



# 2019-2020 Benefits Enrollment Guide

# Benefit Items

You're eligible for benefits if you are working 30 or more hours per week and have completed the new hire waiting period as determined by your employment classification.

The open enrollment elections you make will be effective October 1, 2019 through September 30, 2020. You may only change coverage if you experience a qualifying life event.

You may change your benefit elections during the year if you experience an event such as:

- Marriage
- Divorce or legal separation
- Birth of your child or your domestic partner's child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse/domestic partner or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

**You must notify Human Resources within the required timeframe of a qualifying life event and they will guide you through the change of benefit(s) process.**



# Contact Information

## Have Questions? Need Help?

Rainier Christian Schools is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

Specialists in the Benefit Resource Center are available Monday through Friday 6:00am to 6:00pm Pacific Standard Time. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Carrier	Policy Numbers	Contact Information
Kaiser Permanente Insurance Company	Medical HMO / 1908000	1-888-901-4636 Kp.org/wa
	Medical PPO / 6546400	
Willamette Dental Insurance	Dental HMO	1-855-433-6825 www.willamettedental.com
Ameritas Life Insurance Corp	EyeMed	1-866-289-0614 Ameritas.com
	VSP	1-800-877-7195 Ameritas.com
Principal Financial Group Inc	Dental PPO	1-800-986-3343 www.principal.com/dentist
	Short Term Disability (STD)	1-800-986-3343 www.principal.com
	Voluntary Life and AD&D	1-800-986-3343 www.principal.com
	EAP	1-800-450-1327 MagellanHealth.com/member
	Will & Legal Documentation	1-800-546-3718 www.aragwills.com/principal



# Medical - Base Plan

Rainier Christian Schools is continuing the current medical benefits through Kaiser Permanente for the upcoming plan year October 1, 2019 through September 30, 2020. Medical coverage is available for all full-time employees. It is very important to verify that your doctors & facilities are in-network. The following chart summarizes the plan options that will take effect October 1, 2019.

	Medical - HMO - 1908000
	In-Network
Calendar Year Deductible	\$350 Individual / \$1,050 Family
Preventive Care	100% (DW)*
Primary Physician Office Visit	\$25 copay (DW)
Specialist Office Visit	\$25 copay (DW)
Diagnostic Lab & X-Ray	90%
Complex Radiology	90%
Urgent Care	\$25 copay (DW)
Emergency Room Care	\$200 copay (waived if admitted) then deductible and coinsurance
Inpatient Hospital	\$200 copay per day up to 3 days per admittance, subject to deductible and coinsurance
Outpatient Surgery	\$100 copay, subject to deductible and coinsurance
Out-of-Pocket Maximum (includes deductible, copays & coinsurance)	\$2,000 Individual / \$6,000 Family Once the out-of-pocket maximums is met, all covered expenses are paid at 100% (CY)**
Retail Prescription Drugs	
Generic:	Preferred: \$15 copay per 30-day supply Non-preferred: \$45 copay per 30-day supply
Brand Drugs:	Preferred: \$25 copay per 30-day supply Non-Preferred: \$45 copay per 30-day supply
Mail Order:	2x Retail cost; 90-day supply
Employee Bi-Weekly Premium Deductions	
Employee	\$0.00
Employee & Spouse	\$276.51
Employee & Child(ren)	\$198.32
Employee & Spouse & Child(ren) (Family)	\$474.83

\*DW=Deductible Waived

\*\*CY=Calendar Year

# Medical - Buy-Up Plan

	Medical - PPO - 6546400	
	In-Network	Out-of-Network
Calendar Year Deductible	\$500 Individual / \$1,500 Family	\$1,000 Individual / \$3,000 Family
Preventive Care	100% (DW)*	70%
Primary Physician Office Visit	\$30 copay (DW) (\$20 copay enhanced benefit)	70%
Specialist Office Visit	\$60 copay (DW) (\$40 copay enhanced benefit)	70%
Diagnostic Lab & X-Ray	90%	70%
Complex Radiology	90%	70%
Urgent Care	\$30 copay (DW) (\$20 copay enhanced benefit)	70%
Emergency Room Care	\$200 copay (waived if admitted) then covered at 90% after deductible	\$200 copay (waived if admitted) then covered at 90% after in-network deductible
Inpatient Hospital	90%	70%
Outpatient Surgery	90%	70%
Out-of-Pocket Maximum (includes deductible and all copays)	\$2,000 Individual / \$6,000 Family Once the out-of-pocket maximums is met, all covered expenses are paid at 100% (CY)**	\$4,000 Individual / \$12,000 Family Once the out-of-pocket maximums is met, all covered expenses are paid at 100% (CY)**
Retail Prescription Drugs		
Generic	Preferred: \$20 copay per 30-day supply Non-preferred: \$65 copay 30-day supply	Not covered
Brand Drugs	Preferred: \$45 copay / \$40*** per 30-day supply Non-preferred: \$65 copay / \$60*** per 30-day supply	Not Covered
Mail order	2x Retail cost; 90-day supply	Not Covered
Employee Bi-Weekly Premium Deductions		
Employee		\$22.01
Employee & Spouse		\$325.93
Employee & Child(ren)		\$240.00
Employee & Spouse & Child(ren) (Family)		\$543.92

\*DW=Deductible waived

\*\*CY=Calendar Year

\*\*\*Enhanced Kaiser Benefit

# Voluntary Dental - PPO

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is more basic, and costs are much lower. Rainier Christian Schools offers you a PPO dental plan through Principal Financial Group Inc.

Visit [www.principal.com/dentist](http://www.principal.com/dentist) to look up in-network dentists.

*Regular dental exams can help you prevent most tooth decay and periodontal disease and is an important part of maintaining your medical health.*

*Under this dental plan, you can choose to go to any dentist. If you use a dentist in the Principal Financial Group PPO Network, you will be guaranteed no balance billing. If you choose to see a dentist outside of the network, Principal Financial Group will pay based on what the dentists in your area charge for that service.*

Voluntary Dental - PPO	
Calendar Year Deductible	\$50 / \$150
Calendar Year Maximum	\$1,500 Per Person
Diagnostic and Preventive: Exams, cleanings & x-rays	100%
Basic Services: Fillings, oral surgery, endodontics	80%
Major Services: Crowns, bridges, & dentures	50%
Employee Bi-Weekly Premium Deductions	
Employee	\$25.54
Employee & Spouse	\$51.43
Employee & Child(ren)	\$54.78
Employee & Spouse & Child(ren) (Family)	\$84.17

This is a summary of your coverage only. Please refer to your summary plan description for the full scope of coverage.



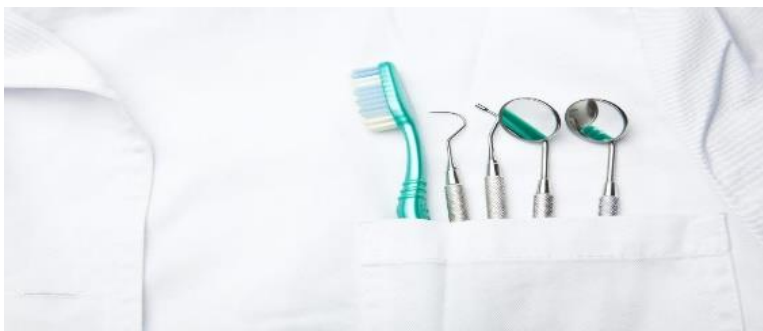
# Voluntary Dental - HMO

Rainier Christian Schools offers a more comprehensive dental plan through Willamette Dental Group. There is no deductible or annual benefit maximum and Orthodontia services are available after a copay.

Visit [www.willamettedental.com](http://www.willamettedental.com) to look up in-network dentists.

Voluntary Dental - HMO	
Calendar year deductible	\$0
Copays per visit	General & Orthodontic Visits: \$20 Specialist Visits: \$30
Calendar year maximum	No Maximum - Fee based schedule
Diagnostic and Preventive*: exams, cleanings & x-rays	General office Visit
Basic Services*: fillings, simple extractions & oral surgery	Various copays apply depending on procedure
Major Services*: Crowns, bridges	Various copays apply depending on procedure
Comprehensive Orthodontia Treatment	\$2,800 copay
Employee Bi-Weekly Premium Deductions	
Employee	\$20.10
Employee & Spouse	\$40.45
Employee & Child(ren)	\$47.05
Employee & Spouse & Child(ren) (Family)	\$70.64

\*See Willamette Plan Summary for fee schedule



*Regular dental exams can help you prevent most tooth decay and periodontal disease and is an important part of maintaining your medical health.*

*Under this dental plan, care must be received through a Willamette Dental Group dentist. **No coverage** provided if you choose to see a dentist outside of the Willamette Dental Group network.*



# Voluntary Vision Insurance

Rainier Christian Schools offers vision coverage through Ameritas Life Insurance Corp. Both vision plan options provide coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses if you need them. You can see in- or out-of-network providers, however, keep in mind that out-of-network providers require you to pay up front and be reimbursed at a lower benefit level than in-network providers.

The Ameritas Life Insurance Corp. EyeMed Network includes: LensCrafters, Pearle Vision, Target Optical, Independent Provider Network & more.

The Ameritas Life Insurance Corp. VSP Network includes: Independent Provider Networks, Costco, Visionworks, RxOptical and more.

	Voluntary Vision - VSP Plan		Voluntary Vision - EyeMed Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Exam - Once every 12 months</b>	\$10 copay	Up to \$45	\$10 copay	Up to \$35
<b>Hardware</b>	\$25 copay	\$25 copay	\$25 copay	\$25 copay
<b>Frames - once every 24 months</b>	100% up to \$130 plus 20% off out-of-pocket costs	100% up to \$70	100% up to \$130 plus 20% off out-of-pocket costs	100% up to \$65
<b>Lenses- once every 12 months</b>	Single: 100% Bifocal: 100% Trifocal: 100%	Single: up to \$30 Bifocal: up to \$50 Trifocal: up to \$65	Single: 100% Bifocal: 100% Trifocal: 100%	Single: up to \$25 Bifocal: up to \$40 Trifocal: up to \$55
<b>Contact Lenses</b>	In lieu of glasses- once every 12 months		In lieu of glasses- once every 12 months	
	100% up to \$130 (Fitting/Eval. up to \$60 copay)	100% up to \$105	100% up to \$130 (Fitting/Eval. Up to \$55 copay)	100% up to \$104
<b>Employee Bi-Weekly Premium Deductions</b>				
<b>Employee</b>			\$3.62	
<b>Employee &amp; Spouse</b>			\$7.26	
<b>Employee &amp; Child(ren)</b>			\$6.33	
<b>Employee &amp; Family</b>			\$9.95	





# Voluntary Life Insurance

## Voluntary Life Insurance Coverage

Rainier Christian Schools provides employees the opportunity to purchase Life insurance through Principal Financial Group Inc. Your contributions will depend on your age and the amount of coverage you elect.

- **Employee Voluntary Life:** Increments of \$10,000 up to a maximum of \$300,000 with up to \$100,000 guarantee issue, without evidence of insurability
- **Spouse Voluntary Life:** Increments of \$5,000 up to a maximum of \$100,000 or 100% of EE amount, whichever is less, with up to \$30,000 guarantee issue, without evidence of insurability
- **Child Voluntary Life:** \$1,000 0-14 days, choose a flat amount of \$2,500 or \$5,000 or \$10,000 if aged 15 days & older

## Important Things to Consider

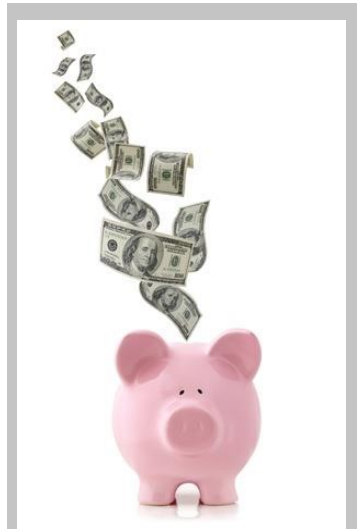
You will need to provide evidence of insurability for insurance if:

- You elect to initially enroll in an amount over the guarantee issue amount
- You elect to increase your current amount in excess of the guaranteed issue amount
- You declined voluntary life during your initial eligibility period and would like to enroll this year

Age	(per \$1,000 of benefit)
< 25	\$0.060
25-29	\$0.060
30-34	\$0.080
35-39	\$0.090
40-44	\$0.121
45-49	\$0.186
50-54	\$0.303
55-59	\$0.476
60-64	\$0.660
65-69	\$1.270
70+	\$2.103

\*\*\*Please note if you and/or your spouse are tobacco users your rates may be higher than what is listed above.

Child	
\$2,500	\$.50
\$5,000	\$1.00
\$10,000	\$2.00



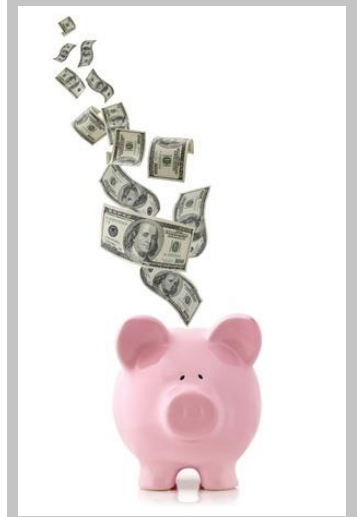
# Voluntary Disability Insurance

## Voluntary Short-Term Disability Insurance Coverage

Rainier Christian Schools provides employees the opportunity to purchase Voluntary Short-Term Disability income benefits through Principal Financial Group Inc. Your contributions will depend on your age and the amount of coverage you elect. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive disability benefits if you are receiving workers' compensation benefits and you may be subject to waiting periods for pre-existing conditions.

Coverage	Benefit
Benefit Percentage	<ul style="list-style-type: none"> <li>60% of predisability earnings</li> </ul>
Elimination Period: Accident or Sickness	<ul style="list-style-type: none"> <li>14 days</li> </ul>
Maximum weekly benefit	<ul style="list-style-type: none"> <li>\$1,000</li> <li>(Available in \$50 increments between \$100 and \$1,000 of coverage)</li> </ul>
Benefit Duration	<ul style="list-style-type: none"> <li>Up to 11 Weeks (after elimination period)</li> </ul>

Age	(per \$10 of benefit)
< 20	\$0.770
20-24	\$0.770
25-29	\$0.490
30-34	\$1.150
35-39	\$0.100
40-44	\$0.180
45-49	\$0.200
50-54	\$0.250
55-59	\$0.280
60-64	\$0.330
65-69	\$0.400
70-74	\$0.450
75+	\$0.450



# Additional Voluntary Benefits

Rainier Christian Schools will now be offering Voluntary Hospital Indemnity, Voluntary Accident, and Voluntary Critical Illness insurance through Principal. You will have the option to elect these new policies with guarantee issue and no medical questions asked.

## Critical Illness Insurance

Life doesn't always go as expected. Serious illnesses happen. And while medical insurance helps pay for medical expenses, and disability insurance replaces lost income, they don't cover all the costs associated with having a serious illness.

- Covers cancer, coronary artery bypass graft, heart attack, major organ failure and stroke
- Pays a tax-free, lump-sum cash benefit to an insured employee or family member diagnosed with a covered illness
- Benefit is paid regardless of any other insurance coverage or actual expenses incurred
- Coverage available without proof of good health during the initial enrollment
- Multiple payouts for the same or different illnesses
- Wellness benefit to encourage preventive care
- Option for employees to purchase coverage for their spouse and children
- Portable coverage that employees can take with them if they leave their employer (not available in all states)

## Accident Insurance

No one plans to have an accident. But it can happen at any moment throughout the day, whether at work or at play. Most major medical insurance plans only pay a portion of the bills. This policy can help pick up where other insurance leaves off and provide cash to cover the expenses.

Your accident insurance includes benefits for accidental death, dismemberment, dislocation or fracture, initial hospital confinement, hospital confinement, intensive care, ambulance, medical expenses and outpatient physician's treatment. This policy includes 24-hour accident coverage for yourself or your entire family.

## Some of the advantages of Principal include:

- Guaranteed Issue for you and dependents with **no proof of good health required**
- Coverage available for spouse and dependent children
- Convenient payroll deduction of premiums

# Glossary

**Brand Name Drugs:** Drugs that have trade names and are protected by patents. Brand name drugs are generally the most costly choice.

**Coinsurance:** The percentage of a covered charge paid by the plan.

**Copayment (Copay):** A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

**Deductible:** The annual amount you and your family must pay each year before the plan pays benefits.

**Generic Drugs:** Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

**In-Network:** Use of a health care provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pocket expenses because the plan pays a higher percentage of covered expenses.

**Out-of-Network:** Use of a health care provider that does not participate in a plan's network

**Mail Order Pharmacy:** Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.

**Inpatient:** Services provided to an individual during an overnight hospital stay.

**Outpatient:** Services provided to an individual at a hospital facility without an overnight hospital stay.

**Out-of-Pocket Maximum:** The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year.

**Primary Care Physician (PCP):** physician (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.

**Specialist:** A physician who has specialized training in a branch of medicine (e.g., a surgeon, gastroenterologist or neurologist).

This brochure summarizes the benefit plans that are available to Rainier Christian Schools' eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.