benefits are an important part of your total rewards at Cleveland Metropolitan School District. Please take the time to review this Benefits Guide to assist you in making informed enrollment decisions that are the best fit for the health, wellness and financial needs of you and your family.

Mobile Enrollment
CMSD is excited to announce the addition of a new way to enroll in benefits. Instructions on how to download the application and access your coverage options can be found on pages 3 of this guide.

Spousal Surcharge
During your enrollment process, you will be presented with a new screen in Workday. This screen is setup to allow you to make changes to your spousal surcharge election information.

The spousal surcharge is required when ALL of the following are true:

1. Your spouse is employed somewhere other than CMSD, AND
2. Your spouse is offered medical coverage through their employer, AND
3. Your spouse is covered under your policy INSTEAD of the coverage offered through their employer.

The benefits in this document are effective: January 1, 2020 – December 31, 2020
OVERVIEW

OPEN ENROLLMENT
NOVEMBER 1, 2019 – NOVEMBER 30, 2019
This Benefits Guide provides an overview of your benefit options and additional information to help you make your enrollment decisions. The 2020 Open Enrollment is offered to employees enrolled in the Cleveland Metropolitan School District Employee Benefit Plans. While everyone is encouraged to take this once a year opportunity to review their annual elections, please note the specific instructions below.

IMPORTANT:

- Flexible Spending Account (FSA) enrollment elections do NOT automatically renew and must be RESELECTED for 2020.
- If you previously opted-out of benefits, you must optout every year.
- If you are currently enrolled in the medical, drug, dental, vision or life insurance plans, and are satisfied with your current benefit coverage you do NOT need to take any action regarding those plan elections.
- If you wish to select the UH Choice option, you must login and make a selection change.
- Life Insurance Enrollment
  - Participants may apply for coverage above these amounts up to $500,000 in increments of $10,000 by completing a statement of health.
  - Applications are subject to review and approval by MetLife based on its underwriting rules.

ENROLL: MAKING YOUR ELECTIONS
YOU MUST USE WORKDAY TO ENROLL OR MAKE BENEFIT CHANGES

Notifications and instructions for Open Enrollment are sent through the Workday Inbox. You can access the 2020 Open Enrollment, which provides detailed information about the medical, drug, dental, vision, flexible spending accounts (FSA), and life insurance options that are available to you.

SPOUSAL SURCHARGES

If an employee enrolls his/her spouse in the District’s health insurance program and that spouse is eligible to participate in a group health insurance sponsored by his/her employer or retirement plan, the bargaining members will pay an additional monthly premium contribution for family coverage. However, upon the spouse’s enrollment in his/her employer’s healthcare plan or retirement plan, the additional contribution will not apply if that plan will provide primary coverage for the spouse and the District’s plan will provide secondary coverage. Spousal surcharge amount is identified on the premium rate page.
HOW TO ACCESS WORKDAY MOBILE APP TO MAKE YOUR ELECTIONS

1) Log in to Workday and click on the icon in the upper right corner to open the profile dropdown options. Click on ‘My Account’ and select ‘Organization ID’.

2) After downloading the app, use the Organization ID or QR code to access Workday on your smartphone or tablet.
MAKING YOUR ELECTIONS

HOW TO BEGIN
Use Workday on an internet enabled device, computer or app to view/enroll/change/add/delete/opt-out. You can enroll at home, work, or through any other internet enabled computer. The system is available 24 hours per day, 7 days per week November 1, 2019-November 30, 2019.

- Make changes or updates to benefits plans directly from your phone!
- Easy access to Opt-Out options and FSA enrollments
OPT-OUT INFORMATION

You **MUST USE WORKDAY** to enroll and **ELECT** “Credit-Opt-Out” in the medical coverage option each year to qualify for the Health Care Waiver.

You **MUST** submit proof of other medical coverage (coverage not provided by the Cleveland Metropolitan School District).

Opt-Out payments will be included in the second paychecks in April and October 2020.

If you wish to waive coverage for your eligible family members and elect single coverage for yourself, you must list your eligible dependents in the dependents section. Please see example below.

**How to Opt-Out:**

**Step 1:** Click on the Opt-out Credit option in the enrollment event.

**Step 2:** Click ‘Select’ on the plan you wish to elect and then ‘Confirm and Continue’.
Step 3: Select the coverage type from the drop down menu and click ‘Save’.
- Please note, at least one dependent is required for the Family or Eligible for Family options.

Step 4: When all desired elections have been made, be sure to ‘Review and Sign’ any changes. No changes will be processed if the event is not SUBMITTED.
SUBMITTING YOUR ELECTIONS

A confirmation statement can be viewed, saved or printed once the event has been submitted.

**Submitted**

Success, You’re Enrolled

All enrollments must be submitted by November 30, 2019. If no elections are submitted, neither employee can opt-out of coverage and receive the Health Care Waiver. Opt-Out guidelines may vary per union agreement. Refer to your labor agreement for specific Opt-Out guidelines.

**REMEMBER: All changes are effective January 1, 2020.**

For any questions or issues, please email Benefits@ClevelandMetroSchools.org.

Please remember you can print a copy of your confirmation statement for your records.

Important Dates:

- Benefits go into effect: 12/14/2019
- Final day to update benefits: 11/30/2019

NOTE: If two married employees both work for the District, neither employee can opt-out of coverage and receive the Health Care Waiver. Opt-Out guidelines may vary per union agreement. Refer to your labor agreement for specific Opt-Out guidelines.
AFTER YOU HAVE ENROLLED

A confirmation statement will be displayed to verify your benefit elections. Please print a copy for your records.

ASSISTANCE
If you need help or have questions email benefits@clevelandmetroschools.org.

OPEN ENROLLMENT SESSIONS
Open enrollment sessions will be scheduled during open enrollment at the East Professional Center. Typically, these sessions are scheduled on either Mondays and Fridays and additional information will be provided during the open enrollment process.

MAKING CHANGES DURING THE YEAR
If you experience a qualifying event, and need to make changes to your benefits during the year, please follow the instructions below.

• Log into Workday
• Click on Benefits Worklet
• Under “Change”, choose Benefits
• Select your Benefit Event Type
• Enter your Benefit Event Date (example: date of birth of newborn, date of marriage, etc.)
• Be sure to attach a supporting document or the event WILL NOT be processed (example: proof of birth letter, marriage certificate, etc.)
• Click “Submit” at the bottom of the screen and you will be prompted to make your enrollment selections.
• Once the event is completed and submitted, it will be sent to Benefits for approval. If anything is missing, the event will be sent back to you with the option to make the necessary changes.
ELIGIBILITY

As a benefits-eligible employee, Cleveland Metropolitan School District offers a health and welfare program that offers you and your family coverage that helps reduce your medical expense, improve your health and well-being, and protect you while you are an active employee.

DEPENDENT ELIGIBILITY

Your dependents may also be covered under the benefit plans described below.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Legal Spouse</th>
<th>Dependent Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>√</td>
<td>Up to age 26</td>
</tr>
<tr>
<td>Dental</td>
<td>√</td>
<td>Up to age 19 or 23</td>
</tr>
<tr>
<td>Vision</td>
<td>√</td>
<td>Up to age 26</td>
</tr>
<tr>
<td>Life and AD&amp;D</td>
<td>√</td>
<td>Up to age 21 or 23</td>
</tr>
</tbody>
</table>

*Dental coverages have a dependent child maximum age of 19 (end of month of reaching age 19) or a maximum age of 23 for full-time students (end of month of reaching age 23).

**UHC Medical and Vision plans have a dependent child maximum age of 26 years.

***Dependent Life Insurance is 21 year of age, or 23 if a full-time student.

SPOUSAL COVERAGE

If your spouse is employed or retired and is eligible for medical benefits through their employer, they are eligible for the Cleveland Metropolitan School District’s health insurance plan. You will incur a monthly spousal surcharge in addition to your medical coverage contributions/premiums, if you elect to enroll your spouse in the Cleveland Metropolitan School District’s health insurance plan. The amount of the spousal surcharge is detailed on the premium rate pages.

NEW HIRE COVERAGE

As a new employee you have 30 days from date of hire to make your benefit elections. It is important you review the benefit information and enroll in benefits during your initial new hire eligibility period. If you do not enroll by that deadline, you will not be eligible for coverage until the following annual open enrollment period or if you experience a qualifying event. Following enrollment, your coverage is effective the first of the month following 30 days of service.

TERMINATION OF COVERAGE

If employment is terminated, the end date of your benefits is determined by your Collective Bargaining Agreement.

COBRA CONTINUATION OF COVERAGE

When you or any of your dependents no longer meet the eligibility requirements under this plan, you may be eligible for continued coverage as required by the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1986.

DEPENDENT VERIFICATION

You may be asked to provide the Benefits Help Desk proof of dependent eligibility, which may include one or more of the following:

- Marriage Certificate
- Birth Certificate
- Affidavit of Qualifying Adult
- Adoption Certificate
- Placement Certificate
- Document of Guardianship
- Other as necessary

DEPENDENT VERIFICATION

You may be asked to provide the Benefits Help Desk proof of dependent eligibility, which may include one or more of the following:

- Marriage Certificate
- Birth Certificate
- Affidavit of Qualifying Adult
- Adoption Certificate
- Placement Certificate
- Document of Guardianship
- Other as necessary
MAKING CHANGES DURING THE YEAR

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. You must notify the Benefits Help Desk of such change(s), THROUGH WORKDAY, within the noted days from the event as shown in the below table. Failure to notify the Benefits Help Desk within the timeframe noted (and provide any necessary dependent documentation) will require you to wait until the next open enrollment period to make your change. For questions, please see your Benefits Help Desk representative.

<table>
<thead>
<tr>
<th>Qualifying Event</th>
<th>Timeframe to Notify Benefits*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marriage, divorce or legal separation</td>
<td>30 days</td>
</tr>
<tr>
<td>Birth, adoption or placement for adoption</td>
<td>30 days</td>
</tr>
<tr>
<td>Death of a dependent</td>
<td>30 days</td>
</tr>
<tr>
<td>Change in your Spouse's employment status</td>
<td>30 days</td>
</tr>
<tr>
<td>Change in coverage status under your spouse’s plan</td>
<td>30 days</td>
</tr>
<tr>
<td>A loss of eligibility for other health coverage</td>
<td>30 days</td>
</tr>
<tr>
<td>Change in dependent child’s status, either newly satisfying the requirements for dependent child status or ceasing to satisfy them</td>
<td>30 days</td>
</tr>
<tr>
<td>Judgment, decree or court order allowing you to add or drop coverage for a dependent child</td>
<td>30 days</td>
</tr>
<tr>
<td>Change in eligibility for Medicare or Medicaid</td>
<td>60 days</td>
</tr>
<tr>
<td>Termination of eligibility for Medicaid or a state Children’s Health Insurance Program (CHIP)</td>
<td>60 days</td>
</tr>
<tr>
<td>Becoming eligible for a premium assistance subsidy under Medicaid or a state CHIP</td>
<td>60 days</td>
</tr>
</tbody>
</table>

* days from the qualifying event

TURNING AGE 65 AND BECOMING MEDICARE ELIGIBLE

If you are an active employee and have reached the age of 65, you may be wondering about Medicare. If you are already receiving Social Security benefits, you should receive an advisory notice from Medicare about three (3) months before your 65th birthday for your initial enrollment period. Otherwise, you must actively enroll in Medicare yourself by contacting your local Social Security office as you will not receive a mailed notice of eligibility.

If you are turning age 65 during the plan year but will continue working in a benefits-eligible position, you have the option of enrolling in Medicare Part A (hospital) coverage, which is typically premium-free. You may also enroll in Part B (medical) coverage at your cost. If you do so, your Group Health medical plan remains your primary and Part B (Medical Insurance), which does have a fee involved, would coordinate as secondary coverage to your Group Health medical plan.

Medicare will allow you to delay your enrollment in Medicare Part B until you officially retire, without a late enrollment penalty (enrollment in Medicare Part A is optional). Employees more typically enroll in Part A and defer Part B until retirement. For additional information on Medicare eligibility and enrollment periods, please visit www.Medicare.gov. For more information please see page 31.

BENEFICIARY DESIGNATION

In addition to electing or making benefit changes during open enrollment, it is important to designate a beneficiary for your life insurance. Your beneficiary is the person(s) who will receive your life insurance benefits, if/when you die. If you have a beneficiary in place, or if your family situation has changed, now is the time to ensure all information on record is correct.

If you do not name a beneficiary, your benefits will automatically go to your estate. For additional information contact the Benefits Help Desk.
## COST OF COVERAGE SUMMARY

Based upon 24 deductions taken from the first two paychecks of each month (Full Time Employees assigned to work a minimum of 19 hours per week, except members of District 1199 earning $27,040 or less per year)

<table>
<thead>
<tr>
<th></th>
<th>Single-Wellness</th>
<th>Single-No Wellness</th>
<th>Family-Wellness</th>
<th>Family-No Wellness</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MEDICAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aetna (including prescription drug plan)</td>
<td>$37.50</td>
<td>$44.30</td>
<td>$85.00</td>
<td>$108.66</td>
</tr>
<tr>
<td>UH Choice EP Plan (including prescription drug plan)</td>
<td>$17.50</td>
<td>$25.00</td>
<td>$50.00</td>
<td>$60.00</td>
</tr>
<tr>
<td>MMO-SuperMed Plus PPO (including prescription drug plan)</td>
<td>$37.50</td>
<td>$44.19</td>
<td>$85.00</td>
<td>$104.76</td>
</tr>
<tr>
<td>Medical Plan Working Spouse Surcharge</td>
<td>N/A</td>
<td>N/A</td>
<td>$50.00</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

| **DENTAL**             |                 |                   |                 |                   |
| Basic Dental (MetLife) | $0              | $0                | $0              | $0                |
| Enhanced Dental (MetLife) | $6.83 | $6.83 | $22.15 | $22.15 |

| **VISION**             |                 |                   |                 |                   |
| Vision (United HealthCare) | $0          | $0                | $0              | $0                |

Based upon 24 deductions taken from the first two paychecks of each month (Full Time District 1199 Employees assigned to work a minimum of 19 hours per week earning $27,040 or less per year)

<table>
<thead>
<tr>
<th></th>
<th>Single-Wellness</th>
<th>Single-No Wellness</th>
<th>Family-Wellness</th>
<th>Family-No Wellness</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MEDICAL</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aetna (including prescription drug plan)</td>
<td>$24.38</td>
<td>$32.50</td>
<td>$55.25</td>
<td>$71.50</td>
</tr>
<tr>
<td>UH Choice EP Plan (including prescription drug plan)</td>
<td>$11.38</td>
<td>$16.25</td>
<td>$32.50</td>
<td>$55.25</td>
</tr>
<tr>
<td>MMO-SuperMed Plus PPO (including prescription drug plan)</td>
<td>$24.38</td>
<td>$32.50</td>
<td>$55.25</td>
<td>$71.50</td>
</tr>
<tr>
<td>Medical Plan Working Spouse Surcharge</td>
<td>N/A</td>
<td>N/A</td>
<td>$37.50</td>
<td>$37.50</td>
</tr>
</tbody>
</table>

| **DENTAL**             |                 |                   |                 |                   |
| Basic Dental (MetLife) | $0              | $0                | $0              | $0                |
| Enhanced Dental (MetLife) | $6.83 | $6.83 | $22.15 | $22.15 |

| **VISION**             |                 |                   |                 |                   |
| Vision (United HealthCare) | $0          | $0                | $0              | $0                |
VOLUNTARY LIFE

Below is the cost for the Voluntary Life Insurance coverage. This will provide an additional life insurance benefit for you, your spouse and/or your dependent child(ren). Contributions for these premiums are 100% employee paid.

<table>
<thead>
<tr>
<th>Age Schedule</th>
<th>&lt; 25</th>
<th>25-59</th>
<th>30-34</th>
<th>35-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>&gt;70</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Rate Per $10,000 of Coverage</td>
<td>$0.26</td>
<td>$0.26</td>
<td>$0.26</td>
<td>$0.35</td>
<td>$0.53</td>
<td>$0.88</td>
<td>$1.23</td>
<td>$2.11</td>
<td>$3.60</td>
<td>$5.62</td>
<td>$8.78</td>
</tr>
</tbody>
</table>

Employee Contributions for Dependent Life Insurance

<table>
<thead>
<tr>
<th>Spouse: Monthly Rate Per</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
</tr>
<tr>
<td>$10,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child(ren) Monthly Rate* Per</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500</td>
</tr>
<tr>
<td>$5,000</td>
</tr>
</tbody>
</table>

Reminder: Please make sure to update your beneficiary information in Workday

*Child rate applies regardless of the number of children covered. Children eligible to age 21 or age 23 if a full-time student.

How to Calculate Voluntary Portable Life Plan Rates:

1. Total amount of life insurance desired. 
   (Up to $100,000 Guaranteed or next multiple of $10,000, if total combined under Old Voluntary & Portable Life Insurance Plans exceeds $100,000.) 
   $__________________

2. Divide Line 1 by $10,000. 
   $__________________

3. Enter rate per $10,000 based on your age from the table above. 
   $__________________

4. Multiply Amount in Line 2 by the Rate in Line 3. 
   $__________________

HEALTH & WELL-BEING COVERAGE
The following is a summary of your medical benefits. For a more detailed explanation of benefits, please refer to your Summary Plan Description (SPD), certificate of coverage or SBC. You may access a list of participating providers through the carrier’s website.

<table>
<thead>
<tr>
<th></th>
<th>Aetna</th>
<th>MMO-SuperMed Plus</th>
<th>UH Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>DEDUCTIBLES</strong></td>
<td></td>
<td></td>
<td>2020</td>
</tr>
<tr>
<td>Individual</td>
<td>$0</td>
<td>$250</td>
<td>$0</td>
</tr>
<tr>
<td>Family</td>
<td>$0</td>
<td>$500</td>
<td>$0</td>
</tr>
<tr>
<td><strong>COINSURANCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan Pays</td>
<td>100%</td>
<td>70%</td>
<td>100%</td>
</tr>
<tr>
<td>You Pay</td>
<td>0%</td>
<td>30%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>OUT-OF-POCKET MAXIMUM</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$0</td>
<td>$2,250</td>
<td>$0</td>
</tr>
<tr>
<td>Family</td>
<td>$0</td>
<td>$4,500</td>
<td>$0</td>
</tr>
<tr>
<td><strong>COMMONLY USED SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Physician Visit</td>
<td>$20 copay</td>
<td>70% after deductible</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$30 copay</td>
<td>70% after deductible</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Preventive Care Services</td>
<td>100% coverage</td>
<td>70% after deductible</td>
<td>100% coverage</td>
</tr>
<tr>
<td>Urgent Care Visit</td>
<td>$35 copay</td>
<td>70% after deductible</td>
<td>$35 copay</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75 copay</td>
<td>$75 copay</td>
<td>$75 copay</td>
</tr>
<tr>
<td>Diagnostic Labs &amp; X-Rays</td>
<td>100%</td>
<td>70% after deductible</td>
<td>100%</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>100%</td>
<td>70% after deductible</td>
<td>100%</td>
</tr>
<tr>
<td>Mental Health</td>
<td>100%</td>
<td>70% after deductible</td>
<td>100%</td>
</tr>
<tr>
<td>Substance Abuse</td>
<td>100%</td>
<td>70% after deductible</td>
<td>100%</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

*Please refer to your SBC for UHC Choice Out-of-Netowrk coverage when traveling and for students.
### PRESCRIPTION DRUGS

<table>
<thead>
<tr>
<th>PRESCRIPTION DRUGS 30 DAY SUPPLY AT RETAIL PHARMACY</th>
<th>Aetna &amp; MMO</th>
<th>UH Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$5 copay</td>
<td>$5 copay</td>
</tr>
<tr>
<td>Formulary</td>
<td>$15 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Non-Formulary</td>
<td>$20 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Contraceptives</td>
<td>covered</td>
<td>covered</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PRESCRIPTION DRUGS 90 DAY SUPPLY AT MAIL ORDER OR 90 DAY SUPPLY AT CVS/CAREMARK</th>
<th>Aetna &amp; MMO</th>
<th>UH Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10 copay</td>
<td>$5 copay</td>
</tr>
<tr>
<td>Formulary</td>
<td>$30 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Non-Formulary</td>
<td>$40 copay</td>
<td>$10 copay</td>
</tr>
</tbody>
</table>

**Express Scripts**

**Generic Incentive Program:** Members will be required to pay the appropriate drug copayment plus the difference in cost between the generic equivalent and brand name drug if a generic equivalent is available. A generic equivalent drug contains the same active ingredient(s) as the brand name drug and work the same way and must meet the same rigorous U.S. Food and Drug Administration for standards of quality, strength, purity and potency. Should a prescription be written with a *Dispensed as Written* (DAW) and a generic is available, members will be required to pay the appropriate drug copayment plus the difference in cost between the generic equivalent and the brand name drug. Mail order prescriptions will automatically be filled with a generic equivalent whenever available unless the brand drug is specifically requested by the member or physician.

**Cost Management Programs:** Certain high cost drugs may be subject to prior authorization and/or step therapy requiring that generic and lower cost alternative brand therapies are attempted prior to most costly alternatives.

**Routine Maintenance Medications:** Members may fill all routine maintenance medications through mail order. Members may also fill a 90-day script at retail at CVS/Caremark.

**Specialty Mail Order:** Accredo will help members to manage their specialty prescription needs. Specialty pharmacy involves complex medications that often require special handling. Accredo will not only help to coordinate delivery but serve as a support for the members that utilize specialty prescriptions.

**SaveonSP:** Saves plan members money on specialty drugs by maximizing prescription drug copay assistance from pharmaceutical manufactures with coupons. With Saveon SP, plan savings on specialty drugs average nearly 13 percent while members’ out-of-pocket responsibility is reduced to $0.
IMPORTANCE OF A PRIMARY CARE PHYSICIAN (PCP)
YOUR PARTNER IN HEALTH

Primary care doctors may provide you medical care over a long period of time, help you stay healthy, coordinate your care and recommend other providers, such as specialists, when needed.

CHOOSE THE RIGHT PCP
Choosing a doctor is a very important decision requiring care and consideration. Take advantage of the tools and resources through your medical plan such as provider directories for network providers, maps, and quality ratings to research your options. Asking friends, co-workers or relatives is also helpful when selecting a PCP. For information on specific physicians’ training, specialties and board certification you can also visit the American Medical Association at www.ama-assn.org.

Once you have made your selection, it is important to call your primary care physician for an appointment to establish yourself as a patient. This is a valuable step that may prevent potential wait time in scheduling future appointments.

WHAT DOES A PCP DO?
A primary care provider is your main healthcare provider in nonemergency situations. Starting with preventive care, he or she coordinates the care you need and helps you address health issues before they become a more serious problem. PCPs conduct regular checkups, routine screenings and immunizations, provide patient education, offer advice on preventing disease, as well as overseeing specialty care, lab tests and hospitalization.

BENEFITS OF HAVING A PCP
In addition to the benefits and cost-savings of having an in-network provider, a PCP will help you navigate the healthcare system so you can concentrate on your health. Even if a plan doesn’t require you to have a PCP, it’s a good idea to choose one. Because of routine tests and regular visits, your PCP will know how to help you stay focused on self-care.

ESTABLISH A RELATIONSHIP WITH YOUR PCP
Having a well-established, trusting relationship with your doctor is crucial to your long-term health, and can also save you money in the long run. Research shows that patients who have a good relationship with their doctor receive better care and are happier with the care they receive.

Tell your doctor about your health history, your family’s health history, symptoms, medications and any allergies you have. If you do not share relevant information, your doctor may not ask or may assume there is nothing important he or she needs to know. Withholding information may make it difficult for your doctor to determine the best care route for you to take. The more comfortable you are, the more you’ll share — and that can be good for your health in the long run.

Your doctor works hard to keep you healthy, but quality healthcare is a team effort. Make sure to ask questions if you don’t understand what your doctor is recommending. This is especially important to do before receiving health services. Not every plan is the same, so it’s important to ask questions to avoid confusion and unexpected costs later. If you are confused about anything your doctor recommends, don’t be afraid to ask questions.
EMERGENCY ROOM OR URGENT CARE
KNOW WHERE TO GO

If you’re faced with a sudden illness or injury, making an informed choice on where to seek medical care is crucial to your personal and financial well-being. Making the wrong choice can result in delayed medical attention and may cost hundreds, if not thousands, of dollars. More than 10 percent of all emergency room visits could have been better addressed in either an urgent care facility or a doctor’s office.

If you’re suddenly faced with symptoms of an illness or injury, how can you determine which facility is most appropriate for your condition?

<table>
<thead>
<tr>
<th>EMERGENCY ROOM</th>
<th>URGENT CARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>The <strong>emergency room (ER)</strong> is equipped to handle life-threatening injuries and illnesses and other serious medical conditions. Patients are seen according to the seriousness of their conditions in relation to the other patients.</td>
<td><strong>Urgent care centers</strong> are not equipped to handle life-threatening injuries, illnesses or medical conditions. These centers are designed to address conditions where delaying treatment could cause serious problems or discomfort.</td>
</tr>
</tbody>
</table>

You should go to the nearest ER if you experience any of the following:
- Compound fractures
- Deep knife or gunshot wounds
- Moderate to severe burns
- Poisoning or suspected poisoning
- Seizures or loss of consciousness
- Serious head, neck or back issues
- Severe abdominal pain
- Severe chest pain or difficulty breathing
- Signs of a heart attack or stroke
- Suicidal or homicidal feelings
- Uncontrollable bleeding

Some examples of conditions that require a visit to an urgent care center include:
- Controlled bleeding or cuts that require stitches
- Diagnostic services (x-rays, lab tests)
- Ear infections
- High fever or the flu
- Minor broken bones (e.g., toes, fingers)
- Severe sore throat or cough
- Sprains or strains
- Skin rashes and infections
- Urinary tract infections
- Vomiting, diarrhea or dehydration

**REMEMBER:** Unless it is a true emergency – a serious or life-threatening condition that requires immediate treatment that is only available in a hospital – consider your options for appropriate, quality care that is efficient and economical.

**DON’T PAY MORE IF YOU DON’T HAVE TO:**

**Convenience Care Clinics** are walk-in clinics typically located in a supermarket, pharmacy or retail store, where available. Services may be provided at a lower out-of-pocket cost compared to urgent or emergency care as they are subject to primary care office visit copays and/or coinsurance. Convenience care clinics are suitable for non-life threatening immediate care. *Examples include: common infections (ear, bladder, pink eye, strep throat); minor skin conditions, allergies, and more.*
WELLNESS
TAKE CHARGE OF YOUR HEALTH & WELL-BEING

Your health and well-being are very important to us and we want to help keep you and your family healthy. Since we all spend so much time at work, the workplace is an ideal place to provide you with information, encouragement and support for improving your overall well-being. With participation in the CMSD wellness program you may continue your current premiums without increase for 2020. For most participants the deadline for submission of completed forms is October 31, 2019. New participants in the plan must submit forms no later than 60 days following initial plan eligibility.

BENEFITS AT-A-GLANCE

Who is Eligible?

The Cleveland Metropolitan School District has established a wellness incentive for eligible participants who complete the below list of screenings and Health Risk Assessment.

To qualify the member must have submitted a physician certification of having completed the following activities.

1. The Physician Certification Form Includes Verification of the Following (actual results, diagnoses and/or other details of testing or assessment are not to be included):
   - Cholesterol Screening
   - Glucose Screening
   - Blood Pressure Screening
   - Body Mass Index (BMI)

2. CMSD Health Risk Assessment

The forms are available on the Employee Benefits webpage at www.clevelandmetroschools.org.

MAINTAINING CURRENT PREMIUM LEVEL

In order to maintain your current premium level, you must complete the above list of activities and submit for verification.

HOW TO SUBMIT YOUR PHYSICIAN CERTIFICATION FORM

Via Email:
CMSDHRA@Hylant.com Hylant

Via US Mail:
Attn: CMSD HRA
6000 Freedom Square Dr., Suite 400
Cleveland, OH 44131
EMPLOYEE ASSISTANCE PROGRAM
VOLUNTARY, CONFIDENTIAL AND FREE

We are interested in your total well-being. That is why we offer an Employee Assistance Program. This program provides a counseling service that helps you manage problems before they adversely affect your personal life, health and job performance.

http://www.easeatwork.com  216-241-EASE (3273) or 1-800-521-3273

BENEFITS AT-A-GLANCE
This is a free and confidential service.

Life can be complicated. There are times when everyone needs a little help or advice. The confidential Employee Assistance Program (EAP) can help you with things like stress, anxiety, depression, chemical dependency, relationship issues, legal issues, parenting questions, financial counseling, daily living services, personal wellness and dependent care resources. If you’d like help handling life’s demands, contact the EAP for extra support. Assistance is only a click or phone call away.

PROGRAM DETAILS
3 Face-to-face counseling sessions per incidence and UNLIMITED 24/7 telephonic counseling, work/life balance resources

CALL ANYTIME, ANY DAY
Resources are just a phone call away whenever you need them, at no extra cost to you. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.

VISIT A SPECIALIST
You have three face-to-face sessions with a behavioral counselor available to you and your household members. Call us to request a referral.

ACHIEVE WORK/LIFE BALANCE
If you’d like help handling life’s demands, call the EAP for extra support. They can refer to a service in your community.

ASSISTANCE IS AVAILABLE IN THE FOLLOWING AREAS:

- Marital and Family Relationships
- Parenting
- Teen Resources (dating, bullying, Eating concerns, etc.)
- Work-Related Difficulties
- Emotional Problems
- Alcohol and Substance Abuse
- Domestic Violence
- Health and Wellness Resources
- Personal Financial Management
- Legal and Financial Resources and Consulting
- And many more!
WHAT IS A FLEXIBLE SPENDING ACCOUNT?
A Flexible Spending Account (FSA) allows you to set aside money from your paycheck before income taxes (Federal, Social Security, Medicare, state and local taxes, if applicable) are withheld. This money is available to pay for eligible expenses, such as your medical deductibles and copayments, prescriptions, dental expenses, eyeglasses, contact lenses and other health-related expenses that are not reimbursed by your health plan.

HOW DOES IT WORK?
You decide how much to contribute to your FSA on a calendar year basis, up to the maximum allowable amount. Your annual election will be divided by 24 or 20 and deducted evenly on a pre-tax basis from each paycheck, along with your benefits, throughout the plan year.

DEBIT CARD AND CLAIM FILING
You will be issued a debit card to access the Healthcare FSA (transactions are to be processed like a credit card; a PIN will not be issued). Simply swipe your card at the provider’s office, pharmacy, etc. It is important when utilizing the debit card to still request and keep an itemized receipt. You may receive a letter asking for a copy of the receipt. If you fail to submit the information requested, your debit card may be deactivated. Please contact Medical Mutual FlexSave if this occurs contact information is located on page 4 of this guide.

ACCESSING YOUR ACCOUNT
You may access details of your account to check your balance, review claims history and more through Medical Mutual’s website at www.medmutual.com or by using the Medical Mutual app on your smartphone or tablet.

All participants have a $500 carryover each plan year. Unused contributions over $500 will be forfeited.

EXAMPLES OF ELIGIBLE EXPENSES:
- Unreimbursed medical expenses (deductibles, coinsurance, copays, etc.)
- Dental services (excluding cosmetic services)
- Orthodontia
- Glasses, contacts, and eye exams
- Lasik eye surgery

Note: Cosmetic services are not eligible for reimbursement

ANNUAL HEALTHCARE MAXIMUM 2020 CONTRIBUTION LIMITS
$2,700
Limits subject to change per IRS guideline for 2020

THINGS TO CONSIDER BEFORE YOU CONTRIBUTE TO A HEALTH FSA
- You cannot take income tax deductions for expenses you pay with your Healthcare FSA.
- You cannot stop or change contributions to your FSA during the year unless you have a change in family status consistent with your change in contributions.
- You must enroll / re-enroll in the plan to participate for the plan year January 1 to December 31, 2020.
WHAT IS A DEPENDENT CARE FSA ACCOUNT?
This is a pre-tax benefit account used to pay for eligible expenses for dependents under age 13 or care for disabled spouse or dependent that allows you - or you and your spouse - to work.

DEPENDENT CARE FSA CONTRIBUTION LIMITS
Under the Dependent Care FSA, if you are married and file a joint return, or if you file a single or head of household return, the annual IRS limit is $5,000. If you are married and file separate returns, you can each elect $2,500 for the plan year. You and your spouse must be employed, or your spouse must be a full-time student to be eligible to participate in the Dependent Care FSA.

CLAIMS REIMBURSEMENT
You may fax, mail or submit your dependent care claim to the carrier for reimbursement online.

Note: You can only be reimbursed for the money you put into the account. For example: if you have contributed $200 into your Dependent Care FSA, but your after-school care was $300 for the month, you can only be reimbursed for $200.

EXAMPLES OF ELIGIBLE EXPENSES:
- In-Home Babysitting Fees*
- Before and After School Care
- Day Care Facility Fees
- Nanny Expenses
- Summer Day Camp
- Adult Care Facility Fees

*In order to receive reimbursement for in-home babysitting fees, income must be recorded by the provider.

THINGS TO CONSIDER BEFORE YOU CONTRIBUTE TO A DEPENDENT CARE FSA
- Be sure to fund the account wisely as funds are “use it or lose it.”
- You must enroll in the dependent care FSA prior to the start of the plan year or during open enrollment (unless you experience certain qualifying life events).
- You may have both a Healthcare FSA and a Dependent Care FSA.
- Save your receipts for each eligible expense you submit for reimbursement. Receipts should include:
  - Name (who received service)
  - Provider name (provider that delivered service)
  - Date of service
  - Type of service
  - Cost of service
- You cannot take income tax deductions for expenses you pay for with your Dependent Care FSA.
- You cannot stop or change your FSA contributions during the year unless you have a change in family status consistent with the change in contributions.
- You must enroll / re-enroll in the plan to participate for the plan year January 1 to December 31, 2020.

For a full list of eligible expenses and requirements, visit www.irs.gov/publications and refer to Publication 503.
DENTAL COVERAGE

The following is a summary of your dental benefits. For a more detailed explanation of benefits, please refer to your Summary Plan Description (SPD), certificate of coverage or benefit summary. You may access a list of participating providers through Metlife’s website.

BENEFITS AT-A-GLANCE

<table>
<thead>
<tr>
<th>Type I—Preventive Services: Oral examinations &amp; cleanings- 2 per plan year</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Topical fluoride applications (under 14)</td>
<td>100% of *PDP</td>
<td>100% of **R&amp;C</td>
</tr>
<tr>
<td>Bitewing x rays (1 per year)</td>
<td>100% of *PDP</td>
<td>100% of **R&amp;C</td>
</tr>
<tr>
<td>Full mouth x rays (1 every 60 months)</td>
<td>100% of *PDP</td>
<td>100% of **R&amp;C</td>
</tr>
<tr>
<td>Space maintainers for children under age 14</td>
<td>100% of *PDP</td>
<td>100% of **R&amp;C</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type II—Basic Services: Fillings, simple extractions, endodontics, oral surgery, periodontics, general anesthesia &amp; consultants</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>80% of *PDP</td>
<td>80% of **R&amp;C</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>80% of *PDP</td>
<td>80% of **R&amp;C</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type III—Major Services: Bridges, dentures, inlays, onlays, crown &amp; prosthetics (once every 5 years), crown build-ups, veneers, harmful habit appliance, crown, denture &amp; bridge repair, implants on enhanced plan only</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>20% of *PDP</td>
<td>20% of **R&amp;C</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>20% of *PDP</td>
<td>20% of **R&amp;C</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type IV—Orthodontics Up to age 19</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>20% of *PDP</td>
<td>20% of **R&amp;C</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>20% of *PDP</td>
<td>20% of **R&amp;C</td>
</tr>
</tbody>
</table>

DEDUCTIBLE

<table>
<thead>
<tr>
<th></th>
<th>2020 Deductible</th>
<th>2020 Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td>Family</td>
<td>$50</td>
<td>$50</td>
</tr>
</tbody>
</table>

MAXIMUM BENEFIT LIMITS

<table>
<thead>
<tr>
<th></th>
<th>Basic and Major Services</th>
<th>Orthodontics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Limit</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Lifetime Limit</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*PDP refers to the negotiated fees that Preferred Dentist Program (PDP) dentists have agreed to accept as payment.

**R&C refers to Reasonable & Customary charge based on the lesser: (1) the dentist’s actual charge for the same or similar services or (2) the usual charge of most dentists in the same geographical area for the same or similar service as determined by MetLife.

WHICH PLAN FITS: THINKING IT THROUGH...

- Do you visit a dentist for regular cleanings and maintenance?
- What kind of dental expenses will you have next year?
- Do you expect to have certain dental procedures performed?
- Do you have dependents who will require orthodontia services?
- Does your dentist participate in the network?
VISION COVERAGE

The following is a summary of your vision benefits. The vision care network consists of private practicing optometrists, ophthalmologists, opticians and optical retailers. For a more detailed explanation of benefits, please refer to your Summary Plan Description (SPD), certificate of coverage or benefit summary. You may access a list of participating providers through UHC Vision’s website.

www.myuhcvision.com  1-800-638-3120

**BENEFITS AT-A-GLANCE**

<table>
<thead>
<tr>
<th>Vision Coverage</th>
<th>In-Network Only</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Exams</strong></td>
<td></td>
</tr>
<tr>
<td>One exam every 24 months for employees and dependents 19 years of age and older</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Once every 12 months for employees and dependents under age 19</td>
<td></td>
</tr>
<tr>
<td><strong>Lens/Frames</strong></td>
<td></td>
</tr>
<tr>
<td>One pair every 24 months for employees and dependents 19 years of age or older</td>
<td>Single Vision $45 copay</td>
</tr>
<tr>
<td>One pair every 12 months for employees and dependents under age 19</td>
<td>Standard Bifocals, Standard Trifocals</td>
</tr>
<tr>
<td></td>
<td>Lenticular or Aphakic Lens Frames on display</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td></td>
</tr>
<tr>
<td>One pair every 24 months for employees and dependents 19 years of age or older</td>
<td>Contact lenses $45 copay</td>
</tr>
<tr>
<td>One pair every 12 months for employees and dependents under age 19</td>
<td></td>
</tr>
<tr>
<td>In lieu of spectacle lenses and a frame</td>
<td></td>
</tr>
<tr>
<td>Cosmetic and medically necessary contact lenses covered in full (up to 4 boxes of disposable lenses)</td>
<td></td>
</tr>
</tbody>
</table>

- Dependent child coverage is provided to eligible children until age 26.
- Full-time employees working 19 or more hours per week are enrolled in vision coverage

*When you are ready to use your benefit, simply call the United HealthCare participating provider facility most convenient to you and make an appointment. UHC will request the employee’s social security number and patient’s date of birth to verify eligibility.*
HEALTH SAVINGS TIPS

STRETCHING YOUR HEALTHCARE DOLLAR
As healthcare costs continue to rise, it is increasingly important that you take an active role in decisions about your health, the care you receive and your benefits. Here are some tips to help get you the most for your money.

SELECTING A PRIMARY CARE PHYSICIAN
Selecting a primary care physician is one of the best things you can do for your health. This person knows your health history and schedules routine screening tests that frequently help prevent and detect diseases, such as heart disease, cancer, and diabetes. Your PCP can provide necessary medical advice and identify health concerns before they become a major issue.

IN-NETWORK PROVIDERS
In-network providers have a contract with the health insurance company to provide services at reduced rates. In most cases, if you visit a physician or other provider within the network, the amount you will be responsible for paying will be less than if you go to an out-of-network provider.

DON’T SKIP PREVENTIVE CARE
Be sure your child gets routine checkups and vaccines as needed, both of which can prevent medical problems (and bills) down the road. Also, adults should get the preventive screenings recommended for their age in order to detect health conditions early.

PRICE COMPARE PRESCRIPTIONS
Ask your provider for the generic version of a prescription. If you order your maintenance medications in bulk (90-day supply) through mail order, search for the least expensive pharmacy option near you, or check to ensure prescribed medications are on the plan’s formulary list.

LIVE A HEALTHY LIFESTYLE
Focus on eating nutritiously, cutting down on fast food and getting more physical exercise. Take advantage of tobacco cessation programs. Take a walk at lunch to manage stress. Striving toward a healthier lifestyle and maintaining a healthy weight can drastically reduce future medical conditions and diseases.

USE THE PLAN’S TOOLS & RESOURCES
Many health plans provide access to free disease management programs for chronic conditions like asthma, diabetes and heart disease. These programs can help you stay healthy and manage your condition and can possibly save you money in the long run. Look for other available resources or programs that are designed to prevent illness and lower health costs over the long run.
PRESCRIPTION OPIOID AWARENESS

BE INFORMED

You’ve no doubt heard that there’s a national opioid epidemic, affecting people of all ages and income levels. Someone you know – a friend, a family member or even a coworker – might be misusing, abusing or addicted to prescription painkillers.

WHAT’S AN OPIOID

Prescription opioids can be used to help relieve moderate-to-severe pain and are often prescribed following a surgery or injury, or for certain health conditions. These medications can be an important part of treatment but also come with serious risks. It is important to work with your healthcare provider to make sure you are getting the safest, most effective care.

IF YOU ARE PRESCRIBED OPIOIDS

Make sure you know the name of your medication, how much and how often to take it, and its potential risks & side effects.

Never take opioids in greater amounts or more often than prescribed.

Avoid taking opioids with alcohol and other substances or medications you have not discussed with your doctor.

Store prescription opioids in a secure place and out of reach of others (this may include visitors, children, friends, and family).

Safely dispose of unused prescription opioids.

SIDE EFFECTS

Prescription opioids carry serious risks of addiction and overdose, especially with prolonged use. An opioid overdose, often marked by slowed breathing, can cause sudden death. The use of prescription opioids can have a number of side effects as well, even when taken as directed:

Tolerance
Sleepiness/dizziness
Physical dependence
Confusion
Increased sensitivity to pain
Depression
Constipation
Itching and sweating
Low levels of testosterone
Nausea, vomiting and dry mouth

ALTERNATIVES FOR PAIN MANAGEMENT

Talk with your doctor about the benefits of using one of the below methods if you suffer from chronic pain. Some of the options may even work more effectively than opioids, depending on the type of pain. Here are some of the alternative solutions proposed by the CDC:

- Acetaminophen (Tylenol) or ibuprofen (Advil)
- Cognitive behavioral therapy—a psychological, goal-directed approach in which patients learn how to modify physical, behavioral, and emotional triggers of pain and stress
- Exercise therapy, including physical therapy
- Medications for depression or for seizures
- Interventional therapies (injections)
- Exercise and weight loss
- Other therapies such as acupuncture and massage

HOW TO GET HELP

If you believe you or a loved one may be struggling with addiction, tell your health care provider and ask for guidance or call the Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline at 1-800-662-HELP (4357). Be Informed!
IMPORTANT TERMS

**Brand Name Drugs** A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine. You generally pay a higher copay for brand name drugs and your employer pays a higher amount when the claim is paid as well.

**Coinsurance** After you meet the deductible amount, you and the plan share the cost of covered expenses. Coinsurance is always a percentage totaling 100%. For example, if your plan pays 70% coinsurance, you pay the remaining coinsurance share, 30% of the cost.

**Copayment or Copay** A form of medical cost-sharing whereby a member pays at time of service (or purchase for prescription drugs) a fixed dollar amount, regardless of whether you have met your deductible for the year.

**Deductible** The fixed amount of cost-sharing you are responsible for during the benefit period before the plan will pay. The deductible typically does not apply to preventive care and certain other services.

**Evidence of Insurability (EOI) / Statement of Health** A medical questionnaire used to determine whether an applicant will be approved or declined for coverage. This may be required for certain types of insurance coverage.

**Explanation of Benefits (EOB)** The statement made available to a member by their carrier after services have been received and the claim has been processed, which lists the services received, amount paid by the plan, and the amount to be paid by the member.

**Flexible Spending Accounts** Health or Dependent Care (HCFSA or DCFSA): An account you put money into that you use to pay for certain out-of-pocket health or childcare costs with pre-tax dollars. This means you'll save an amount equal to the taxes you would have paid on the money you set aside. Funds deposited into a health FSA will be forfeited if you do not use them by the IRS deadline.

**Formulary** A list of prescription drugs covered by the plan that will be used to determine the coverage for the drug based on the tier the drug is listed.

**Generic Drugs** Medications that have the same active ingredients, dosage, and strength as their brand-name counterparts. Generic drugs generally have the same efficacy as their brand name counterparts at a much lower cost for you and your employer.

**Guaranteed Issue** When an insurance policy is offered to any eligible applicant without regard to the health status of the individual that applies. Typically, no health questionnaires (EOI) or exams are required.

**In-network** Doctors, clinics, hospitals and other providers with whom the plan has an agreement to care for its members. Plans cover a greater share of the cost for in-network providers than for providers who are out-of-network and the member pays a lower amount for those services.

**Non-Preferred Brands** These medications generally have generic alternative and/or one or more preferred brand options within the same drug class which causes these drugs to cost more. You and your employers usually pay more for non-preferred brand medications. Also known as non-formulary brands.

**Out-of-Network** A physician, healthcare professional, facility or pharmacy that doesn’t participate in the plan’s network and doesn’t provide services at a discounted rate. Using an out-of-network healthcare professional or facility will cost you more.

**Out-of-Pocket Maximum** The maximum dollar amount a member is required to pay out of pocket for allowable covered expenses under a plan during a benefit period before the plan will pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or services your plan doesn’t cover. Some plans don’t count all of your copayments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit.

**Preferred Drug** A list of prescription medicines that are preferred based on an evaluation of effectiveness and cost. Another name for this list is a “formulary” or “formulary brand.” The plan may charge more for non-preferred drugs or for brand name drugs that have generic versions. Drugs not on the preferred drug list may not be covered.

25 | Cleveland Metropolitan School District
**Payroll Deduction** The amount you pay out of your paycheck in order to be enrolled in the medical, dental and/or vision insurance plans and other offered benefits.

**Prior Authorization/Pre-Service Notification** The decision by the plan that a service, treatment plan, prescription drug, medical equipment, or other services defined in the certificate of coverage and/or Summary Plan Description (SPD), is medically necessary. The plan may require preauthorization for certain services before receiving them, in order for the service to be covered.

**Provider** A physician (medical, dental or vision), healthcare professional or health care facility licensed, certified or accredited as required by state law recognized for payment by the plan.

**Qualifying Event** An occurrence defined by IRS Rules such as marriage/divorce, death, termination of employment, child birth/adoptions, involuntary loss of coverage, etc. which triggers an employee’s ability to make changes to their benefit elections at the time the qualifying event occurs outside of open enrollment.

**Usual, Customary and Reasonable (UCR)** The determined going rate for a service in a geographic area based on what providers in the area usually charge for the same or similar service. The UCR amount is sometimes used to determine the allowed amount and is used typically when services are provided by an out-of-network provider.
Note to All Employees
Certain Federal Regulations require employers to provide disclosures of these regulations to all employees. The remainder of this document provides you with the required disclosures related to our employee benefits plan. If you have any questions or need further assistance, please contact your Plan Administrator as follows:

July 24, 2019
Cleveland Metropolitan School District
Benefits Help Desk
1111 Superior Ave.
Cleveland, OH 44114
216-838-0000

Notice Regarding Special Enrollment Rights
If you do not timely or properly complete the enrollment process, you and your Eligible Dependents generally will not be covered under the applicable Plan for the remainder of the Plan Year, except as described below. Also, if you fail to specifically enroll your Eligible Dependents on the enrollment form, your Eligible Dependents will not be covered under the applicable Plan for the remainder of the Plan Year, except as otherwise provided below.

(a.) If you decline enrollment for yourself or your dependents because you or your dependent had other health insurance or group health plan coverage, either through COBRA or otherwise, you may enroll yourself and Eligible Dependents in the Health Program within 30 days of the loss of that coverage. For this purpose, “loss of coverage” will occur if the other group health plan coverage terminates as a result of: (i) termination of employer contributions for the other coverage; (ii) exhaustion of the maximum COBRA period; (iii) legal separation or divorce; (iv) death; (v) termination of employment; (vi) reduction in hours of employment; or (vii) failure to elect COBRA coverage.

However, a loss of coverage will not be deemed to occur if the other coverage terminates due to a failure to pay premiums or termination for cause. At the time you enroll in the Employer's Plan, you must provide a written statement from the administrator of the other health plan that you no longer have that coverage.

(b.) You are eligible to enroll yourself and your Eligible Dependent in the Health Program within 30 days of the date you acquire a new Eligible Dependent through marriage, birth, adoption or placement for adoption. Your enrollment will become effective on the date of marriage, birth, adoption or placement for adoption. (Note pre-tax payments may not be made for retroactive coverage due to marriage.)

(c.) You are eligible to enroll yourself and your Eligible Dependent in the Plan within 60 days after either:

(1.) You or your Eligible Dependent’s Medicaid coverage under title XIX of the Social Security Act or CHIP coverage through a State child health plan under title XXI of the Social Security Act is terminated as a result of loss of eligibility for such coverage; or

(2.) You or your Eligible Dependent is determined to be eligible for employment assistance under Medicaid or CHIP to help pay for coverage under the Plan.

Notice Regarding Women’s Health and Cancer Rights Act (Janet’s Law)
On October 21, 1998, Congress passed a Federal Law known as the Women’s Health and Cancer Rights Act. The law includes important new protections for breast cancer patients who elect breast reconstruction in connection with a mastectomy. For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and patient, for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymph edemas

These benefits will be provided subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under this plan.

If you would like more information on WHCRA benefits, please call your plan administrator.
Notice Regarding Patient Protection Rights
The Cleveland Metropolitan School District group health plan allows members to designate a Primary Care Provider. The following paragraphs outline certain protections under the Patient Protection and Affordable Care Act (Affordable Care Act) and only apply when the Plan requires or allows the designation of a Primary Care Provider.

You will have the right to designate any primary care provider who participates in the Plan’s network and who is available to accept you and/or your Eligible Dependents. For children, you may designate a pediatrician as the primary care provider. You also do not need prior authorization from the Plan or from any other person (including your primary care provider) in order to obtain access to obstetrical or gynecological care from a healthcare professional in the Plan’s network. The healthcare professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan or procedures for making referrals or notifying primary care provider or Plan of treatment decisions.

If you do not make a provider designation, the Plan may make one for you. For information on how to select or change a primary care provider, and for a list of the participating primary care providers, pediatricians, or obstetrics or gynecology healthcare professionals, please contact the insurer.

HIPAA Privacy
The Plan complies with the privacy requirements of the Health Insurance Portability and Accountability Act of 1996 (HIPAA). These requirements are described in a Notice of Privacy Practices that was previously given to you. A copy of this notice is available upon request.

Health Insurance Marketplace Coverage Options and Your Health Coverage
There is an additional way to buy health insurance: the **Health Insurance Marketplace**. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace.

**What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

Each year, the open enrollment period for health insurance coverage through the Marketplace runs from Nov. 1 through Dec. 15 of the previous year. After Dec. 15, you can get coverage through the Marketplace only if you qualify for a special enrollment period or are applying for Medicaid or the Children’s Health Insurance Program (CHIP).

**Can I Save Money on my Health Insurance Premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

**Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards.

If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.86 percent of your household income for 2019 (TBD percent for 2020), or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit. (An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.)

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

**How Can I Get More Information?**

For more information about your coverage offered by your employer, please check your summary plan description or contact the Benefits Help Desk at 216-838-0000. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [www.HealthCare.gov](http://www.HealthCare.gov) for more information, as well as an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.
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](http://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](tel:1-877-KIDS%20NOW) or [www.insurekidsnow.gov](http://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](http://www.askebsa.dol.gov) or call [1-866-444-EBSA](tel: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, 2019. Contact your State for more information on eligibility:

<table>
<thead>
<tr>
<th>State</th>
<th>Program/Website</th>
</tr>
</thead>
</table>
| **ALABAMA** – Medicaid | [Website](http://myalhipp.com)  
Phone: 1-855-692-5447 |
| **INDIANA** – Medicaid | Healthy Indiana Plan for low-income adults 19-64  
Website: [http://www.in.gov/fssa/hip/](http://www.in.gov/fssa/hip/)  
Phone: 1-877-438-4479  
All other Medicaid  
Website: [http://www.indianamedicaid.com](http://www.indianamedicaid.com)  
Phone: 1-800-403-0864 |
| **ALASKA** – Medicaid | [The AK Health Insurance Premium Payment Program](http://myakahipp.com)  
Website: [http://myakahipp.com](http://myakahipp.com)  
Phone: 1-866-251-4861  
Email: CustomerService@MyAKHIPP.com  
Medicaid Eligibility:  
[http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx](http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx) |
| **KANSAS** – Medicaid | [Website](http://www.kdheks.gov/hcf/)  
Phone: 1-785-296-3512 |
| **ARKANSAS** – Medicaid | [Website](http://myarhipp.com)  
Phone: 1-855-MyARHIPP (855-692-7447)  
| **KENTUCKY** – Medicaid | [Website](https://chfs.ky.gov)  
Phone: 1-800-635-2570 |
| **IOWA** – Medicaid | [Website](http://dhs.iowa.gov/hawk-i)  
Phone: 1-800-257-8563 |
| **LOUISIANA** – Medicaid | [Website](http://dhh.louisiana.gov/index.cfm/subhome/1/n/331)  
Phone: 1-888-695-2447 |
| **FLORIDA** – Medicaid | [Website](http://fimedicaidtprcovery.com/hipp/)  
Phone: 1-877-357-3268 |
| **MAINE** – Medicaid | [Website](http://www.maine.gov/eohhs/gov/departments/masshealth/)  
Phone: 1-800-862-4840 |

29 | Cleveland Metropolitan School District
<table>
<thead>
<tr>
<th>State</th>
<th>Program(s)</th>
<th>Website</th>
<th>Phone/Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minnesota</td>
<td>Medicaid</td>
<td><a href="https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a></td>
<td>Phone: 1-800-657-3739 or 651-431-2670</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Medicaid and CHIP</td>
<td><a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a></td>
<td>Phone: 1-888-365-3742</td>
</tr>
<tr>
<td>Missouri</td>
<td>Medicaid</td>
<td><a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a></td>
<td>Phone: 573-751-2005</td>
</tr>
<tr>
<td>Montana</td>
<td>Medicaid</td>
<td><a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a></td>
<td>Phone: 1-800-694-3084</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Medicaid</td>
<td><a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a></td>
<td>Phone: (855) 632-7633, Lincoln: (402) 473-7000, Omaha: (402) 595-1178</td>
</tr>
<tr>
<td>Nevada</td>
<td>Medicaid</td>
<td><a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a></td>
<td>Medicaid Phone: 609-631-2392, CHIP Phone: 1-800-701-0710</td>
</tr>
<tr>
<td>New Jersey</td>
<td>Medicaid and CHIP</td>
<td><a href="http://gethipptexas.com">http://gethipptexas.com</a></td>
<td>Medicaid Phone: 1-800-440-0493</td>
</tr>
<tr>
<td>New York</td>
<td>Medicaid</td>
<td><a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a></td>
<td>Phone: 1-800-541-2831</td>
</tr>
<tr>
<td>North Carolina</td>
<td>Medicaid</td>
<td><a href="https://dma.ncdhhs.gov">https://dma.ncdhhs.gov</a></td>
<td>CHIP Phone: 1-877-543-7669</td>
</tr>
<tr>
<td>North Dakota</td>
<td>Medicaid</td>
<td><a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a></td>
<td>Phone: 1-844-854-4825</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Medicaid</td>
<td><a href="http://www.greenmountaincare.org">http://www.greenmountaincare.org</a></td>
<td>Phone: 1-800-250-8427</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Medicaid</td>
<td><a href="http://www.eohhs.ri.gov">http://www.eohhs.ri.gov</a></td>
<td>Phone: 855-697-4347</td>
</tr>
<tr>
<td>South Carolina</td>
<td>Medicaid</td>
<td><a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a></td>
<td>Medicaid Phone: 609-631-2392, CHIP Phone: 1-800-701-0710</td>
</tr>
<tr>
<td>South Dakota</td>
<td>Medicaid</td>
<td><a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a></td>
<td>CHIP Phone: 1-855-242-8282</td>
</tr>
<tr>
<td>Texas</td>
<td>Medicaid</td>
<td><a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a></td>
<td>Medicaid Phone: 1-800-432-5924, CHIP Phone: 1-855-242-8282</td>
</tr>
</tbody>
</table>
To see if any other states have added a premium assistance program since January 31, 2019, 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

Medicare Notice
You must notify Cleveland Metropolitan School District when you or your dependents become Medicare eligible. Cleveland Metropolitan School District is required to contact the insurer to inform them of your Medicare status. Federal law determines whether Medicare or the group health plan is the primary payer. You must also notify Medicare directly that you have group health insurance coverage. Privacy laws prohibit Medicare from discussing coverage with anyone other than the Medicare beneficiary or their legal guardian. The toll-free number to Medicare Coordination of Benefits is 1-800-999-1118.

If you have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices in your prescription drug plan. Please see the complete Medicare Part D Coverage Notice(s) that follow.

Medicare Part D Coverage Notice – Important Information About Your Prescription Drug Coverage and Medicare

Please note that the following notice only applies to individuals who are or will become eligible for Medicare in the next 12 months.

Medicare eligible individuals may include employees, spouses or dependent children who are Medicare eligible for one of the following reasons.

- Due to the attainment of age 65
- Due to certain disabilities as determined by the Social Security Administration
- Due to end-stage renal disease (ESRD)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Cleveland Metropolitan School District and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:
Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

Cleveland Metropolitan School District has determined that the prescription drug coverage offered by your company plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. If your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

**When Can You Join a Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

**What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current coverage will not be affected. Your current coverage pays for other health expenses in addition to prescription drugs. The prescription drug coverage is part of the Group Health Plan and cannot be separated from the medical coverage. If you enroll in a Medicare prescription drug plan, you and your eligible dependents will still be eligible to receive all of your current health and prescription drug benefits. You have the option to waive the coverage provided under the Group Health Plan due to your eligibility for Medicare. If you decide to waive coverage under the Group Health Plan due to your Medicare eligibility, you will be entitled to re-enroll in the plan during the next open enrollment period.

**When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

**For More Information About This Notice or Your Current Prescription Drug Coverage**

Contact your HR Representative. You will receive this notice each year and again, if this coverage through your company changes. You also may request a copy of this notice at any time.

**For More Information About Your Options Under Medicare Prescription Drug Coverage**

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information, visit U.S. Social Security Administration’s at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**
Wellness Program Privacy Notice
Cleveland Metropolitan School District has a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease).

You will also be asked to complete a biometric screening, which will include screening for Cholesterol, Glucose, blood pressure and body mass index (BMI). You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will continue to contribute the same level of medical premiums as they currently pay. Although you are not required to complete the HRA or participate in the biometric screening, only employees who do so will receive this incentive.

The information from your HRA or will be used to provide you with information to help you understand your current health and potential risks. You are also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information
We are required by law to maintain the privacy and security of your personally identifiable health information.

Although the wellness program and Cleveland Metropolitan School District may use aggregate information it collects to design a program based on identified health risks in the workplace. Cleveland Metropolitan School District will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately. Notwithstanding these precautions, you should be aware that regardless of the safeguards in place, there is always a risk that your data could be used or disclosed other than as intended. If you are concerned about sharing your medical information through the wellness program, you can always undergo a screening directly with your physician, or you can forgo a screening entirely. It’s important to balance the health benefits of regular healthcare screenings though against these privacy risks.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Cleveland Metropolitan School District, Benefits Help Desk, 1111 Superior Ave., Cleveland, OH 44114, 216-838-0000.
COBRA NOTICE

Introduction

You’re getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it. When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan’s Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse’s plan), even if that plan generally doesn’t accept late enrollees.

What is COBRA Continuation Coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a “qualifying event.” Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage. If you’re an associate, you’ll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you’re the spouse of an associate, you’ll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse’s hours of employment are reduced;
- Your spouse’s employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-associate dies;
- The parent-associate’s hours of employment are reduced;
- The parent-associate’s employment ends for any reason other than his or her gross misconduct;
- The parent-associate becomes entitled to Medicare benefits (Part A, Part B, or both); or
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a “dependent child.”

When is COBRA Coverage Available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the associate;
- Commencement of a proceeding in bankruptcy with respect to the employer; or
- The associate’s becoming entitled to Medicare benefits (under Part A, Part B, or both).
You Must Give Notice of Some Qualifying Events
For all other qualifying events (divorce or legal separation of the associate and spouse or a dependent child’s losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 30 days after the qualifying event occurs. You must provide this notice to:

Notification should be in writing and include official documentation of qualifying event

How is COBRA Coverage Provided?
Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered associates may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children. COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage. There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of continuation coverage
If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage. Please provide Social Security disability determination confirmation to Infinisource.

Second qualifying event extension of 18-month period of continuation coverage
If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the associate or former associate dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage?
Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse’s plan) through what is called a “special enrollment period.” Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA’s website.) For more information about the Marketplace, visit www.HealthCare.gov.

Keep your Plan informed of address changes
To protect your family’s rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.
NOTICE OF RESCISSION OF COVERAGE
Under Health Care Reform, your coverage may be rescinded (i.e., retroactively revoked) due to fraud or intentional misrepresentation regarding health benefits or due to failure to pay premiums. A 30-day advance notice will be provided before coverage can be rescinded.

Summary of Benefits & Coverage (SBC)
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.

The Summary of Benefits & Coverage (SBC) is a document intended to help people understand their health coverage and compare health plans when shopping for coverage. The federal government requires all healthcare insurers and group healthcare sponsors to provide this document to plan participants. SBCs will be created for each medical plan offered. Group health plan sponsors must provide a copy of the SBC to each employee eligible for coverage under the plan. The SBC includes:

- A summary of the services covered by the plan
- A summary of the services not covered by the plan
- A glossary of terms commonly used in health insurance
- The copays and/or deductibles required by the plan, but not the premium
- Information about members’ rights to continue coverage
- Information about members’ appeal rights
- Examples of how the plan will pay for certain services

A paper copies of the SBCs are available, free of charge, by calling your benefits administrator at 216-838-0000.
IMPORTANT CONTACTS

Chief Executive Officer
Eric S. Gordon

Board of Education
Anne E. Bingham, Chair
Robert M. Heard, Sr., Vice Chair
Louise P. Dempsey, Esq
Sara Elaqad
Jasmine Fryer
Denise W. Link
Willetta A. Milam
Lisa Thomas, Ph.D.
Kathleen C. Valdez, Esq

Dr. Alex Johnson, Ex Officio
Harlan M. Sands, Ex Officio

1111 Superior Ave I Cleveland, Ohio 44114
216-838-0000
www.clevelandmetroschools.org

The Cleveland Board of Education does not discriminate in educational programs, activities or employment on the basis of race, color, national origin, sex, sexual orientation, religion or disability.
This booklet is intended as a high level overview and is informational purposes only. The plan documents, insurance certificates and policies will serve as the governing documents to determine plan eligibility, benefits and payments. In the case of conflict between the information in this booklet and the official plan documents, the plan documents will always govern.