

## OPEN ENROLLMENT FOR YOUR 2023 BENEFITS: OCTOBER 28<sup>TH</sup> – NOVEMBER 11<sup>TH</sup>

Enrollment for your 2023 benefit programs will begin soon! Check out the [2023 Benefits Enrollment Guide](#), view the [sneak peek video](#) and see the highlights below:

[Alex](#) – the District’s interactive benefits counselor – is [live](#) and ready to help you review your choices!



10 minutes to better benefits

Get personalized, confidential help picking your plans

**alex**  
Talk to ALEX

This year’s enrollment will be “passive” – if you do not want any changes, you will not need to take any action. If you do not login to [Munis Self-Service](#) during Open Enrollment, you will remain enrolled in the same benefits you have in 2022. If you are not currently enrolled in 2022, you will not be enrolled for 2023 unless you login to [Munis Self-Service](#) during Open Enrollment and make an election.

Exceptions to this include Flexible Spending Accounts – IRS regulations require that you re-enroll annually, so your 2022 FSA elections will NOT be rolled forward automatically to 2023. If you would like to participate in the Health Care FSA or the Dependent Care FSA for 2023, you must login to [Munis Self Service](#) to make an election.

The two year service requirement to join the PPO health plan has been eliminated. All benefit-eligible employees may enroll in any of the four available health plans – the PPO, the Gold + H.S.A. Plan, the Silver + H.S.A. Plan, or the Level 2 Health Plan (which does have additional eligibility requirements – see the following pages for more details about the Level 2 Health Plan).

Informational webinars will be held via Zoom on [November 1<sup>st</sup> at 4:00 pm](#) and [November 3<sup>rd</sup> at 6:30 pm](#). A recorded version of the webinar will be available on the [Benefits intranet page](#) after November 1<sup>st</sup> if you are unable to attend a live session.

# REINTRODUCING THE LEVEL2 PLAN!

The Level2 Health Plan by UnitedHealthcare is the health plan that was **designed to help people with type 2 diabetes save money** – including **100% coverage of the most typical costs for people with type 2 diabetes**.

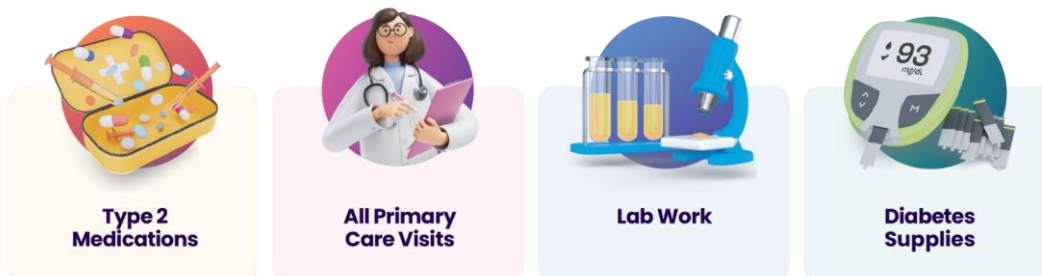
## Q. Who is eligible for the Level2 Health Plan?

**A. If you or your spouse has type 2 diabetes, you are eligible** for the Level2 Health Plan.

**Your entire family can be covered under the plan.**

## Q. What is included in the Level2 Health Plan?

**A.** The Level2 Health Plan provides **comprehensive coverage for you and your family**, and when you wear your Level2-provided, no-cost continuous glucose monitor (CGM), you get **100% COVERAGE** - which means that you would pay nothing for these services:



\*This is one way to earn enhanced benefits and requires a compatible smartphone. There are other methods of earning these benefits as clinically appropriate. You can earn 100% coverage on type 2 diabetes medications, all primary care visits to Premium Care Physicians, diabetes supplies and lab work when you meet participation requirements. See plan benefit summaries for further detail.

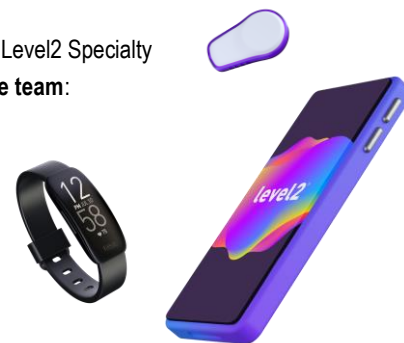
## Q. Can I keep my doctor on the Level2 Health Plan?

**A. You can choose the physicians you want on the UnitedHealthcare Choice network**, which encompasses tens of thousands of physicians nationwide. Search for physicians with “Find a doctor” at [lv2.uhc.com](http://lv2.uhc.com). **Be sure to look for: ♥♥ Premium Care Physician so you can get 100% coverage for PCP visits.**

## Q. What do I get when I enroll in the Level2 Health Plan?

**A.** Enrolling in the Level2 Health Plan also offers you the **opportunity to participate in Level2 Specialty Care**. Level2 Specialty Care includes a CGM, the Level2 app, a Fitbit activity tracker and personalized support from a Level2 care team:

- Physicians
- Nurse practitioners
- Registered dietitians
- Personal health coaches who partner with your health provider to offer type 2 diabetes care



## Q. Is my family covered with the Level2 Health Plan?

**A.** The Level2 Health Plan offers great coverage for the entire family, **including 100% coverage and no deductible** for:

- PCP visits to Premium Care Physicians
- Outpatient diagnostic tests such as labs and x-rays
- Virtual visits through HealthiestYou

Plus, no deductible for certain care services, including:

- Specialist visits
- Urgent care

- Rehabilitation services
- Prescriptions

**Q. Where can I find more specifics?**

**A.** The Level2 experts are happy to help talk through how the Level2 Health Plan can save you money: **Give them a call at 1-844-302-2821, TTY 711, 7 a.m. to 9 p.m. CT Monday – Friday, or 9 a.m. to 3 p.m. CT on Saturday.**

**Q. How do I get started with Level2?**

**A.** Visit <https://selfservice.u-46.org/mss/> during open enrollment and select the Level2 Health Plan.

**Q. How does the Level2 Plan compare to the District’s other medical plan offerings?**

**A.** The table below compares the enhanced benefits under the Level2 Plan (available to eligible participants who wear their CGM for at least 20 days per quarter) to the PPO, Silver, and Gold Plans.

PLAN BENEFITS	PPO Plan	Silver + HSA Plan	Gold + HSA Plan	LEVEL2 ENHANCED BENEFITS PLAN
<b>In-network deductible Medical and Pharmacy combined</b>	Individual: \$750 Family: \$2,150	Individual: \$2,000 Family: \$4,000	Individual: \$1,500 Family: \$3,000	Individual: \$1,500 Family: \$3,000 <b>\$0 for many type 2 diabetes services</b>
<b>Medical in-network Out of Pocket (OOP) Max</b>	Individual: \$4,750 Family: \$9,500	Individual: \$4,000 Family: \$8,000	Individual: \$3,000 Family: \$6,000	Individual: \$3,750 Family: \$7,500
<b>Preventative services</b>	\$0 visits/treatments + no deductible	\$0 visits/treatments + no deductible	\$0 visits/treatments + no deductible	\$0 visits/treatments + no deductible
<b>Virtual visits</b>	Deductible, then \$10 copay	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance	<b>\$0 via Healthiest You + no deductible</b>
<b>PCP visits</b>	\$30 visits/treatments + no deductible for up to 3 visits; 4 visits or more deductible applies	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance	<b>Designated Premium Physician: \$0 for any visit + no deductible</b>
<b>Specialist visits</b>	\$40 visits/treatments + no deductible for up to 3 visits; deductible applies for 4 or more visits	Deductible, then 20% coinsurance	Deductible, then 10% coinsurance	<b>Designated Premium Physician: \$50 copay + no deductible</b>
<b>Diagnostic tests (like blood work and x-rays)</b>	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	<b>\$0 for any in-network diagnostic test + no deductible</b>
<b>Durable medical equipment (CGM, insulin pumps, etc.)</b>	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	<b>\$0 for type 2 diabetes supplies + no deductible</b> Other equipment: \$50 copay
<b>Urgent Care</b>	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	<b>\$75 copay + no deductible</b>
<b>Retail Prescriptions</b>	Deductible, then Tier 1: \$10 copay Tier 2: \$30 copay Tier 3: 50% coinsurance Tier 4: 30% coinsurance	Deductible, then Tier 1: \$5 copay Tier 2: \$20 copay Tier 3: 50% coinsurance Tier 4: 30% coinsurance	Deductible, then Tier 1: \$10 copay Tier 2: \$35 copay Tier 3: 50% coinsurance Tier 4: 30% coinsurance	<b>All type 2 diabetes drugs: \$0 copay</b> Tier 1: \$6 copay Tier 2: \$40 copay Tier 3: 50% coinsurance + no deductible

This is a summary of information comparing the cost sharing for **in-network Designated Premium Physicians**. Please refer to specific Summaries of Benefits Coverage for each plan to better understand exact costs.

**Q. Can you provide an example of how the Level2 Plan would cover a typical person's total annual healthcare expenses?**

**A.** Meet Michael. He's a single 42-year-old teacher. He takes Metformin and Jardiance for his type 2 diabetes, along with other medications for cholesterol and high blood pressure. You can see how he **pays much less with the Level2 Health Plan**. PLUS, he gets to experience **Level2 Specialty Care** and **pursue a patch to remission**.

	PPO Plan	Silver + HSA Plan	Gold + HSA Plan	Level2 Enhanced Benefits Plan
<b>January monthly medication fill</b>	\$203	\$203	\$203	<b>\$8</b>
Metformin (diabetes)	\$2	\$2	\$2	\$0
Jardiance (diabetes)	\$193	\$193	\$193	\$0
lovastatin (hyperlipidemia)	\$5	\$5	\$5	\$5
lisinopril (hypertension)	\$3	\$3	\$3	\$3
Quarterly diabetes supplies (test strips)	\$37	\$37	\$37	\$0
Primary Care Provider Visit	\$30	\$235	\$71	\$0
Blood test to check hemoglobin A1c	\$22	\$22	\$22	\$0
<b>February medication fill</b>	\$203	\$203	\$203	<b>\$8</b>
See specialist for cardiology	\$50	\$385	\$385	<b>\$50</b>
<b>March medication fill</b>	\$203	\$203	\$203	<b>\$8</b>
Virtual Visit by UHC Telemedicine	\$45	\$45	\$45	\$0
<b>April medication fill</b>	\$47	\$203	\$202	<b>\$8</b>
Quarterly diabetes supplies	\$7	\$37	\$7	\$0
Primary Care Provider Visit	\$30	\$235	\$47	\$0
Blood test to check hemoglobin A1c	\$4	\$22	\$4	\$0
<b>May medication fill</b>	\$40	\$190	\$45	<b>\$8</b>
Annual wellness check	\$0	\$0	\$0	\$0
<b>June medication fill</b>	\$40	\$30	\$45	<b>\$8</b>
Urgent Care visit	\$28	\$42	\$28	<b>\$75</b>
Lab work - x-rays	\$20	\$29	\$20	\$0
<b>July medication fill</b>	\$40	\$30	\$45	<b>\$8</b>
Quarterly diabetes supplies	\$7	\$11	\$7	\$0
See specialist for T2D	\$50	\$116	\$77	<b>\$50</b>
Blood test to check hemoglobin A1c	\$4	\$7	\$4	\$0
See specialist for back pain	\$50	\$116	\$77	<b>\$50</b>
<b>August medication fill</b>	\$40	\$30	\$45	<b>\$8</b>
<b>September medication fill</b>	\$40	\$30	\$45	<b>\$8</b>
Urgent Care visit	\$28	\$42	\$28	<b>\$75</b>
See specialist for cardiology	\$50	\$116	\$77	<b>\$50</b>
<b>October medication fill</b>	\$40	\$30	\$45	<b>\$8</b>
Quarterly diabetes supplies	\$7	\$11	\$7	\$0
Primary Care Provider Visit	\$30	\$24	\$47	\$0
Blood test to check hemoglobin A1c	\$4	\$7	\$4	\$0
<b>November medication fill</b>	\$40	\$30	\$45	<b>\$8</b>
Virtual Visit by UHC Telemedicine	\$9	\$14	\$9	\$0
<b>December medication fill</b>	\$40	\$30	\$45	<b>\$8</b>
<b>Total employee OOP costs for the year</b>	<b>\$1,530</b>	<b>\$2,763</b>	<b>\$2,182</b>	<b>\$446</b>