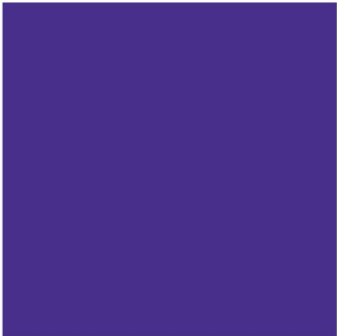
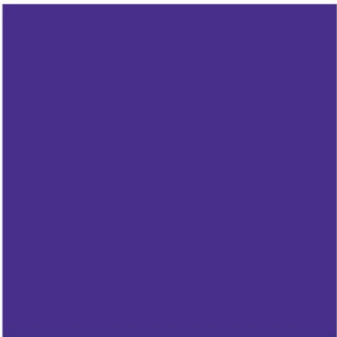


MSD of Wayne Township

# 2024 Benefits Guide



**WE ARE WAYNE!**  
GREAT SCHOOLS  
GREAT COMMUNITY



# What's Happening in 2024

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## What is staying the same?

- Hendricks Regional Health Clinic access and services
- Deductible, Out-of-Pocket, and Coinsurance
- Health, Dental & Vision Rates
- Dental, Vision and Voluntary Benefits Carrier
- RX Help Centers

## What is new or changed? Medical and Pharmacy Benefits

- Anthem Blue Cross Blue Shield will be our new claims processor and customer service provider.
- We are no longer using the IU Health Proprietary Network.
- The Anthem Blue Access & Anthem Healthsync networks will be our new In-Network providers.
- Plan design will incentivize utilization of the Anthem HealthSync Network.
- You will have the option to access telemedicine using LiveHealth Online from Anthem. These services are covered at no charge to you.
- All plan participants will access the same network (students and retirees living outside the state will access the same network as those living inside the state.)
- Your ID card will change- [Click Here for the Frequently Asked Questions](#), for a sample and remember to provide a copy to your pharmacy and medical providers upon your first visit in 2024.

## What is new or changed? Ancillary Benefits

- Lively is our new Flexible Spending Account Partner.

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# Benefits Overview

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## My Checklist

- ☐ Complete your open enrollment between November 1 and November 15 via the portal or call center.
- ☐ File your wellness, hospital indemnity and accident claim(s) for services 1/1/2023-12/31/2023 with SunLife if you are currently enrolled in the applicable benefits. [Click Here](#) for filing instructions.
- ☐ Don't forget about your Wayne Health Care Center Incentives. [Click Here](#) for more details.
- ☐ Please verify your beneficiary information is current and up to date.
- ☐ Look for a new health insurance card in the mail.

MSD of Wayne Township offers you and your eligible family members a comprehensive and valuable benefits program. We encourage 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, if 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 **November 1- 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.

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***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 11:59PM (EST) on November 15, 2023.***

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# 2024 OPEN ENROLLMENT

November 1 - November 15

## ENROLL BY PHONE



**1-317-559-0847**

**1**

### CALL

Someone who knows your benefits

**2**

### UPDATE

Benefits and dependents

**3**

### CONFIRM

Annual benefit elections and beneficiaries

**No Appointment Necessary**



**Nov. 1 - Nov. 15**  
**Monday - Friday**  
**8:30am - 5:00pm EST**

## ENROLL ONLINE



**VISIT:** <https://trustmark.benselect.com/MSDWayne>

**1**

### LOGIN

- Enter your MSD Wayne Township email address.
- Enter 6 Digit PIN: Last 4 digits of SSN and last 2 digits of birth year. (ex. last 4 of SSN are 1234 and birth year is 1980, PIN is 123480)

**2**

### REVIEW & ELECT

- Benefits, dependents, and beneficiaries
- Use **"Next"** to view in sequential order

**3**

### CONFIRM

- Re-enter 6 digit PIN
- Verify status shows **"100% complete"**

**Enroll Now! Open enrollment ends on**  
**November 15 at 11:59PM EST**

# Health Benefits

MSD of Wayne Township offers multiple High Deductible Health Plans (HDHP) with the options for an HSA. This chart gives you a side-by-side look at the amount you pay by plan when you use in-network versus out-of-network providers.

Plan Feature	HDHP 1 PLAN		HDHP 2 PLAN		HDHP 3 PAN	
	Preferred Network/ In-Network	Out-Of-Network	Preferred Network/ In- Network	Out-Of-Network	Preferred Network/ In- Network	Out-Of-Network
Wellness Center	Yes		Yes		Yes	
Annual Deductible	Embedded		Embedded		Embedded	
Single	\$3,500	\$7,000	\$5,000	\$10,000	\$6,750	\$10,000
Family	\$7,000	\$14,000	\$10,000	\$20,000	\$13,500	\$20,000
Coinsurance	0%- HealthSync Network/ 30%- Blue Access Network	50%	0%- HealthSync Network/ 30%- Blue Access Network	50%	0%- HealthSync Network/ 30%- Blue Access Network	<b>50%</b>
Out-of-Pocket Max						
Single	\$4,500	\$10,800	\$6,900	\$11,000	\$7,000	\$15,000
Family	\$9,000	\$21,600	\$13,800	\$22,000	\$14,000	\$30,000
Preventative Care	100% Coverage	50% Coverage	100% Coverage	50% Coverage	100% Coverage	50% Coverage
Primary Care Physician  Specialty Care Physician  Emergency Room Services  Urgent Care Centers	0% after deductible- HealthSync Network / 30% after deductible- Blue Access Network*	50% after deductible	0% after deductible- HealthSync Network / 30% after deductible- Blue Access Network*	50% after deductible	0% after deductible- HealthSync Network / 30% after deductible- Blue Access Network*	50% after deductible
Retail Prescription  Mail Order	30% after deductible	50% after deductible	30% after deductible	50% after deductible	30% after deductible	50% after deductible

Health Savings Account (HSA)	Health Savings Account (HSA)
2024 Plan Year	2024
Maximum Earned Wellness Incentive	Annual IRS Limits
Employee \$500 Spouse \$500	Employee: \$4,150, Family \$8,300 Catch-Up Contributions (Ages 55 and over in 2023) \$1,000

# Dental

Plan Features	ENHANCED PLAN		BASIC PLAN	
	PPO Network	Premier/ Out-of-Network	Delta Dental PPO	Delta Dental Premier/ Out-of-Network
<b>Annual Deductible</b>				
- Individual	\$50	\$50	\$50	\$50
- Family	\$150	\$150	\$150	\$150
<b>Annual Benefit Maximum (per insured person)</b>	\$1,000	\$1,000	\$1,000	\$1,000
<b>Preventive/Diagnostic</b> Includes: Two Routine exams every 12 months, includes X-rays, sealants, and cleanings	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays up to the Delta Dental PPO fee, member pays the difference.
<b>Basic Restorative</b> Filings, Crowns, bridge and implants repairs, root canals, periodontics to treat gum disease, extractions and surgery.	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 50% after deductible
<b>Major Restorative</b> Crowns, bridges, implants, and dentures	Plan pays 50% after deductible	Plan pays 50% after deductible	Plan pays 50% after deductible	Plan pays 50% after deductible
<b>Orthodontia Benefits</b>	Plan pays 50%	Plan pays 50%	Plan pays 50%	Plan pays 50%
<b>Lifetime Orthodontia Maximum</b>	\$1,000	\$1,000	\$1,000	\$1,000

Per Pay Employee Contribution (26 Pays)	Enhanced Plan	Basic Plan
<b>Single</b>	\$12.72	\$3.20
<b>Double</b>	\$31.35	\$12.71
<b>Family</b>	\$53.31	\$21.11
<b>2 Employee Double</b>	\$22.90	\$5.76
<b>2 Employee Family</b>	\$39.66	\$14.32
Per Pay Employee Contribution (20 Pays)	Bus Driver	Aide PT
<b>Single</b>	\$16.53	\$4.16
<b>Double</b>	\$40.76	\$16.53
<b>Family</b>	\$69.30	\$27.44

# Vision

Plan Features	VSP PLAN		DAVIS PLAN	
	VSP Choice Network	Out-of-Network	Davis Vision Network	Out-of-Network
<b>Routine Exam (one per 12 months)</b>	\$10 Copay	Plan pays up to \$39	\$10 Copay	Plan pays up to \$50
<b>Lenses (1 pair every 12 months)</b> Includes single vision, lined bifocal and lined trifocal lenses.	\$25 Copay covers frames and lenses	Plan pays up to: \$23 Single \$37 Lined Bifocal \$49 Lined Trifocal \$64 Lenticular	\$25 Copay covers frames and lenses	Plan pays up to: \$48 Single \$67 Lined Bifocal \$86 Lined Trifocal \$126 Lenticular
<b>Frames (one every 24 months)</b>	Plan pays \$130, then 20% over \$130	Plan pays up to \$46	Plan pays \$120, then 20% over \$120	Plan pays up to \$48
<b>Contact Lenses (Necessary once every 24 months)</b>	Plan pays 100%	Plan pays up to \$210	\$25 Copay	\$25 Copay then plan pays: \$48 Single \$67 Bifocal \$86 Trifocal \$126 Lenticular
<b>Contact Lenses (Elective)</b>	Plan pays up to \$130	Plan pays \$100	Not Covered	Not Covered
<b>Contact Lenses (Elective and Conventional)</b>	Not Covered	Not Covered	Plan pays \$120, then 15% over \$120	Plan pays up to \$105

Per Pay Employee Contribution (26 Pays)	VSP Plan	Davis Plan
<b>Employee Only</b>	\$4.13	\$3.06
<b>Employee + Spouse</b>	\$6.95	\$5.15
<b>Employee + Child(ren)</b>	\$7.08	\$5.25
<b>Employee + Family</b>	\$11.21	\$8.30
Per Pay Employee Contribution (20 Pays)	Bus Driver	Aide PT
<b>Employee Only</b>	\$5.36	\$3.97
<b>Employee + Spouse</b>	\$9.03	\$6.69
<b>Employee + Child(ren)</b>	\$9.20	\$6.82
<b>Employee + Family</b>	\$14.57	\$10.79





# Health Care Access and Wayne Wellness Program



## Convenient Services and hours for easier access to high-quality healthcare

### Hours for Wayne Township Wellness Center

**Monday: 7 am- 5pm**

**Tuesday: 7am- 5pm, (closed 11am-noon)**

**Wednesday: 7am – 5pm, (closed 11am- noon)**

**Thursday: 7am-5:30pm**

**Friday: 7am-5pm, (closed 11am-noon)**

[Click Here](#) to see all Health Care Centers and Schedule an appointment.

### After Hours Urgent Care Access

After-hours care at any Hendricks Regional Care Center. 5:00pm- close, Monday through Friday; weekends and holidays.

These Urgent care centers are free to those enrolled in the health plan.

**A separate insurance card will be required at the time of your visit.**

#### Avon Location

8244 East US 36  
Avon, IN 46123  
317-272-7500

#### Brownsburg Location

2492 N Ronald Reagan  
Parkway, Suite 130  
Brownsburg, IN 46112  
317-456-9050

#### Plainfield Location

1100 Southfield Dr.  
Plainfield, IN 46168  
317-839-7200

## Visit Wayne Health Care Center for a variety of healthcare services.

### Preventative Care

- Annual physicals and routine health exams
- Women's and men's health exams
- Schools, sports and CDL physicals
- Preventative Screenings
- Immunizations

### Immediate and primary care

- Diagnostic Screenings
- Treatment of minor illnesses and injuries
- Management of chronic illnesses

### Other Services

- Screening and diagnostic labs as ordered by your doctor.
- Medication dispensary

### Health Coaching

- Individual Health Coaching
- Nutrition Counseling
- Wellness Education
- Please sign up for health coaching using the appropriate form available here: <https://forms.gle/1aLcBAcCs2hyLXne6>

### LiveHealth Online:

Virtual primary care doctors can diagnose and manage more than 95% of health conditions a traditional primary care doctor can.

### Virtual Care Through Sydney Health App:

- Comprehensive primary care, coordinated by a care team.
- Preventative care through wellness visits and lab screenings.
- Urgent or sick care, 24/7.
- A personalized care plan and follow-ups.
- Unlimited access to care for common health concerns, as well as prescription refills and referrals.

Please [Click Here](#) for more information related to LiveHealth Online

**Scan the QR code below to download the Sydney App today!**



# RX Help Centers

## Are You Spending Too Much on Your Prescriptions?

RX Help Centers has helped employees fill the gaps in their current pharmacy benefit program with the more expensive brand name and specialty drugs. Gaps can include deductibles, copays, excluded medications or coinsurances that can sometimes make it unaffordable for you to get the medications needed.

*Note: There is no cost to you for this service as long as you are covered by your employer's program, and you are not required to use our program. RX Help Centers is voluntary and does not replace your current healthcare pharmacy program.*

While there is no guarantee that RXHC can reduce your prescription costs, if you are paying \$50 or more for one medication, or \$75 or more for two or more medications, you are invited to see if RXHC can help you. It only takes a few minutes of your time to start the process by registering. If you are interested, please go to [Rx Help Centers](#).

Once you register, you will get confirmation of your registration and an advocate will contact you within 48 hours to answer any questions and get more information as needed. **Since the process can take from two to four weeks you will be encouraged to continue to get your medications as you do today while Rx Help Centers seeks assistance on your behalf.**

### SEE WHAT OTHERS WHO HAVE USED THIS SERVICE HAVE SAID:

"I am thrilled to that this company exists! I was taking medicine for my cystic acne. Painful bumps all over my face, back and chest. I called around to pharmaceutical companies looking for help with the cost of the medicine. I finally got referred after 16 other companies rejected me, Thank God for Anji! I got my medicine that was \$800 per month for \$30. Way better! Thank you so much, I am spreading the word!"

- **Kathleen G., PA**

"Before I connected with RX Help Centers, I dreaded facing my deductible in January! My RXHC Advocate explained how they could help & made the process very easy. In no time, I was receiving my medication and saving 10s of thousands of dollars! Most of my medicines continue to come to me from the same sources that I have used in the past; and, in the case where there was a change, the medication is exactly what I have been picking up at the local pharmacy. With the RX Help Centers help, I no longer have to worry about how I'm going to pay for my medicine!"

- **Rick W., IN**



866-478-9593  
[www.rxhelpcenters.com](http://www.rxhelpcenters.com)

# Wayne Wellness

2024 Wellness Program Requirements for Earning Incentives*	HSA Contribution
Employee and spouse complete annual physical exam	\$300
<p>If your biometric results meet these Healthy Standards, you will earn additional HSA contributions:</p> <ol style="list-style-type: none"> <li>1. Body Mass Index (BMI) is less than 25 or your waist circumference is: <ol style="list-style-type: none"> <li>a. Less than 40" for men</li> <li>b. Less than 35" for women</li> </ol> </li> <li>2. Blood Pressure less than or equal to 120/80</li> <li>3. Hgb A1c less than or equal to 5.7</li> <li>4. Triglycerides less than or equal to 150</li> </ol>	\$25 each (total of \$100)
<p>Employee and spouse must each complete the three Wayne Wellness Signature Series modules and associated quizzes to qualify for this incentive.</p> <p><a href="#">See the 2024 Wellness Program Summary Document</a></p>	\$100
Total HSA Dollars Available	\$500 each employee and spouse

## 2024 Wellness Checklist

- ☐ Don't forget about your wellness benefit with SunLife. You can file a wellness claim under the Accident and Critical Illness policies.
- ☐ [Click Here](#) for the details on what qualifies as a wellness claim and for instructions on how to file a claim.
- ☐ Open an HSA account with Lively for Wellness Incentives. Make this election during Open Enrollment or contact [Shandy Brickler](#).
- ☐ Don't forget your physical exam and modules must be completed between July 1, 2023, and June 30, 2024, for your HSA incentive.
- ☐ Please [Click Here](#) for the Annual Physical Verification Form. Please fill this out and fax it to 317-718-2955 for processing.
- ☐ Coaching session must be completed by October 31, 2024.



**#BeWayneWell**

## SunLife Wellness Benefit

Additional Ways to Earn	Incentive
Critical Illness- Wellness Health Screening Policy Number 0069617	\$150
Accident Insurance- Wellness Health Screening Policy Number 0069617	Plan A- \$75 Plan B- \$75

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### Ready to Submit Your Wellness Claim from 2023?

You can visit your SunLife account and click “*Submit a Claim*” button to get started. After that, you will need to answer a few questions about the claim they are filing. That’s it! You will need to hit the submit button and your claim is off to SunLife’s team for review and payment.

1. Go to [www.sunlife.com/account](http://www.sunlife.com/account)
2. Log in to your SunLife account or create one.
3. Select “*Submit a Claim*” and follow the steps.

For additional help, the videos below provide step by step directions or [Click Here](#) for written instructions.

[Click here to watch video on how to file a wellness claim.](#)

[Click here to watch a video on how to file an Accident, Critical Illness, or Hospital Indemnity Claim.](#)

[Click here for a more detailed step-by-step instructions for submitting a Wellness/Cancer Screening.](#)

# Life/AD&D Insurance

## Basic Life / AD&D

MSD of Wayne Township provides this coverage with members paying \$1 per year. Update your beneficiary on the benefit portal. Please refer to the Plan Certificate for full details.

## Voluntary Life / AD&D

Who Can Enroll	Benefit Amounts	Maximum Amount
Employee	\$10,000 minimum	\$300,000 (subject to medical underwriting)
Spouse	\$5,000 minimum	\$250,000 (subject to medical underwriting)
Children	Increments of \$2,000 from birth to age 26	\$10,000

Refer to the benefits portal for the rates and available coverage.

## Universal Life

### Plan Features- Universal LifeEvents

An innovative concept in life insurance, Universal LifeEvents is uniquely designed to match the needs of insureds throughout their lifetime.

- LifeEvents pays a higher death benefit during the working years when expenses are high, and families need maximum protection.
- At age 70, when financial needs are typically lower, the death benefit reduces to one third.
- However, higher Living Benefits do not reduce- they continue through retirement to match the greater needs for Long Term Care (LTC).

Please refer to the Plan Certificate for full details.

## Eligibility

Each Active Full-Time Employee working 30 hours or more per week. Rates are based on smoking status, age, and benefit amount.

Refer to the benefits portal for rates and available coverages.

# Disability Insurance

## Voluntary Disability Insurance (Income Protection)

Think you will never need disability insurance? Statistics say that one in four 20-year-olds will be disabled before they reach retirement, and 95 percent of accidents are not work-related. Pregnancy, back and neck pain, cancer, heart disease, mental illness are the most common disabilities. Why not insure your paycheck the way you do your car, your house, and your health?

### Voluntary Short-Term Disability (STD) and Voluntary Long-Term Disability (LTD) Insurance

MSD of Wayne Township offers Voluntary Short-Term Disability and Voluntary Long-Term coverage for purchase through SunLife Financial. If purchased, STD and LTD benefits are provided as a source of income in the event you become disabled from a non-work-related injury or sickness. You are not eligible to receive STD and LTD benefits if you are receiving Workers' Compensation benefits. Please refer to the Plan Certificate for full details.

**Please Note:** That any new elections are subject to medical underwriting.

Disability Insurance	STD	LTD
<b>Benefits Begin (accident/ sickness)</b>	Greater of 15 <sup>th</sup> day or day after accumulated sick days	181 <sup>st</sup> Day
<b>Benefits Payable</b>	24 Weeks	Social security normal retirement age
<b>Percentage of Income Replaced</b>	60% of your weekly income	60% of your monthly income
<b>Maximum Benefit</b>	\$750 per week	\$5,000 per month
<b>Rates</b>	Refer to the benefits portal for your per pay cost	Refer to the benefits portal for your per pay cost.

\*Pre-existing limitation added to Short-Term Disability Benefit.

# Voluntary Benefits

Accident	Plan A	Plan B
<b>Benefit Description</b>	Cash payments for a range of injuries or treatments resulting from an accident, on or off the job	
<b>Voluntary</b>	Yes	
<b>Emergency Treatment</b>	\$100	\$250
<b>Hospital Confinement</b>	\$100 per day	\$300 per day
<b>Physical Therapy</b>	\$25 per session	\$40 per session
<b>Physician Office visit</b>	\$50 initial	\$75 initial
<b>Rehabilitation Facility confinement</b>	\$50 per day	\$100 per day
<b>X-rays</b>	\$25	\$50
<b>Accidental Dismemberment</b>	% of Death Benefit	% of Death Benefit
<b>Accidental Death</b>	Employee: \$10,000	Employee: \$50,000

Critical Illness	
<b>Benefit Description</b>	Lump-sum cash payment for a diagnosis of a wide range of covered conditions
<b>Voluntary</b>	Employer Paid Benefit \$5,000 for all members on the medical plan Additional Benefit: Employee Paid
<b>Coma</b>	100%
<b>Coronary Disease</b>	25%
<b>End-Stage Kidney Disease</b>	100%
<b>Heart Attack</b>	100%
<b>Invasive Cancer</b>	100%
<b>Major Organ Failure</b>	100%
<b>Occupation HIV/Hepatitis B, C or D</b>	100%
<b>Paralysis</b>	100%
<b>Skin Cancer</b>	5%

Hospital Indemnity	
<b>Benefit Description</b>	Cash payment for hospital admission, room, and board and/or intensive care unit stays
<b>Voluntary</b>	Yes
<b>Initial Confinement</b>	\$500 once per year
<b>Hospital Confinement</b>	\$100 per day
<b>Intensive Care Unit Confinement</b>	\$100 per day

Critical Illness insurance covered at 100% for all employees enrolled in a medical plan. Employees not enrolled in a medical plan may elect to buy coverages for themselves and their family.

## Accident Insurance Contribution Requirements

Coverage is 100% employee paid.

Rates	Plan A Per Pay Employee Contribution – 26 weeks	Plan B Per Pay Employee Contribution – 26 weeks
Employee Only	\$2.48	\$7.62
Employee + Spouse	\$4.08	\$11.56
Employee + Child(ren)	\$4.62	\$13.24
Employee + Family	\$6.22	\$17.18

Rates	Plan A Per Pay Employee Contribution – 20 weeks	Plan B Per Pay Employee Contribution – 20 weeks
Employee Only	\$3.23	\$9.91
Employee + Spouse	\$5.31	\$15.03
Employee + Child(ren)	\$6.00	\$17.21
Employee + Family	\$8.08	\$22.33

## Contribution Requirements- Voluntary Critical Illness Insurance

If enrolled in a medical plan, Paid Benefit of \$5,000 is 100% employer paid.

Additional coverage is 100% employee paid. Tier Rates for \$5K in benefit for EE, SP, and Children.

Rates	Per Pay Employee Contribution – 26 weeks	Per Pay Employee Contribution – 20 weeks
Employee Only	\$1.62	\$2.10
Employee + Spouse	\$3.23	\$4.20
Employee + Child(ren)	\$1.78	\$2.31
Employee + Family	\$3.39	\$4.41

## Contribution Requirements- Hospital Indemnity

Coverage is 100% employee paid.

Rates	Per Pay Employee Contribution – 26 weeks	Per Pay Employee Contribution – 20 weeks
Employee Only	\$4.59	\$5.97
Employee + Spouse	\$9.58	\$12.46
Employee + Child(ren)	\$7.46	\$9.70
Employee + Family	\$12.45	\$16.18





### Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



### Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



### Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



### Financial Resources

Our financial experts can assist with a wide range of issues.

- Retirement, taxes, mortgages, budgeting and more

For additional guidance, we can refer you to a local financial professional and arrange to reimburse you for the cost of an initial one-hour in-person consult.



### Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



### Free Online Will Preparation

EstateGuidance® lets you quickly and easily create a will online.

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children

### What happens when I call for counseling support?

When you call, you will speak with a GuidanceConsultant<sup>SM</sup>, a master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant will provide the name of a counselor who can assist you. You will receive counseling through the EAP up to 6 sessions per issue, per person, per calendar year. You can then set up an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

### What counseling services does the EAP provide?

The EAP provides free short-term counseling with counselors in your area who can help you with your emotional concerns.

If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist early on and your insurance coverage will be activated.

# Contact EAPComplete Anytime

No-cost, confidential solutions to life's challenges.

Your ComPsych® GuidanceResources® program EAPComplete offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 877.595.5284

TTY: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant<sup>SM</sup>, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: [guidanceresources.com](https://guidanceresources.com)

App: GuidanceNow<sup>SM</sup>

Web ID: EAPComplete

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

# 24/7 Support, Resources & Information



GGFL-1595

### Contact EAPComplete Anytime

Call: 877.595.5284

TTY: 800.697.0353

Online: [guidanceresources.com](https://guidanceresources.com)

App: GuidanceNow<sup>SM</sup>

Web ID: EAPComplete

## Keep yourself healthy and your wallet happy.

Using a Flexible Spending Account (FSA) is a great way to stretch your benefit dollars. You use pre-tax dollars in your FSA to reimburse yourself for eligible out-of-pocket medical and dependent care expenses. That means you can enjoy tax savings and increased take-home pay - all with the convenience of a debit card. Plus, you can rollover \$610 from one year to the next, reducing your risk of losing dollars at the end of a plan year.

### What is an FSA?

With a General Purpose FSA, you elect to have your annual contribution (up to the \$3,050 limit set by the IRS) deducted from your paycheck each pay period, in equal installments throughout the year. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services.

- General Purpose FSA allows reimbursement of qualifying out-of-pocket medical, dental, prescriptions, and vision expenses.
- Dependent Care FSAs allow reimbursement of dependent care expenses, such as daycare incurred by eligible dependents. The maximum election is \$5,000 per household per year.

With all FSA account types, you'll receive access to our secure, easy to use website at [www.livelyme.com](http://www.livelyme.com) where you can track your account balance, view your claim history, and submit requests for reimbursements.



### With an FSA you can:

- ★ Enjoy tax savings with pre-tax deductible contributions and tax-free reimbursements for qualified plan expenses.
- ★ Quickly and easily access funds using the Lively debit card.
- ★ Enjoy secure access to accounts using our convenient website, [www.livelyme.com](http://www.livelyme.com); available 24/7/365
- ★ Manage your FSA "on the go" with an easy-to-use mobile app.
- ★ File claims, upload documentation, and track expenses easily online.
- ★ Stay up-to-date on balances and any actions required with automated email alerts, website messages, and mobile messages.
- ★ Get one-click answers to benefits questions.

**Use it or Roll it Over.** And now up to \$610 of your unused General Purpose Flexible Spending Account balance can be carried over into the next plan year instead of "losing it" - making enrollment in an FSA much less risky. This gives you more flexibility to spend your FSA money when you need it.

#### Important facts to remember:

- New elections are required each plan year
- Elections are irrevocable during the plan year unless there is a qualifying change in status event.
- Spouses and children up to age 26 are eligible for reimbursement from General Purpose FSA.

## Is an FSA right for me?

An FSA is a great way to pay for expenses with pre-tax dollars.

A General Purpose FSA could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental, or vision plans.
- Have a health condition that requires the purchase of prescription medications on an ongoing basis.
- Wear glasses or contact lenses.
- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance.

A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your dependent children under age 13 attend daycare, after school care, or summer day camp.
- You provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally and physically incapable of caring for himself or herself.

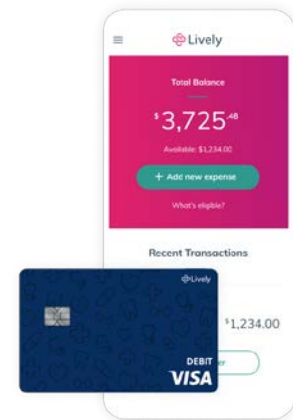
## Plan ahead

Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses for the 2024 calendar year.

**Lively is proud to partner with**



Frequently asked questions (FAQ), eligible expenses, benefit calculators, and many other resources are accessible via [www.livelyme.com/resources](http://www.livelyme.com/resources) or



With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.

You will receive a convenient debit card to make it easy to pay for eligible services and products not covered by health insurance. Your card is good for 3 years and will be reloaded each year with your election. When you use the card, payments are automatically withdrawn from your account. Just swipe the card and go. It's that easy! Save your receipts! Most expenses can be validated through the card transaction, but you may be prompted to provide a copy of the receipt for certain transactions in accordance with IRS regulations. When required, receipts can be easily uploaded online or through the Lively mobile app. It's as simple as taking a picture of the receipt using the camera on your mobile device!

## Submitting receipts

IRS Rules require expenses to be substantiated. Documentation can be submitted online or via the mobile app. A notification will be sent by email or in app notification if there is outstanding documentation.

- Recurring amounts for the same amount with the same vendor will only need to be substantiated the first time in a plan year.
- Failure to submit documentation could result in a repayment.

# Resources

<b>Medical and Pharmacy</b>	Anthem Policy Number: L09196	1-833-578-4441 Or the number on the back of your ID card	<a href="http://www.anthem.com">www.anthem.com</a>
<b>Prescriptions</b>	ProAct Customer Service	1-877-635-9545	<a href="http://www.proactrx.com">www.proactrx.com</a>
<b>Prescription Drug Advocacy</b>	RX Help Centers	1-866-478-9593	<a href="http://www.rxhelpcenters.com">www.rxhelpcenters.com</a>
<b>Dental</b>	Delta Dental Policy Number: 1075	1-800-524-0149	<a href="http://www.deltadentalin.com">www.deltadentalin.com</a>
<b>Vision</b>	Guardian Policy Number: 00398998	1-800-541-7846	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
<b>Universal Life</b>	Trustmark	1-800-918-8877	<a href="http://www.trustmarkbenefits.com">www.trustmarkbenefits.com</a>
<b>Life and AD&amp;D</b>	Sun Life Financial Policy Number: 955389	1-800-247-6875	<a href="#">Click Here for the Benefits Explorer</a>
<b>Short-Term and Long-Term Disability</b>	Sun Life Financial Policy Number: 955389	1-800-247-6875	<a href="#">Click Here for the Benefits Explorer</a>
<b>Accident Insurance</b>	Sun Life Financial Policy Number: 955389	1-800-247-6875	<a href="#">Click Here for the Benefits Explorer</a>
<b>Critical Illness Insurance</b>	Sun Life Financial Policy Number: 955389	1-800-247-6875	<a href="#">Click Here for the Benefits Explorer</a>
<b>Hospital Indemnity Insurance</b>	Sun Life Financial Policy Number: 955389	1-800-247-6875	<a href="#">Click Here for the Benefits Explorer</a>
<b>Flexible Spending Account (FSA) and Health Savings Account (HSA)</b>	Lively & Lively BMO HSA	1-888-576-4837	<a href="http://www.livelyme.com">www.livelyme.com</a>
<b>Telemedicine</b>	LiveHealth Online	1-888-548-3432	<a href="http://www.livehealthonline.com">www.livehealthonline.com</a>
<b>Wellness Centers</b>	Hendricks	1-317-838-9355	<a href="http://www.hendricks.org/wellnesscenters">www.hendricks.org/wellnesscenters</a>
<b>Employee Assistance Program</b>	ComPsych EAP	877-595-5284	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
<b>MSD of Wayne Benefits Specialist</b>	Shandy Brickler	317-988-8656	<a href="mailto:Shandy.brickler@wayne.k12.in.us">Shandy.brickler@wayne.k12.in.us</a>
<b>Federal Notices</b>	Apex Benefits	<a href="#">Click here to access your 2024 Federal Notices.</a>	