

RAVENA-COEYMANS-SELKIRK CENTRAL SCHOOL DISTRICT

P.O. Box 100
15 Mountain Rd.
Ravena, NY 12143

DATE: May 2, 2016
TO: All Employees
FROM: Suzanne Starr, School District Clerk
RE: **Open Enrollment Information – May 2, 2016 to June 13, 2016**

HOSPITAL/MEDICAL/SURGICAL AND MAJOR MEDICAL

Blue Shield of Northeastern New York – Secure Blue Preferred Plan is the health insurance plan offered to all employees. This plan is a Participating Physicians Plan (PPO) that can be used worldwide with a \$20 co-pay for participating providers. In addition to the \$100/300 deductible for out-of-network providers, there is a co-insurance (generally 20% member/ 80% Blue Shield), up to the allowance that would have been paid to a participating provider, instead of the fixed \$20 co-pay. Members may incur out-of-pocket expenses for any amount charged by the non-participating provider over the Blue Shield allowance.

PRESCRIPTION DRUGS

Express Scripts is the prescription plan offered to all employees. This plan has a \$5.00 co-payment for generic drugs, \$20.00 co-payment for brand names and \$35.00 for non-formulary drugs and participates with most pharmacies. There is a mail order option in the plan: for a 90-day supply there is a \$10.00 co-pay for generic, \$40.00 brand name co-pay and \$70.00 for non-formulary drugs.

CanaRx is a mail order prescription drug option available to Express Scripts Participants offering a 90 day supply for \$0 co-pay.

LIFE INSURANCE

Standard Life offers life insurance for all employees. Amount of insurance varies with each contract.

DENTAL INSURANCE

Delta Dental of New York is available to the Teaching Staff, Teaching Assistants, Building Aides, Administrative and Supervisory staff.

CSEA Dental is available to Office Personnel, Operation & Maintenance employees, Bus Drivers, Mechanics, and Food Service Workers.

VISION PLAN

NYSUT is available to the RCSTA staff, Administrative and Supervisory staff.

NYSUT is available to Teaching Assistants and Building Aides (please enroll on line at <http://memberbenefits.nysut.org/program-service/insurance>). Questions, please ask your unit representative.

CSEA Vision is available to Office Personnel, Operation & Maintenance employees, Bus Drivers, Mechanics, and Food Service Workers.

Please use appropriate forms to make any enrollment changes and submit to Sue Starr in the Business Office by June 13th. Effective date for all benefits is July 1, 2016. Forms can also be found on the RCS Homepage, “Staff Resources” link.

NOTE: IF YOU DECLINE HEALTH AND PRESCRIPTION BENEFITS – YOU MUST FILL OUT THE DECLINATION FORM AND PROVIDE PROOF OF INSURANCE.

If you have any questions please contact Sue Starr at Ext. 6000.