



2021 Benefits Overview



Benefits Overview

A Plan Designed for Your Needs

Cooke School is committed to keeping you and your family healthy and happy through a comprehensive benefits program.



Eligibility

You and your dependents are eligible for benefits immediately after your hire date. Eligible dependents are your spouse and children up to the age of 26. 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

We all need healthcare that protects our physical health as much as healthcare that protects our financial well-being. That is why **Cooke School** believes it is important to invest in quality plans that are cost effective, easy-to-use and valuable to you. **Cooke School** provides the following options through CIGNA Health Insurance:

- High Plan (PPO)
- Low Plan (EPO)
- H.S.A. Plan

2021 Plan Year Employee Contributions for Medical Benefits Per-Pay Period

	High Plan			
	24 Pay Periods 2020	24 Pay Periods 2021	20 Pay Periods 2020	20 Pay Periods 2021
Single	\$85.71	\$64.49	\$102.86	\$77.39
Couple	\$526.53	\$641.62	\$631.86	\$769.94
Employee+ Child(ren)	\$366.87	\$441.71	\$440.24	\$530.05
Family	\$1,031.28	\$1,273.60	\$1,237.54	\$1,528.32
	Low Plan			
	24 Pay Periods 2020	24 Pay Periods 2021	20 Pay Periods 2020	20 Pay Periods 2021
Single	\$47.70	\$52.62	\$57.25	\$63.15
Couple	\$448.63	\$505.19	\$538.35	\$606.22
Employee+ Child(ren)	\$300.72	\$342.05	\$360.86	\$410.46
Family	\$916.13	\$1,020.91	\$1,099.15	\$1,225.09
	H.S.A Plan			
	24 Pay Periods 2020	24 Pay Periods 2021	20 Pay Periods 2020	20 Pay Periods 2021
Single	\$35.49	\$0	\$42.59	\$0
Couple	\$308.15	\$360.47	\$369.78	\$432.56
Employee+ Child(ren)	\$198.13	\$236.34	\$237.75	\$283.61
Family	\$655.95	\$752.86	\$787.13	\$903.43

Cigna Medical Benefits Overview Comparison

	High Plan		Low Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Network Name	Open Access Plus	N/A	Open Access Plus	N/A
Primary Care Visit <i>Visit</i>	\$20	30% after Deductible	\$20	N/A
Specialist Office Visit	\$40	30% after Deductible	\$40	N/A
Preventive Care	No Charge	In Network Benefit Only	No Charge	In Network Benefit Only
Annual Deductible	\$250/\$500	\$1,500/\$3,000	\$1000/\$2000	N/A
Coinsurance	N/A	30%	N/A	N/A
Annual Out-of-Pocket Maximum	\$6,350/\$12,700	\$4,500/\$9,000	\$6,350/\$12,700	N/A
Urgent Care Visit	\$50	30% after Deductible	\$75	N/A
Emergency Room	\$150	\$150	\$150	\$150
Inpatient Services	Deductible then \$500	30% after Deductible	Deductible	N/A
Outpatient Services	Deductible then \$250	30% after Deductible	Deductible	N/A
Lab & X-ray	Office Visit Copay	30% after Deductible	Office Visit Copay	N/A
Advanced Radiology	Deductible	30% after Deductible	Hospital-Ded, Office-Copay	N/A
Prescription Drugs Retail	\$20/\$40/\$60	N/A	\$20/\$40/\$60	N/A

**Please use overview as reference only. Refer to SBC for specific benefits

H.S.A

	In-Network	Out-of-Network
Network Name	Open Access Plus	N/A
Primary Care Visit	20% after Deductible	N/A
Specialist Office Visit	20% after Deductible	N/A
Preventive Care	No Charge	In Network Benefit Only
Annual Deductible	\$2000/\$4000	N/A
Coinsurance	20%	N/A
Annual Out-of-Pocket Maximum	\$6350/12700	N/A
Urgent Care Visit	20% after Deductible	N/A
Emergency Room	20% after Deductible	20% after Deductible
Inpatient Services	20% after Deductible	N/A
Outpatient Services	20% after Deductible	N/A
Mental Health Office Visit	20% after Deductible	N/A
Laboratory	20% after Deductible	N/A
Radiology	20% after Deductible	N/A
Prescription Drugs Retail	\$15/\$40/\$60 after Medical Deductible	N/A

**Please use overview as reference only. Refer to SBC for specific benefits

I've chosen the H.S.A plan, what does that mean?

The H.S.A plan is special and works a little differently than the other medical plans available at Cooke School.

On an H.S.A plan, an enrollee would have to first meet the Deductible for **ALL SERVICES** (except your annual preventive visit) in order for the plan to start paying out.

This means that outside of your preventive visit, you would need to first pay all bills until you have met your Deductible amount. The Deductible for the H.S.A plan is below.

Plan Deductible	Individual - Employee Only: \$2,000 Family Maximum: \$4,000
<ul style="list-style-type: none">• Plan deductible always applies before any benefit copay or coinsurance.• Plan deductible does not apply to preventive services.• All family members contribute towards the family deductible. An individual cannot have claims covered under the plan coinsurance until the total family deductible has been satisfied.• This plan includes a combined Medical/Pharmacy plan deductible.	
Note: Services where plan deductible applies are noted with a caret (^).	

Please remember, Cooke contributes \$750 to your H.S.A Account

What is an HSA?

A health savings account (HSA) is like a personal savings account for medical expenses for you, your spouse, or tax dependent



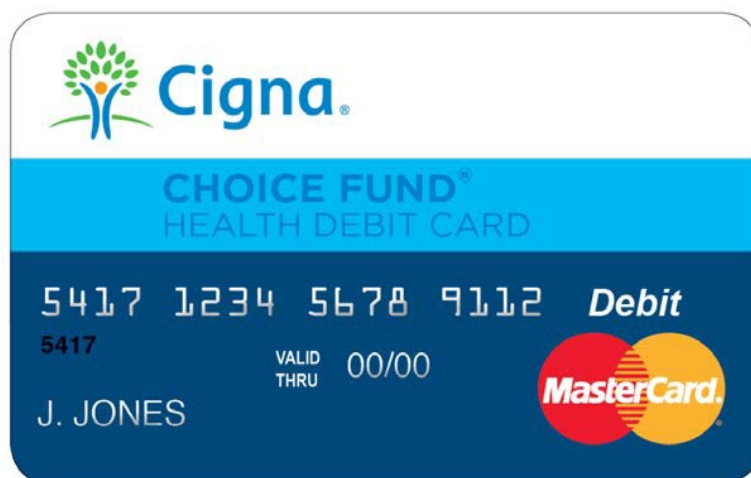
Eligible Expenses Include:
Deductibles. Copays.
Prescriptions. Teeth Cleaning.
LASIK. Glasses. Contact
Lenses. Band-Aids.
Sunscreen.
And much more!

How much you can contribute:

- ❑ \$3,600 for self
- ❑ \$7,200 for family
- ❑ Additional \$1,000 if you are 55 or older
- ❑ Your limit is reduced by the amount of your employer contribution (**\$750**)

Key Features

- ❑ Triple tax savings: contributions, investment growth, and qualified withdrawals are tax free
- ❑ Your HSA is yours to keep forever, even if you switch health plan, jobs or retire
- ❑ You can pass HSA money to your heirs
- ❑ Your money rolls over year to year and can be invested for long-term growth
- ❑ Any money you put into your HSA reduces your federal income by that amount
- ❑ Once you have a minimum of \$1,000 in your HSA, you can choose to invest your funds.



Pay CIGNA or Pay Yourself?

Single Employee – Funding H.S.A. vs. Employee Premium Cost by Plan

What if you were to elect the H.S.A plan instead of the other plans and used those Premium Savings to Fund your H.S.A bank Account

Single Employee	H.S.A Deductible Funding	
	PPO Plan	EPO Plan
Premium Dollars used to fund H.S.A	\$1,547	\$1,263
Cooke School Contribution	\$750	\$750
Total H.S.A Funding	\$2,297	\$2,013
% of Deductible Funded	114.88%	100.64%

The above illustration is for a SINGLE employee. Please remember that an H.S.A plan is not best for everyone. This solution is traditionally best for those with lower expected claims.

THE CARE YOU NEED – WHEN, WHERE AND HOW YOU NEED IT.

Introducing Cigna Telehealth Connection.



Choice is good. More choice is even better.

Cigna provides access to telehealth services as part of your medical plan.

Cigna Telehealth Connection lets you get the care you need – including most prescriptions – for a wide range of minor conditions. Now you can connect with a board-certified doctor via video chat or phone, without leaving your home or office. When, where and how it works best for you!

Choose when: Day or night, weekdays, weekends and holidays.

Choose where: Home, work or on the go.

Choose how: Phone or video chat.

Choose who: MDLIVE doctors.

Say it's the middle of the night and your child is sick. Or you're at work and not feeling well. If you pre-register with MDLIVE, you can speak with a doctor for help with:

- sore throat
- fever
- rash
- headache
- cold and flu
- acne
- stomachache
- allergies
- UTIs and more

The cost savings are clear

Televisits with MDLIVE cost less than going to a convenience or urgent care clinic, and significantly less than going to the emergency room. And the cost of a phone or online visit is the same or less than a visit with your primary care provider. Remember, you should only use telehealth services for non-life threatening conditions.

State of Tennessee Group Insurance plan members

PPO Members: Your copay is \$15

CDHP Members: You pay the negotiated rate per visit until you reach your deductible, then the primary care office visit coinsurance applies

The ParTNers for Health website has updated information about COVID-19 and benefits information. Visit www.tn.gov/partnersforhealth.

Cigna Members Signing up is easy!

- Set up and create an account with MDLIVE
- Complete a medical history using their "virtual clipboard"
- Download vendor apps to your smartphone/mobile device*

Choose with confidence

MDLIVE is a quality national telehealth provider, so you can choose your care confidently. When you can't get to your doctor, Cigna Telehealth Connection is here for you.

Register today so you'll be ready to use a telehealth service when and where you need it.

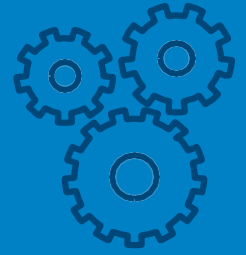
MDLIVEforCigna.com**
888-726-3171

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

NEW PROPRIETARY CLAIM ENGINE



Cigna Pharmacy Management®

Together with Express Scripts, we are accelerating a new, more sustainable model of health care as a global total health and well-being company. A significant milestone in our combination with Express Scripts will be an upgrade to our claim processing platform – moving away from our current platform to our proprietary Express Scripts claim engine.

Connected benefits – optimized

With the upgrade to a new claim engine, we are able to add foundational flexibility to deliver more personalized and innovative solutions to advance whole person health. This upgrade, along with the insights of our **fully connected benefits**, allows us to do even more to help maximize the value of health care services for our clients and customers.

A measured, phased approach

Ensuring a smooth experience for our customers is our first priority. We will upgrade our clients, on their renewal date with a phased and systematic approach, which includes extensive testing and a thorough and continuous quality review. Our own Cigna companies will be the first to upgrade to our new claim engine in October 2019.



Expertise with complex requirements



End-to-end operating and process monitoring



Helping to ensure data accuracy and robust testing processes



Claim monitoring

Client experience

- **Current clients** will be upgraded on renewal, starting February 1, 2020, unless informed otherwise

Customer experience

- **No changes** to pharmacy benefit access or medication information
- **No changes** to toll-free numbers or access to Cigna's online tools

Together, all the way.®



As a combined organization, we have significant opportunity to help our customers take control of every aspect of their total health, wellness and productivity – and we're poised to deliver even greater value by taking advantage of the Express Scripts claim engine – now Cigna's new proprietary platform. Below are the answers to a few frequently asked questions.

1. Will there be changes to my support team at Cigna?

No. The Client Manager and other team members, including the Cigna Pharmacy staff, will continue to support all client needs.

2. Will there be any changes to client reporting?

No. Current reporting packages will continue to reflect all pharmacy account experience.

3. Will the new claim engine support new/different plan design features?

Yes. The new claim engine will enable more flexibility and an expanded solution suite in the future.

4. Will the claim engine upgrade affect drug coverage or formulary?

No. Routine formulary updates will continue to be communicated as they are today, and current plan benefits will continue to be in place after the claim engine upgrade.

5. Will there be any changes to the customers' experiences when they shop at retail pharmacies?

No. The upgrade will not impact customers' experience at retail pharmacies in the networks offered by Cigna. Customers should use their new ID cards at pharmacies when filling a new or refilling a current prescription.

6. Will there be enhancements to care management programs for my employees?

Yes. Customers who use home delivery for maintenance medications will have access to our pharmacy clinicians within the Therapeutic Resource Centers®. Also, we have strengthened gaps in care capabilities in addition to intensifying our commitment to curtail the opioid use epidemic. We will apply prior authorizations for customers starting a new opioid therapy and for those taking long-acting opioids – regardless if the client has elected a utilization management package.

7. Are you moving to Express Scripts for home delivery?

Yes. Express Scripts PharmacySM will be Cigna's home delivery pharmacy. We will transfer any active/valid prescriptions from Cigna Home Delivery PharmacySM to Express Scripts Pharmacy. Phone number and Customer Service Advocates will remain the same. Customers will use the myCigna® App and website to direct-link to their new Express Scripts account portal to manage their home delivery prescriptions, including payment, shipping and auto-refill enrollment. Affected customers will be informed prior to the change.

8. What other changes will customers experience?

We are updating the "refill too soon" criteria to drive affordability and help protect against stockpiling of medications. The new criteria will help ensure customers have no more than 15 days of medication on hand (or 21 days on hand for home delivery) before they can refill. As with our current criteria, emergency exceptions can be requested.

9. What precautions and assurances are in place to ensure a smooth transition?

We are taking a phased and systematic approach to the claim engine upgrade, including robust testing processes, end-to-end operational and process monitoring, thorough claim monitoring on a daily basis and quality review. This will help ensure we process claims as clients expect.

More information coming soon from your Cigna representative.



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., Express Scripts, Inc., ESI Mail Pharmacy Service, Inc., Express Scripts Pharmacy, Inc. and HMO or service company subsidiaries of Cigna Health Corporation. "Express Scripts Pharmacy" refers to ESI Mail Pharmacy Service, Inc. and Express Scripts Pharmacy, Inc. "Express Scripts," "Express Scripts Pharmacy," and "Therapeutic Resource Centers" are trademarks of Express Scripts Strategic Development, Inc. The Cigna name, logo, and other Cigna marks are trademarks of Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

What is an FSA

A flexible spending account (FSA) is like a spending account for healthcare. You decide how much money you want at the beginning of the year and that money is yours to use starting from day one.

*This option is available to those NOT enrolling in the HSA Medical Plan.



Eligible Expenses Include:
Deductibles. Copays. Prescriptions.
Teeth Cleaning. LASIK. Glasses.
Contact Lenses. Band-Aids. Sunscreen.
And much more!

GUARDIAN Dental Benefits Overview

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 our dental benefit plan.

Search for a Dentist

<https://www.guardiananytime.com/fpapp/FPWeb/search>

Select Plan (PPO or Managed Dental Care)

Services	Managed Dental Care	PPO	
	In-Network	In-Network	Out-of-Network
Annual Deductible	\$0	\$0	\$50/\$150
Annual Maximum	Unlimited	\$1500 per participant	\$1500 per participant
Preventative Dental Services	Copoly for each covered procedure. See Plan Details	100%	100%
Basic Dental Services		80%	80%
Major Dental Services		50%	50%
Orthodontia (Adults and Child(ren))	\$1500-\$2800 max	Not Covered	Not Covered

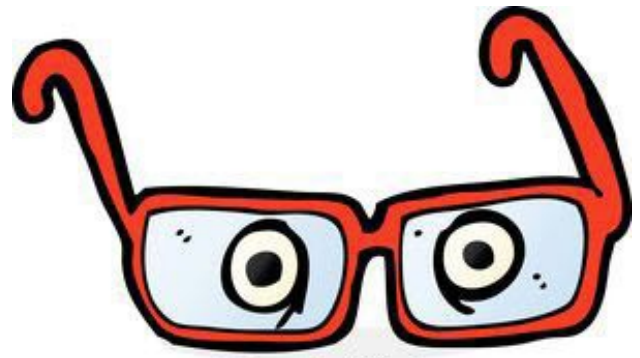
2021 Plan Year Employee Contributions for Dental Benefits Per-Pay Period

	Dental	
	24 Pay Periods	20 Pay Periods
Single	\$4.74	\$5.69
Couple or EE + Child	\$25.22	\$30.26
Family	\$53.55	\$64.25



GUARDIAN Vision Benefits: DAVIS

Regular eye examinations can not only determine your need for corrective eyewear but may also detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.



Search for a Davis vision provider:
<https://idoc.davisvision.com>

Services	Vision Plan	
	In-Network	Out-of-Network
Eye Exam	\$10	Up to \$50 Reimbursement
Frames	Up to \$150 retail max + 20% off Balance	Up to \$48 Reimbursement
Single Vision Lessons	\$25	Up to \$48 Reimbursement
Bifocal Lenses	\$25	Up to \$67 Reimbursement
Trifocal Lenses	\$25	Up to \$80 Reimbursement
Lenticular Lenses	\$25	Up to \$126 Reimbursement
Contact Lenses Elective	Up to \$150 retail max + 15% off Balance	Up to \$105 Reimbursement
Contact Lenses Medically Necessary	Covered (Copay Waived)	Up to \$210 Reimbursement
Frequency	12/12/12	12/12/12

2021 Plan Year Employee Contributions for Vision Benefits Per-Pay Period

	Vision	
	24 Pay Periods	20 Pay Periods
Single	\$3.84	\$4.61
Couple	\$6.47	\$7.76
Employee+ Child(ren)	\$6.60	\$7.91
Family	\$10.44	\$12.52



Benefits with No Cost to You

Cooke School pays the entire cost of some of your benefits. You will be automatically enrolled upon meeting eligibility.

These benefits include:

Benefits	Available Coverage
Basic Life Insurance	1X Salary to a Maximum of \$100,000
Short-Term Disability	60% of your WEEKLY earnings to a max of \$500
Long-Term Disability	60% of your MONTHLY earnings to a max of \$5,000

