

# Important Notice – Please Read!

## Riverside Township Board of Education Premium Only Plan

The Riverside Township Board of Education Premium Only Plan allows employees to pay for their qualified health contributions using pre-tax dollars.

### Default Election

All employees will be automatically enrolled in the plan, unless you choose, in writing, to opt out of the plan.

### Pre-tax Contributions

Employees will contribute either the 1.5% of their salary or a percentage of the premium based on the contributions schedule under the Chapter 78 Legislation for their health benefits where applicable.

### Health Benefit Options You May Elect Under the Plan

- **Medical Plan Choices**
  - 1) Aetna Patriot V
  - 2) Aetna Patriot X
  - 3) Aetna Premier
  - 4) Aetna PPO Core
  - 5) Aetna PPO Buy Up
  
- **Dental Plan Choices**
  - 1) Delta Dental PPO Plus Premier
  
- **Prescription Plan Choices**
  - 1) Benecard- Retail Co-pay: \$10 Brand / \$5 Generic Mail Order Co-pay: \$5 Brand / \$5 Generic
  - 2) Benecard- Retail Co-pay: \$25 Preferred Brand / \$5 Generic / \$40 Non-Preferred Brand Mail Order Co-pay: \$25 Preferred Brand / \$5 Generic / \$40 Non-Preferred Brand
  - 3) Benecard- Retail Co-pay: \$30 Preferred Brand / \$10 Generic / \$45 Non-Preferred Brand Mail Order Co-pay: \$60 Preferred Brand / \$20 Generic / \$90 Non-Preferred Brand / \$100 deductible per Individual/ \$300 per Family
  
- **Voluntary Benefits (Disability) where applicable.**

### How to Opt Out of the Plan

Every Spring before the new Plan Year begins (7/1) employees will be given the option to not participate in the Premium Only Plan. If you choose to opt out, you will need to sign the Opt Out Waiver Form and return it to the Board office by the designated due date.

### When Can I Opt Out or Make a Change to my POP Enrollment?

You may opt out of the plan or make a change in your election only at the beginning of each plan year. The Plan Year is from 7/1 to 6/30 of each year. To make a change during the plan year, a change in status such marriage, divorce, birth of a child, the death of your spouse or a dependent, your spouse's ending or beginning employment, when you or your spouse switch from part-time to full-time employment or full-time to part-time, or when you or your spouse take an unpaid leave of absence which impacts your benefits. The change must be reported within 31 days and your election change must be consistent with the change in status.