# MSD Wayne Township 2024 Benefits Guide



Important: All plans require active elections; coverage will not roll over if no changes are recorded for 2024. All employees must finalize open enrollment elections by 11:59 PM (EST) on November 15, 2023.

# **Benefits Overview**

MSD of Wayne Township encourages you to take the time to educate yourself about your options and choose the best coverage for you and your family.

# Who is Eligible?

If you are a full-time employee (working 30 or more hours per week), you are eligible to enroll in the benefits described in this guide. Dependent children are allowed to be covered up to age 26 regardless of whether the child is living in your residence, is financially dependent on you, is a full-time student, works for another employer that also offers group health coverage, or is married. However, if your dependent child has a spouse and/or child, the spouse and/or child are NOT eligible to be covered under the MSD of Wayne Township benefits plan.

# When to Enroll

**OPEN ENROLLMENT:** The benefits you elect will be effective January 1, 2024. You must enroll during MSD of Wayne Township's annual Open Enrollment period from November 1 through November 15, 2023.

If you miss these enrollment opportunities, you must wait until next year's Open Enrollment period unless you have a qualifying life event. Examples of qualifying events include:

- Marital Status Change: Marriage, Divorce, Legal Separation
- Dependent Status Change: Birth, Death, Adoption
- Change in Employment: Loss of coverage, Full-time to Part-Time or vice versa

# MY CHECKLIST

Complete your open enrollment between Nov. 1 and Nov. 15 via the portal or call center.
File your wellness claim with Sun Life if you are currently enrolled in the medical plan.
Are you currently enrolled in any Sun Life plans? If so, the deadline for claims is 12/31/2023.
Don't forget about your Wayne Wellness Incentives. <u>Click here</u> for more details.



- Anthem Blue Cross Blue Shield will be our Claims Processor and Customer Service Provider
- Anthem Blue Access and Anthem HealthSync networks will be our new innetwork providers.
- Click Here for more details

# **FLEXIBLE SPENDING ACCOUNT**

- Lively will be our new FSA partner
- Click Here for more details

# **ENROLLMENT INSTRUCTIONS**

- Visit <a href="https://trustmark.benselect.com/MSDWayne">https://trustmark.benselect.com/MSDWayne</a>
  - Login: Your MSD Wayne Township email address
  - Enter your 6 digit PIN: Last 4 digits of your SSN, then last 2 digits of your birth year
- You are required to log in to the new benefit platform even if you don't have changes to your current coverages; or enroll by phone by calling the Call Center Nov. 1 — Nov. 15 (M-F), 8:30 am –5:00 pm (EST) at 317-559-0847
- If enrolled in an HSA or FSA, remember to re-enroll as contributions do not continue into 2024.

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Shandy Brickler.

# ENROLL NOV. 1 — NOV. 15

Click here to learn more

# Enroll Online

# **2** Enroll by Phone







<u>Dental</u> <u>Plans</u>



Vision Plans



# **WELLNESS PROGRAM & HSA**

**Earn up to \$500 toward your HSA** by completing Wayne Wellness Program requirements such as getting an annual physical or completing five modules of the Lifestyle Competency Program.

Learn more about the Wayne Wellness Program

### HENDRICKS ACCESS TO CARE

Clinic and urgent care services are available to Wayne employees and their family members who participate in the school corporation's health plan. Clinic appointments are available seven days a week.

Learn more about Health Care Centers and Schedule an appointment.

# #BeWayneWell



# PHARMACY BENEFITS: Rx ADVOCATE

The Rx Help Advocacy Center is a prescription advocacy service that helps members save on high-cost prescriptions. This is especially important to minimize out of pocket expenses until you meet your plan deductible.

<u>Learn more about the Rx Help Advocacy Center</u>

# **Learn How to Better Manage Your Prescription Costs**

MSD of Wayne's benefits partner Apex Benefits has provided a video to help you and your family learn more about managing the cost of medications. Apex's pharmacist provides tips on shopping around to get prescriptions for the best price possible.

Watch the video

# **Benefits Questions?**

shandy.brickler@wayne.k12.in.us

# **Voluntary Benefits**

Basic Life / AD&D

**Voluntary Life / AD&D** 

**Universal Life** 

**Short-Term Disability (STD)** 

**Long-Term Disability (LTD)** 

**Accident** 

**Critical Illness** 

**Hospital Indemnity** 

**Flexible Spending Accounts** 

# **EAP Services**

Employee Assistance Program (EAP) and Work-Life Services are fully covered by MSD of Wayne Township.



