

It Pays to Think Ahead.

Benefit Summary



Benefits Overview

Worthington City Schools is proud to offer a comprehensive benefits package to eligible employees. The complete benefit package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

You share the costs of some benefits (medical and dental), and Worthington City Schools provides other benefits at no cost to you (life, accidental death & dismemberment). In addition, there are supplemental benefits with reasonable group rates that you can purchase through Worthington City Schools payroll deductions.

IMPORTANT

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

Benefit Plans Offered

- Medical
- Dental
- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Flexible Spending Account (FSA)
- Supplemental Life and AD&D

Eligibility

You and your dependents are eligible for Worthington City Schools benefits on the first day of the month coincident with or next following your date of hire.

Please reference each specific Plan Document to verify the dependent eligibility rules of the Plan.

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 30 days.



Medical Benefits

Administered by Medical Mutual of Ohio

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Worthington City Schools.

Worthington City Schools offers you a High Deductible Healthcare PPO medical plan.

- With the PPO, you may select where you receive your medical services, however, if you use in-network PPO providers, your out-of-pocket costs will be less.

	In-Network PPO	Out-of-Network PPO
Lifetime Benefit Maximum	Unlimited	
Annual Deductible	\$1,500 single / \$3,000 family	\$3,000 single / \$6,000 family
Coinsurance	100%	70%
Coinsurance Out-of-Pocket Maximum (excludes deductible)	None	\$3,000 single / \$6,000 family
Benefit Period	Calendar Year	
PHYSICIAN/OFFICE SERVICES		
Office Visits – PCP/Specialist (Illness/Injury)	100% after deductible	70% after deductible
Preventive Care (routine exams, x-rays/tests, immunizations, well-baby care and mammograms)	100%	70% after deductible
PRESCRIPTION DRUGS		
Retail (31-day supply)	100% after deductible	70% after deductible
Mail Order (90-day supply)	100% after deductible	70% after deductible
HOSPITAL SERVICES		
Inpatient Facility	100% after deductible	70% after deductible
Outpatient Services	100% after deductible	70% after deductible
Emergency Room	100% after deductible	100% after deductible
Nonemergency use of ER	100% after deductible	70% after deductible
Urgent Care Services	100% after deductible	70% after deductible
Ambulance Service	100% after deductible	100% after deductible
MENTAL HEALTH SERVICES		
Inpatient Services	100% after deductible	70% after deductible
Outpatient Services	100% after deductible	70% after deductible

	In-Network PPO	Out-of-Network PPO
OTHER SERVICES		
Maternity Services	100% after deductible	70% after deductible
All other maternity hospital/physician services	100% after deductible	70% after deductible
Home Healthcare (60 visits per benefit period)	100% after deductible	70% after deductible
Physical and Occupational Services (20 visits per benefit period)	100% after deductible	70% after deductible
Chiropractic Therapy (50 visits per benefit period)	100% after deductible	70% after deductible
Speech Therapy Services (40 visits per benefit period)	100% after deductible	70% after deductible
Cardiac Rehabilitation Facility (36 visits per benefit period – Professional – Unlimited)	100% after deductible	70% after deductible
Respiratory/Pulmonary Rehabilitation Facility (20 visits per benefit period – Professional – Unlimited)	100% after deductible	70% after deductible
Other Services (Artificial limbs and other prosthetic devices; durable medical equipment, leg, arm and neck braces; surgical dressings; casts and splints)	100% after deductible	70% after deductible
Vision Services (routine vision exam – includes refraction) One per benefit period	100%	70% after deductible

Life and Accidental Death & Dismemberment Insurance

Insured by Metropolitan Life Insurance

Basic Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive payment if you die while employed by Worthington City Schools.

Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. This coverage is in addition to your basic life insurance.

Features

- Accelerated benefit option
- Conversion option
- Waiver of premium
- Portability option

Supplemental Life and AD&D Insurance

Insured by Metropolitan Life Insurance Company

You may purchase optional term life insurance in addition to the company-provided coverage. This coverage complements your basic life insurance coverage and helps protect you 24 hours a day, 365 days a year.

Your AD&D amount is equal to your basic term life amount.

Features

- Accelerated benefit option
- Conversion option
- Waiver of premium
- Portability option
- Will preparation
- Estate resolution

Dental Benefits

Administered by Delta Dental of Ohio

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Worthington City Schools dental benefit plan.

	In-Network PPO and Premier	Out-of-Network PPO
Annual Deductible Individual/Family	\$50/\$150	\$50/\$150
Annual Benefit Maximum per person	\$1,500	\$1,500
Type A Services (cleanings, oral exams, x-rays)	100%	100%
Type B Services (fillings, root canal, oral surgery, periodontics, TMJ) \$1,000 TMJ Lifetime Maximum	85%	85%
Type C Services (bridges, dentures, implants)	50%	50%
Type D Orthodontia Services (Dependent children under age 19) \$1,600 Orthodontic Lifetime Maximum	50%	50%
Type E - Impacted Teeth \$2,000 Impacted Teeth Lifetime Maximum	100%	100%



Flexible Spending Accounts (FSA)

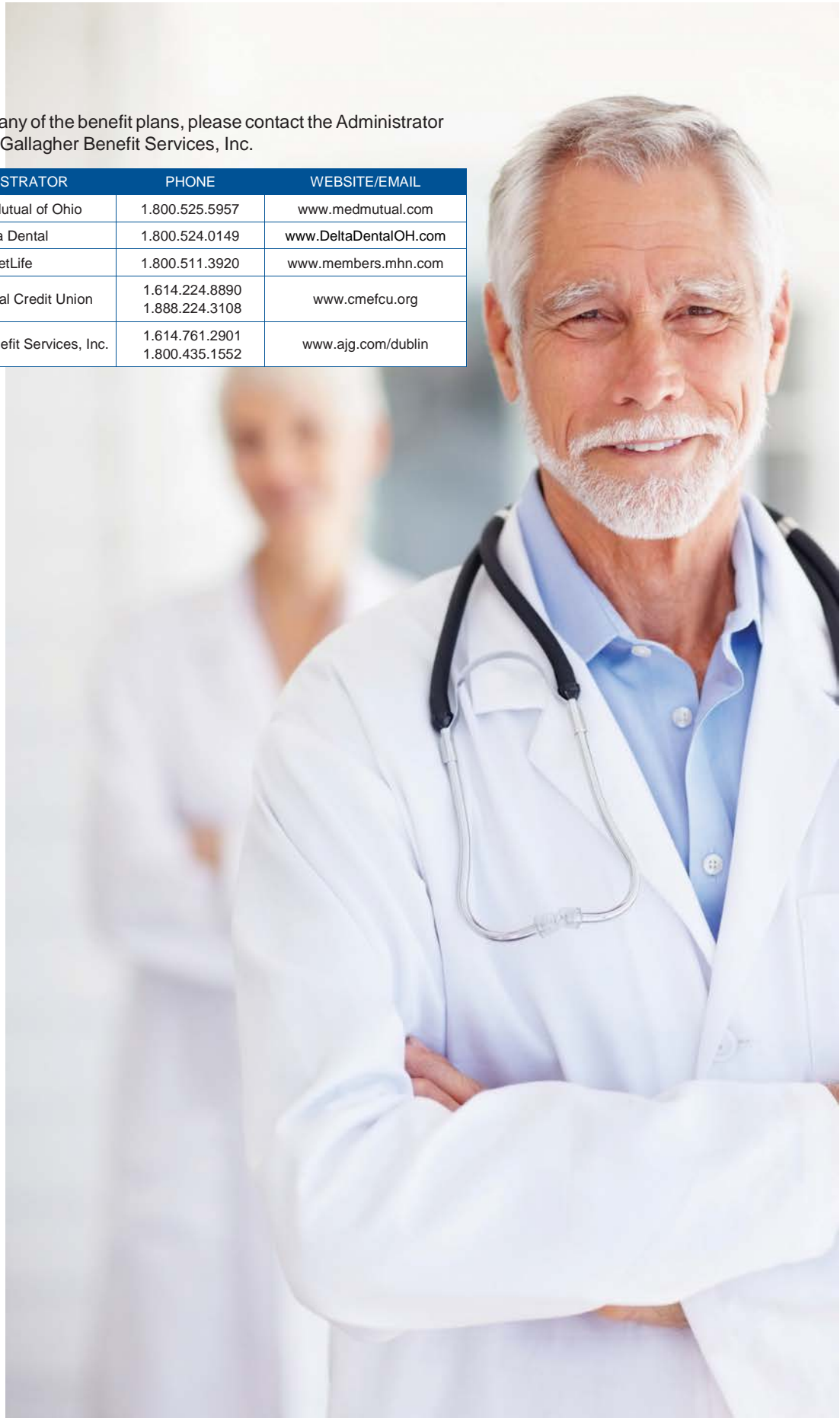
Administered by American Fidelity

You can save money on your healthcare expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings come in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income. A Medical Flexible Spending Account runs on a calendar year basis and is a "use it or lose it" program.

Contact Information

If you have specific questions about any of the benefit plans, please contact the Administrator listed below, your Benefits Office or Gallagher Benefit Services, Inc.

BENEFIT	ADMINISTRATOR	PHONE	WEBSITE/EMAIL
Medical	Medical Mutual of Ohio	1.800.525.5957	www.medmutual.com
Dental	Delta Dental	1.800.524.0149	www.DeltaDentalOH.com
EAP	MetLife	1.800.511.3920	www.members.mhn.com
HSA Vendor	CME Federal Credit Union	1.614.224.8890 1.888.224.3108	www.cmefcu.org
District Insurance Brokers	Gallagher Benefit Services, Inc.	1.614.761.2901 1.800.435.1552	www.ajg.com/dublin



Notes

This benefit summary prepared by

