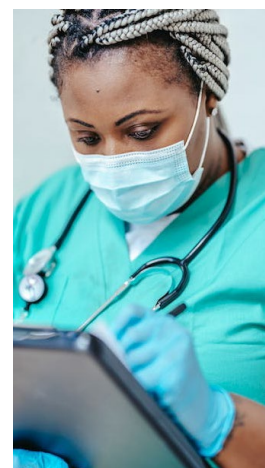


2024 Benefits Guide



This guide highlights the main features of many of the benefit plans sponsored by Ballard CSD. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. Ballard CSD reserves the right to modify, amend or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.





BENEFITS OVERVIEW

Our Benefits Program Has You Covered

Most days, we all count on our simple routines to get us through. Getting the kids to school, beating the traffic to work, and finishing dinner in time to enjoy a favorite hobby. But sometimes things don't always go as planned. Like when your head cold turns into the flu and you have to be out of work. Or your son's football game ends with a broken leg. Or even when your spouse learns he or she needs an extensive root canal. That's when Ballard CSD's benefits are there to help you.



Below is an overview of our benefits program, which gives you the coverage you need for all types of things life brings your way. Ballard CSD’s benefit plans allow you to choose the options that work best for your own needs — and your pocketbook. The key to getting the most from our benefits program is to take an active role in understanding and using the plans so that you are getting the best value for the money you spend.

Benefits Available to You	
Medical and Prescription Drug	Basic Life and AD&D
Dental Plan	Long Term Disability
Vision Plan	Employee Assistance Program
Voluntary Life and AD&D	

You are eligible to enroll in Ballard CSD’s benefit plans if you are a regular, full-time employee scheduled to work at least 20 hours per week. As a regular, full-time employee, you are eligible for benefits on the first day of the month following your date of hire.

DEPENDENT ELIGIBILITY

You may also cover your eligible dependents, including:

- Your legal spouse.
- Your eligible children up to age 26 for medical, dental and vision coverage. Spouses and dependents are not eligible for voluntary life and AD&D.
- “Children” are defined as your natural children, stepchildren, legally-adopted children, and children for whom you are the court-appointed legal guardian.
- Physically or mentally disabled children of any age who are incapable of self-support. Proof of disability may be requested.

If your child becomes ineligible for coverage (i.e., turning age 26 under the medical plan), you must notify Administration Office at 515-597-2811.





WHEN COVERAGE BEGINS

Initial Enrollment

When you first join Ballard CSD, you have 30 days to enroll yourself and your dependents for benefits. If you enroll on time, coverage begins the first of the month following your date of hire. If you do not enroll within 30 days of becoming eligible, you will automatically be enrolled in company-sponsored benefits, such as Basic Life and Accidental Death & Dismemberment (AD&D) Insurance and the Employee Assistance Program (EAP), but you will have to wait until the next annual Open Enrollment to enroll for other benefits and make changes to coverage.

Annual Open Enrollment

During annual Open Enrollment, coverage takes effect on July 1st.

Making Changes to Coverage

Once you make your benefit elections, these choices remain in effect until the next annual Open Enrollment unless you have a qualified status change or you or your eligible dependents become eligible for coverage through special enrollment rules.

If you have a qualified status change or you have another allowable event, you can make certain changes during the plan year. However, you must make your enrollment change within 30 days of the event by completing a Benefit Changes/Enrollment form and returning it to Administration Office. If you do not return your form within 30 days, you will have to wait until the next Open Enrollment to make new elections.

- Qualified status changes include, but are not limited to:
- Change in number of eligible dependents due to birth, adoption, placement for adoption, or death
- Gain or loss of dependent status (i.e., your child reaches the age limit for eligibility)
- Change in legal marital status, including marriage, divorce, or death of a spouse
- Change in residence or workplace that changes your or your dependent’s eligibility for coverage
- Change in employment status, such as starting or ending employment, for you, your spouse, or your children
- End of the maximum period for COBRA coverage
- Loss of other coverage

For a more complete list of qualified status changes, refer to the Summary Plan Description.

Special Enrollment Rules

If you choose not to enroll yourself or your dependents (including your spouse) because you have other coverage, you may be able to enroll yourself and your dependents at a later date if:

- You or your dependents lose Medicaid or Children’s Health Insurance Program (“CHIP”) coverage as a result of a loss of eligibility for such coverage, or
- If you or your dependents become eligible for a premium assistance subsidy under Medicaid or CHIP.

You must enroll within 60 days of the qualified events shown in the “Special Enrollment Rules” above.

If your dependent also had other health coverage and lost that coverage in the above situations, they may be added to your coverage. However, you will not be able to add yourself or your dependents to this coverage if the other coverage was terminated “for cause” (including failure to pay the required premiums on time).



In addition to the changes described previously, you may enroll yourself and your spouse in a Ballard CSD health plan following marriage or adoption, placement for adoption, or birth of a child, as long as you request enrollment within 30 days of the event. You must be enrolled to cover your dependents. If you have a special enrollment event and want to enroll for health coverage, call the Administration Office at 515-597-2811

CHOOSING A MEDICAL PLAN

Ballard CSD's medical options all provide coverage for the same types of expenses, such as doctor's office visits, preventive care, prescription drugs, and hospitalization. You choose the option that makes the most sense for you and your family based on your needs and what you want to pay for coverage.

When it comes to medical coverage, Ballard CSD offers you these choices:

- POS Plan
- High Deductible Health Plan (HDHP)

Point of Service (POS)

The Blue Choice POS plans offer in- and out-of-network benefits. If you receive care from in-network doctors and facilities, your out-of-pocket costs will be lower than if you use out-of-network providers and facilities.

Wellmark BCBS does require participants who utilize the POS Network to designate a primary care physician. If you do not have one currently assigned, Wellmark will auto-assign you a provider based on your claim's history or zip code.

You can adjust your PCP designation by logging into mywellmark.com or by calling into Wellmark Customer Service. A primary care physician should be assigned to all dependents. Female patients are eligible to designate a separate OB/GYN physician.



Providers that participate in the Blue Choice network are subject to change. To find out if your doctor participates in the network, go to www.wellmark.com and click on "Find a Provider".

High Deductible Health Plan

The High Deductible Health Plan (HDHP) allows you to choose where you receive care from — and it covers the same types of services as your traditional plan offering — but you pay less out of your paycheck for coverage. The HDHP does have a higher deductible and no office visit copays. Once you’ve met the in-network and out-of-pocket maximum, the plan will begin to pay for covered services at 100%. **This also applies to prescription drugs, which are subject to the plan’s deductibles and out-of-pocket maximum. Once the deductible and out-of-pocket maximum are met, then the plan will pay at 100%.**

In addition, the HDHP offers a tax-savings feature called the Health Savings Account (HSA). With this account, you can pay for certain out-of-pocket medical expenses throughout the year. You can also enroll in the Limited Purpose Flexible Spending Account (FSA) to help you cover eligible out-of-pocket dental and vision expenses.

What’s a Health Savings Account?

A Health Savings Account (HSA) is a tax-free account that earns interest. You can set up an HSA through American Fidelity, our HSA vendor, and make contributions to your account from your paychecks throughout the year. Then, you can use the HSA to pay for eligible health care expenses, such as deductibles, coinsurance, and other out-of-pocket dental, vision, and prescription drug expenses not covered by a health plan. Your account balance can carry over from year to year, and you can take it with you if you leave the district. Ballard CSD will make a contribution to your HSA if you enroll into the HDHP plan.

Ballard CSD’s Contributions

When you enroll in the HDHP and set up an HSA, Ballard CSD will contribute \$1,000 for those electing single coverage. Any amounts contributed by the district should be deducted from the annual limit so you know how much you can contribute in a plan year. If you enroll in the HDHP mid-year, the amount Ballard CSD contributes will be prorated.

Below is the most you can contribute to your HSA each year. If you are maximizing your HSA contribution this year, be sure to subtract the District’s contribution from the annual limit to know your maximum contribution limit.

Coverage Level	Total HSA Contribution Allowed Per Year
Employee Only	\$4,150
Employee + Family	\$8,300
Catch-Up Contribution (Age 55+)	+\$1,000



How to Setup an HSA

After you enroll in the HDHP, you will receive a separate enrollment packet from American Fidelity, our preferred HSA partner. You will need to fill out the HSA application and return it to American Fidelity to set up an account and receive the Ballard CSD contribution during 2024.

How to Use the HSA to Pay for Care

Once you've set up your HSA, you will receive a debit card specifically for your account. Then, when you have an eligible expense, you have a couple of options in how to pay:

1. ***Pay with your HSA debit card*** if you have funds available in your account.
2. ***Pay for expenses out of your own pocket***, and then reimburse yourself from your HSA.

Who Is Eligible for the HSA?

You can participate in the HSA only if you enroll in the HDHP. You are not eligible to contribute if:

- **You are enrolled in Medicare.**
- **You are covered by another medical plan (such as your spouse's plan) that does not qualify as a high deductible health plan.**
- **You or your spouse participates in a Health Care Flexible Spending Account (FSA) at Ballard CSD's or at your spouse's employer.**

Note: Even if you do not contribute to the HSA, you cannot contribute to Ballard CSD's Health Care FSA if you are enrolled in the HDHP.

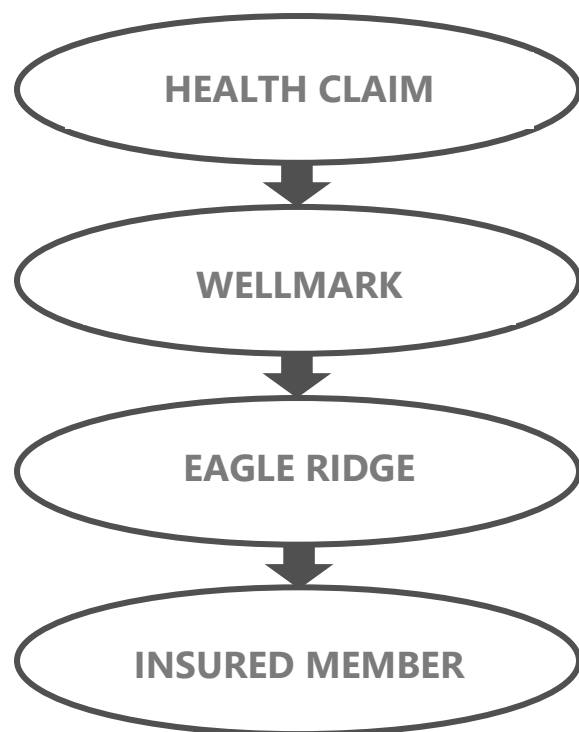


PARTIAL SELF-FUNDED ILLUSTRATION

For Employees Enrolled on the \$1,000 PSF Medical Plan

Ballard Community School District's \$3,000 POS (\$1,000 PSF) Plan has two components: the Wellmark plan and Eagle Ridge Service's Partial Self-Funded plan. The Wellmark deductible and out-of-pockets maximums are paid partially by the school district, and partially by you. This process is referred to as Partial Self-Funding (PSF) and is administered through Eagle Ridge Services.

Ballard Community School District has made this transition to provide rich benefit plans at a more affordable cost. The only time you will be impacted is if you, or a covered dependent, have a medical situation that reaches the deductible and out-of-pocket maximum. Should this happen, you will receive two Explanation of Benefits (EOB) letters – one from Wellmark and one from Eagle Ridge. The amount you will be responsible to pay for will be based off of the Eagle Ridge EOB, which may come a week or two after you've received the Wellmark EOB. The Eagle Ridge Services team is very helpful, and you may contact them with questions at any time.



1. You incur medical services.

Your medical provider will file your claim with Wellmark using the information from your Wellmark ID card.

2. Wellmark settles your claim.

All claims are submitted to Wellmark first for settlement. Wellmark will make a payment if applicable to your provider of service and send you and Eagle Ridge a copy of your EOB.

3. Eagle Ridge settles your claim.

Eagle Ridge receives the EOB from Wellmark for processing the claim. Eagle Ridge will make a payment if applicable to your provider of service. You will receive an EOB that summarizes how much Eagle Ridge paid and how much you, the member, are responsible for.

The Partially Self-Funded Component is administered by Eagle Ridge Services:



Jodie Kraayenbrink

PO Box 2640

Sioux City, IA 51106

Direct Phone: 712-274-6725

Toll Free: 1-800-301-6692

Email: jodie@eagleridgeservices.com



MEDICAL PLAN COMPARISON

	\$2,500 HDHP POS	\$2,000 Blue Choice	\$3,000 POS (PSF \$1,000)
	In-Network	In-Network	In-Network
Annual Deductible			
Individual	\$2,500	\$2,000	\$3,000 (PSF \$1,000)
Family	\$5,000	\$4,000	\$6,000 (PSF \$2,000)
Coinsurance (Plan Pays / You Pay)	100% / 0%	80% / 20%	90% / 10%
Annual Out-of-Pocket Maximum			
Individual	\$2,500	\$4,000	\$6,000 (PSF \$2,000)
Family	\$5,000	\$8,000	\$12,000 (PSF \$4,000)
	You Pay	You Pay	You Pay
Coinsurance/Copays			
Preventive Care	Deductible, 0% Coinsurance	Covered at 100%	Covered at 100%
Primary Care Physician	Deductible, 0% Coinsurance	Designated PCP: \$10 Copay Non-Designated PCP: \$25 Copay	Designated PCP: \$10 Copay Non-Designated PCP: \$25 Copay
Specialist	Deductible, 0% Coinsurance	\$25 Copay	\$25 Copay
Diagnostics, X-Ray, and Lab Services	Deductible, 0% Coinsurance	Facility: Deductible, 20% Coinsurance	Facility: Deductible, 20% Coinsurance
Urgent Care	Deductible, 0% Coinsurance	\$25 Copay	\$25 Copay
Emergency Room	Deductible, 0% Coinsurance	\$150 Copay	\$100 Copay
Inpatient Hospital Care	Deductible, 0% Coinsurance	Deductible, 20% Coinsurance	Deductible, 10% Coinsurance
Outpatient Surgery	Deductible, 0% Coinsurance	Deductible, 20% Coinsurance	Deductible, 10% Coinsurance
	Out-of-Network	Out-of-Network	Out-of-Network
Annual Deductible			
Individual	\$2,500	\$2,000	\$3,000 (PSF \$1,000)
Family	\$5,000	\$4,000	\$6,000 (PSF \$2,000)
Coinsurance (Plan Pays / You Pay)	100% / 0%	70% / 30%	80% / 20%
Annual Out-of-Pocket Maximum			
Individual	\$2,500	\$4,000	\$6,000 (PSF \$2,000)
Family	\$5,000	\$8,000	\$12,000 (PSF \$4,000)



PRESCRIPTION DRUG COVERAGE

If you enroll in one of the Ballard CSD medical plans, you will automatically receive prescription drug coverage. For the Traditional POS and HDHP plans, prescriptions are provided through Caremark. When you need prescriptions, you can purchase them through a local retail pharmacy or, for medications you take on an ongoing basis, through the mail order program.

Retail Prescription Program

The retail prescription program uses a network of participating pharmacies. To receive the highest level of benefits, you must use a participating pharmacy. Prescriptions you fill at non-participating pharmacies are generally not covered. To locate an in-network pharmacy, please visit the [Caremark Pharmacy Locator](#)

Mail Order Program

You may be able to save time and money by using mail order pharmacy for the prescriptions you take regularly. With mail order, filling your prescriptions is convenient, secure and confidential. The quickest way to get started is to log in to myWellmark, navigate to the Coverage page, click the Prescription tab, then Prescription Resources and Start Mail-Order Service. There you will be directed to Wellmark's preferred pharmacy vendor to complete registration.

Specialty Prescription Program

If you have a chronic condition and take specialty medications, you must purchase these through a designated specialty pharmacy that provides the best available pricing and additional support. If you have a prescription that meets this requirement, Wellmark BCBS or Caremark will contact you and provide you with the necessary information to fill your prescription.

Prescription Drug Plan Highlights

	\$2,500 HDHP POS	\$2,000 Blue Choice	\$3,000 POS (PSF \$1,000)
Retail Prescriptions (up to 31-day supply)			
Tier 1	Deductible, 0% Coinsurance	\$10 Copay	\$10 Copay
Tier 2	Deductible, 0% Coinsurance	\$20 Copay	\$20 Copay
Tier 3	Deductible, 0% Coinsurance	\$85 Copay	Specialty Drugs Self-Administered: Same as cost-share above depending on drug category
PrudentRx Eligible Medications	Deductible, 0% Coinsurance	*\$0 Copay	*\$0 Copay
Mail Order Prescriptions (up to 90-day supply)			
Tier 1	Deductible, 0% Coinsurance	2x Retail Copay	2x Retail Copay
Tier 2	Deductible, 0% Coinsurance	2x Retail Copay	2x Retail Copay
Tier 3	Deductible, 0% Coinsurance	2x Retail Copay	2x Retail Copay

Please note: Specialty drugs are covered only when obtained through the CVS Specialty Pharmacy Program.

**Eligible medications not purchased through PrudentRx will be subject to 30% Coinsurance.*

**Member must submit paper claim for reimbursement when purchased through non-participating pharmacy, additional costs may also be incurred by the member.*



DENTAL PLAN

Ballard CSD's Dental Plan is administered through Delta Dental and provides you and your family with coverage for typical dental expenses, such as cleanings, X-rays, fillings, and orthodontia for children.

Delta Dental PPO

Delta Dental PPO is the preferred-provider option program. With Delta Dental PPO you have access to a network of dentists who accept reduced fees for covered services, giving you the lowest out-of-pocket costs. For a list of Delta Dental's preferred dentists, go to www.deltadentalia.com.

Delta Dental Premier

Delta Dental Premier offers the largest dental network. Delta Dental Premier gives you a wider selection of dentists with lower out-of-pocket costs and reduced benefits.

You will not need a dental ID card to receive dental services. When you visit the dentist, the provider can locate your coverage by use of your Social Security number and Ballard CSD's name. Your dentist's office can also verify your eligibility for benefits by calling Delta Dental at 800-544-0718.

Dental Plan Highlights

Plan Feature	PPO	Premier/Non-Participating
Annual Deductible Per Person	\$15	\$25
Annual Benefit Maximum	\$1,000	
Preventive Services (Exams, Routine Cleanings, Fluoride Treatments: <i>Eligible for children under age 19 once every 12 consecutive months</i> , Space Maintainers)	Covered at 100%	Covered at 100%
Basic Services (X-Rays, Fillings, Sealants, Denture Repairs)	Covered at 100%	Covered at 100%
Major Services (Crowns, Inlays, Onlays, Bridges, Dentures)	Deductible, 50% Coinsurance	Deductible, 50% Coinsurance
Orthodontia (up to age 19)	\$1,000	



VISION PLAN

Ballard CSD Vision Plan promotes preventive care through regular eye exams and provides coverage for corrective materials, such as glasses and contact lenses. The Vision Plan is administered through Delta Vision.



Vision Coverage

If you enroll in vision coverage, you can go to any eye care provider you choose for care. However, if you choose providers who are part of the Delta Vision network, you will receive a discount on services. To find a network provider, go to www.deltadentalia.com and search under the “Access Network”.

The Vision Plan is designed to cover eye care needs that are visually necessary. You have to pay extra if you choose certain cosmetic or elective eyewear, so be sure to ask your eye doctor what items are covered by the plan before you purchase materials.

Vision Plan Highlights

	In-Network	Out-of-Network
Plan Feature	You Pay	Reimbursement
Exam	\$10 Copay	Up to \$35
Prescription Glasses		
Single Lenses	\$10 Copay	Up to \$25
Bifocals - Lined	\$10 Copay	Up to \$40
Trifocals - Lined	\$10 Copay	Up to \$55
Frames	80% of Balance over \$130	Up to \$65
Contacts		
Medically Necessary	Covered in full, Copay does not apply	Up to \$200
Conventional	85% of Balance over \$130	Up to \$104
Disposable	Up to \$130 Allowance	Up to \$130
Frequency		
Exam	Once within a 12-month period – defined by last date of service	
Frames	Once within a 24-month period – defined by last date of service	
Lenses or Contact Lenses	Once within a 12-month period – defined by last date of service	

LIFE INSURANCE

Basic Life Insurance

Ballard CSD offers life insurance coverage to provide financial protection in the event you or your dependents die while you are still working. This coverage is administered through Madison National Insurance.

IRS Rules about Basic Life Insurance

If your Basic Life Insurance coverage is more than \$50,000, your income taxes may be affected. IRS regulations require that the value of life insurance benefits over \$50,000 be reported as “imputed income,” which is non-cash income that you receive from an employer-provided benefit. The value of any coverage that exceeds \$50,000 will be reported to the IRS as imputed income on your W-2 form.



Plan Overview

Basic Benefit Amount

\$100,000 - Superintendent

\$50,000 - Administrators & Directors

\$20,000 - Non-Certified and Certified Employees and Nurses working at least 30+ hours/week (excluding bus drivers)

\$10,000 - Non-Certified and Certified Employees and Nurses working at least 20+ hours/week, but less than 30 hours/week (excluding bus drivers)

Accidental Death Benefit

Amount is the same as the Basic Life amount.

Waiver of Premium

Basic Life Insurance continues for totally disabled employees without payment of premium if qualified.

Accelerated Benefit

If you have a Terminal Illness, medical condition that is expected to result in your death within 12 months; you may apply for a benefit amount equal to 100% of your Employee Basic Life Insurance plus your Employee Supplemental Life Insurance, subject to a minimum of \$5,000.

Conversion

Must apply for conversion within 31 days of termination of policy.

Voluntary Life Insurance

In addition to Basic Life Insurance, you may also purchase Voluntary Life Insurance for yourself. You pay for the cost of Voluntary Life Insurance through payroll deductions.

Voluntary Life and AD&D Insurance Coverage

Plan Overview

Coverage Amount

Increments of \$10,000. Maximum coverage is the lesser of 5 times annual salary or \$300,000.

Guarantee Issue

\$150,000

Accidental Death Benefit

Amount is the same as the Voluntary Life amount.

Portability

Apply within 31 days of termination.

Age Reduction Schedule

No Reduction – Terminates at retirement.

Beneficiary Designation

You must designate a beneficiary for Basic and Voluntary Life Insurance benefits when you enroll. Your “beneficiary” is the person(s) who will receive the benefits from your Life and AD&D coverage in the event of your death. You are always the beneficiary of any Dependent Life and AD&D Insurance you elect. You can change your beneficiaries at any time during the year. If you do not name a beneficiary, or if your beneficiary dies before you, your Life and AD&D benefits will be paid to your estate.



DISABILITY COVERAGE

Ballard CSD offers you Long-Term Disability that works to keep all or part of your paycheck coming if you cannot work because of illness, injury, or pregnancy. Disability benefits are administered through Madison National Insurance.

Long-Term Disability

If you remain totally disabled and unable to work for more than 90 days, you may be eligible for Long-Term Disability (LTD) benefits. Ballard CSD automatically provides you LTD benefits that replace up to 60% of your base pay, up to a maximum of \$9,250 per month. Your monthly LTD benefit will be reduced by Social Security and any other disability income you are eligible to receive (such as Workers' Compensation).

When Are You Disabled?

To be considered totally disabled and eligible for LTD benefits, you must be approved by the insurance carrier and seeing a doctor regularly for treatment. In addition:

- During the Elimination Period and your Own Occupation Period you are, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of your Own Occupation, **and**
- Due to such inability, your Work Earnings are less than 80% of your Indexed Pre-disability Earnings, and you are incapable of earning 80% or more of your Indexed Pre-disability Earnings.

- After your Own Occupation Period ends, **Disability and Disabled** mean you are, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of Any Occupation, **and**
- Due to such inability, your Work Earnings are less than 80% of your Indexed Pre-disability Earnings, and you are incapable of earning 80% or more of your Indexed Pre-disability Earnings.



OTHER BENEFITS

Employee Assistance Program (EAP)

You and your covered dependents have free access to Ballard CSD's Employee Assistance Program (EAP). This confidential service offers free over-the-phone counseling any time, day or night, to help you with a variety of personal issues. The EAP also provides up to 6 free face-to-face counseling sessions for both you and your covered dependents. Counselors can help with concerns about things like:

- Emotional well-being and mental health
- Relationships and parenting
- Addiction and recovery
- Marital and family problems
- Legal and financial issues

To contact EFR, call 800-327-4692, 24 hours a day, seven days a week, to talk to a professional counselor. You can also get more information online at www.efr.com.

Worksite Policies with AFLAC

Accident Policy - Do you coach? Have kids? Do hazardous/silly things on your time off work? If your family has 1 ER claim per year the policy has paid for itself, no limit on claims. Visits to any Doctor, Dentist, or Eye Doctor due to an accident –work comp accident, chipped or broken teeth, food poisoning, poison ivy, sports injury, lifting, twisting, slipping, sneezed and pull a muscle in your neck are all examples of covered accidents. Plans start at \$12.87 month/single and \$27.04 month/family.

Hospital Advantage - Admitted to hospital for any reason? 1st day pays \$500- \$1000 per person, you pick the amount. Additional benefits for MRIs, surgery, Doctor and ER visits, ambulance etc. (we have guaranteed issue options – meaning NO health questions to enroll) Plans start at \$21.45 month/single and \$34.06 month/family.

Cancer Policy -1 in 2 men, 1 and 3 women will have cancer in their lifetime. All plans have an initial payout and wellness benefit that pays per person per year. Plans start at \$19.76 month/single and \$36.14 month/family.

Short Term Disability – If you got hurt or had an illness and missed work. How many paychecks could you miss before things started getting tight with the budget? If your answer is not many then you need to look into short term disability (we have guaranteed issue options – meaning NO health questions to enroll). Pays in addition and on top of any PTO time you have built up. – Works great with planned maternity leave.



2024 Monthly Premiums

Basic Coverages	Monthly Premium	Ballard CSD Pays	Employee Pays						
Medical									
\$2,500 HDHP POS									
Employee:	\$728.68	\$728.68	\$0.00						
Employee + 1:	\$1,231.11	\$803.59	\$427.52						
Family:	\$1,954.14	\$803.59	\$1,150.55						
\$2,000 Blue Choice POS									
Employee:	\$792.01	\$792.01	\$0.00						
Employee + 1:	\$1,339.03	\$803.59	\$535.44						
Family:	\$2,126.21	\$803.59	\$1,322.62						
\$3,000 Blue Choice POS (\$1,000 PSF)									
Employee:	\$803.59	\$803.59	\$0.00						
Employee + 1:	\$1,358.52	\$803.59	\$554.93						
Family:	\$2,157.65	\$803.59	\$1,354.06						
Dental									
Employee:	\$33.14	\$13.69	\$19.45						
Employee + 1:	\$65.14	\$13.69	\$51.45						
Family:	\$129.86	\$13.69	\$116.17						
Vision									
Employee:	\$9.22	\$0.00	\$9.22						
Employee + Spouse:	\$17.52	\$0.00	\$17.52						
Employee + Children:	\$19.84	\$0.00	\$19.84						
Family:	\$26.20	\$0.00	\$26.20						
Basic Life and AD&D		100% Paid for by Ballard CSD							
Long Term Disability		100% Paid for by Ballard CSD							
Voluntary Life and AD&D (Monthly cost for every \$1,000 of Voluntary Life Insurance Coverage)									
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Life	\$0.085	\$0.105	\$0.115	\$0.185	\$0.185	\$0.425	\$0.455	\$0.745	\$2.875
Worksite Policies with AFLAC		100% Paid for by Employee Contact Luke Wittrock to Enroll							



IMPORTANT CONTACTS

Benefit	Carrier	Phone Number	Website/E-mail
Medical and Prescription	Wellmark	800-524-9242	www.wellmark.com
Dental	Delta Dental of Iowa	800-544-0718	www.deltadentalia.com
Vision	Delta Vision of Iowa	888-899-3747	Benefit Services: www.eyemedvisioncare.com Provider Search: www.deltadentalia.com
Health Savings Account	American Fidelity	1-800-662-1113	www.americanfidelity.com
Flexible Spending Account / Dependent Daycare	American Fidelity	1-800-662-1113	www.americanfidelity.com
Life & Disability	Madison National Insurance	800-356-9601	www.madisonlife.com
Employee Assistance Program	EFR	800-327-4692	www.efr.org
Individual Worksite Products	AFLAC – Luke Wittrock	515-432-0578	lukewittrock@gmail.com
American Fidelity	Jordan Leuschen	800-662-1113	Jordan.Leuschen@americanfidelity.com
Holmes Murphy Contacts		Isaac Novak 515-989-5543 inovak@holmesmurphy.com Hannah Bieker 515-720-4182 hbieker@holmesmurphy.com	





EDUCATION BUILT FOR LIFE

CORPORATE ADVANTAGE PARTNERSHIP PROGRAM

As an employee of Ballard Community School District, you can receive a \$125 tuition grant for each 3-credit course at Upper Iowa University through our Corporate Advantage Partnership Program.

UIU offers CAP grants to employees and their families

BENEFITS INCLUDE:

- Grants for courses taken at a UIU center or online that are two credits or more.
- Employee spouses and children (up to age 26) are also eligible for these grants.
- Grant amounts are determined annually, based on number of participants.

THE UIU DIFFERENCE:

- **Flexibility:** Students can use any combination of classroom or online courses to create a schedule that fits into their busy schedule.
- **Reliability:** UIU is a private, nonprofit university founded in 1857. We are accredited through the Higher Learning Commission.
- **Convenience:** Our unique course schedule allows students to focus on one to three classes at a time while still allowing them to move through their educational requirements quickly.
- **Advising:** Each employee is assigned an advisor who will work with them closely from enrollment to completion of coursework. Advisors are easily accessible via phone and email as well as through face-to-face meetings several times a year at your location.
- **Student Support:** UIU also offers students a wide range of student support resources, including online library services, online tutoring, career services, disability services and financial aid for degree-seeking students.
- **Transferability:** Students can transfer up to 78 credits from an accredited two-year college and up to 90 credits from four-year institutions towards their pursuit of a bachelor's degree. Students can transfer up to 12 credits towards their master's degree.

REGIONALLY ACCREDITED
NONPROFIT, PRIVATE UNIVERSITY

TRANSFER OF COLLEGE CREDIT

UP TO  **78** CREDIT HOURS
(2-YEAR INSTITUTION)
90 CREDIT HOURS
(4-YEAR INSTITUTION)

FINANCIAL AID AVAILABLE

 EXPERIENTIAL
LEARNING
CREDITS
AVAILABLE | **8** WEEK CLASSES
AND AN
ACCELERATED,
6-WEEK SUMMER
SESSION

GRADUATE PROGRAMS
AVAILABLE



Complete our free application at uiu.edu/apply.
Find a location near you at uiu.edu/locations.

BACHELOR'S DEGREES

- **Accounting (F,C,O)**
- **Agricultural Business (F,O - NICC)***
- **Biology**
 - General Biology Emphasis (F)
 - Life Science Emphasis (F)
 - Medical Laboratory Science Emphasis (F)
 - Pre-Chiropractic Articulation Emphasis (F)
 - Pre-Nursing Emphasis (F)
 - Pre-Professional/Health Science Emphasis (F)
- * Minor in Chemistry (F)
- * Minor in Mortuary Science (F)
- **Business Administration**
 - Entrepreneurship Emphasis (F,C,O)
 - Finance Emphasis (F,C,O)
 - General Business Emphasis (F,C,O,S)
 - Health Services Administration Emphasis (F,C,O)
 - Human Resources Management Emphasis (F,C,O)
 - Marketing Emphasis (F,C,O)
 - Sports Administration Emphasis (O)
- **Communication Studies**
 - Communication Studies Emphasis (F,O)
 - Public Relations Emphasis (F,O)
 - Sports Communication Emphasis (F,O)
- **Conservation Management (F, W)**
- **Criminal Justice (F,C,O,S)**
 - Homeland Security Emphasis (F,C,O)
- **Emergency and Disaster Management (F,C,O)**
- **Exercise Science**
 - Pre-Health Professions Emphasis (F)
 - Performance Enhancement Emphasis (F)
- **Financial Management (F,C,O)**
- **Graphic Design (F,O)**
- **Health Services Administration**
 - Dental Hygiene Emphasis (O)
 - General Leadership Emphasis (C,O)
 - Pre-Nursing Emphasis (F)
- **Human Resources Management (F,C,O)**
- **Human Services (F,C,O)**
- **Liberal Arts (F,C,O)**
- **Management (F,C,O)**
- **Marketing (F,C,O)**
- **Psychology**
 - General Emphasis (F,C,O,S)
 - Pre-Counseling Emphasis (F,C,O)
- **Public Administration**
 - Emergency Management Emphasis (F,C,O)
 - General Emphasis (F,C,O)
 - Law Enforcement or Fire Science Emphasis (F,C,O)
 - Policy/Politics Emphasis (F,O)
- **Social Science**
 - General Emphasis (F,O,S)
 - History Emphasis (F,O)
 - Political Science Emphasis (F,O)
 - Psychology Emphasis (F,C,O)
 - Sociology Emphasis (F,C,O)
- **Supply Chain Management (O)**

BACHELOR'S DEGREES/TEACHER LICENSURE

- **Agriculture Education (F, NICC)***
- **All Business (F,C,L,O)**
- **All Language Arts (F,C,L,O)**
- **All Science (F)**
- **All Social Science (F,C,L,O)**
- **American Sign Language (C, EICC)**
- **Art Education (F)**
- **Birth-Grade 3: Inclusive Settings (F,C)**
- **Elementary Education (F,C)**
- **Family/Consumer Science (F,C - DMACC)***
- **Industrial Technology (F,C - DMACC, NICC, EICC, Hawkeye CC)***
- **Instructional Strategist BD/LD/ID (F,C,L,O)**
- **Life Science (F)**
- **Mathematics - Basic (F,L,O)**
- **Physical Education and Coaching (F)**
- **Reading (F,C,L)**
- **Social Science Basic (F,C,L,O)**
- Endorsements for Teacher Licensure K-12**
 - American Sign Language (C - EICC)*
 - Athletic Coach (F)
 - ESL (O)
 - Instructional Strategist BD/LD (F,C,O)
 - Instructional Strategist ID (F,C,O)
 - Instructional Strategist I & II: All (F,C,O,L)
 - Talented and Gifted PreK-12 (O)
- Endorsements for Teacher Licensure 5-12**
 - Agriculture Education (F - NICC)*
 - All Business (F,C,L,O)
 - All Science (F)
 - All Social Science (F,C,L,O)
 - Art (F)
 - Basic Science (F)
 - Chemistry (F)
 - Earth Science (F)
 - English/Language Arts (F,C,L,O)
 - Family/Consumer Science (F,C - NICC)*
 - Health (F, O)
 - Industrial Technology (F,C - DMACC, NICC, EICC, Hawkeye CC)*
 - Instructional Strategist I (F,C,L)
 - Journalism (F)
 - Life Science (Biology) (F)
 - Physical Education (F)
 - Reading (F,C)
 - Social Science (F,C,L,O)
 - American Government, American History, Economics, Psychology and Sociology*
 - Work Experience Coordinator (O)
- Endorsements for Teacher Licensure 5-8**
 - Middle School Language Arts (F,C,O)
 - Middle School Math (F,C,O)
 - Middle School Science (F,C,O)
 - Middle School Social Studies (F,C,O)
 - Algebra for High School Credit (F,C,O)
- Endorsements for Teacher Licensure K-8**
 - Art (F)
 - Basic Science (F)
 - Elementary Education (K-6) (F,C)
 - English/Language Arts (F,C,O)
 - Health (F,O)

- Instructional Strategist I (F,C,L)
- Physical Education (F)
- Reading (F,C)
- Social Studies (F,C,O)

Preschool Endorsements

- Birth-Grade 3: Inclusive Settings PreK-3 (F,C,O)
- PreK-Kindergarten Teacher (F,C,O)

MASTER'S DEGREES

- **Master of Business Administration (MBA)**
 - Accounting Emphasis (F,C,O)
 - Corporate Financial Management Emphasis (F,C,O)
 - General Management Emphasis (F,C,O)
 - Human Resources Management Emphasis (F,C,O)
 - Leadership Emphasis (O)
 - Organizational Development Emphasis (F,C,O)
- **Master of Education (M.Ed.)**
 - Early Childhood Emphasis (F,C,O)
 - English as a Second Language (ESL) Emphasis (F,C,O)
 - Instructional Strategist Emphasis (F,C,O)
 - Reading/Reading Specialist Emphasis (F,C,O)
 - Talented and Gifted (TAG) Emphasis (F,C,O)
 - Teacher Leadership Emphasis (F,C,O)
- **Master of Healthcare Administration (MHA)**
 - General Leadership (O)
 - Healthcare Data Analytics (O)
 - Population Health Management (O)
 - Senior Living Services (O)
- **Master of Public Administration (MPA)**
 - Criminal Justice Emphasis (C,O)
 - Emergency Management & Homeland Security Emphasis (C,O)
 - General Study (C,O)
 - Healthcare Management Emphasis (C,O)
 - Nonprofit Organizational Management Emphasis (C,O)
 - Public Management Emphasis (C,O)
- **Master of Science in Counseling (MSC)**
 - Clinical Mental Health Counseling Emphasis (L)
 - School Counseling Emphasis (L)

ASSOCIATE DEGREES

- **Associate of Arts**
 - General Business Emphasis (F,C,O,S)
 - Criminal Justice Emphasis (F,C,O,S)
 - Liberal Arts Emphasis (F,C,O,S)
 - Psychology Emphasis (F,C,O,S)

CERTIFICATES

- Emergency Disaster Management (F,C,O)
- Human Resource Management (F,C,O)
- Paraeducator Certification (F, C, L)
- Psychology (F,C,O)
- Supply Chain Management (O)

* Partnership with community college
 UIU majors may require a combination of learning experiences to be completed.



**Buena Vista
University**



Ballard Community School District has partnered with Buena Vista University to offer you and your family

AFFORDABLE EDUCATION OPPORTUNITIES!

WHAT ARE THE BUENA VISTA UNIVERSITY EDUCATION BENEFITS?

BVU and Ballard Community School District have created a Strategic Partnership to benefit employees and their family members looking to further their education.

Online undergraduate programs	Up to 30% discount per credit hour
Graduate program in organizational leadership	Up to 30% discount per credit hour
Storm Lake campus undergraduate programs	Up to \$2,000 annually

WHO QUALIFIES FOR EDUCATION BENEFITS?

Full-time and part-time employees of Ballard Community School District qualify for benefits. In addition, a spouse or domestic partner, and dependents (up to age 26) of full-time employees qualify. *All undergraduate programs at BVU (online or on campus) are available for students with a minimum of a high school diploma or GED. The organizational leadership graduate program is available for students with a minimum of a bachelor's degree. All students must meet the admissions requirements and be accepted into their desired program.*

HOW DO I APPLY FOR EDUCATION BENEFITS?

1. Apply to Buena Vista University at bvu.edu/apply.
On the application, list Ballard Community School District as your current employer. Spouses, domestic partners, and dependents utilizing the benefit will list their relationship to the Ballard Community School District employee.
2. File your Free Application for Federal Student Aid (FAFSA) at fafsa.gov.
3. Request your human resources department submit your official employment verification electronically to strategicpartnerships@bvu.edu. Verification must include employee's name, employee's work status (full-time or part-time), name of student seeking admission to BVU, and relationship of student to employee.

In the case that employment ends, the student associated with BVU education benefits will be removed from the BVU partner grant in the following semester. The student will be responsible for notifying BVU of the employment change.

WHAT IF I AM A CURRENT BVU STUDENT OR MY SPOUSE OR DEPENDENT CHILD IS ATTENDING BVU?

Current BVU students can skip steps 1 & 2 and begin with step 3 of verifying employment.

WHAT IS THE COST FOR BVU TUITION FOR THE 2023-24 ACADEMIC YEAR?

ONLINE UNDERGRADUATE PROGRAMS	MASTER OF ARTS IN ORGANIZATIONAL LEADERSHIP PROGRAM*	STORM LAKE CAMPUS PROGRAMS
\$465 per credit hour As low as \$326 per credit hour with BVU Partner Grant.	\$565 per credit hour As low as \$396 per credit hour with BVU Partner Grant.	\$40,190 per year As low as \$38,190 per year with BVU Partner Grant.

* Education benefits for BVU graduate programs are only applicable to the organizational leadership program. To view our other graduate programs, please visit our website at bvu.edu/grad.



PROGRAMS & MAJORS

UNDERGRADUATE: ONLINE

Accounting
Accounting - Professional Licensure
Agricultural Business
Agricultural Education (Secondary)*
Agricultural Studies - Bachelor of Applied Science
Applied Management - Bachelor of Applied Science
Bachelor of Applied Studies
Business
Business - Agricultural Business
Business - Finance
Business - Management
Business - Marketing
Business - Sport Business
Business Education (Secondary)*
Criminal Justice - Criminal Justice
Criminal Justice - Criminology
Distributive
Education - Educational Studies*
Education - Elementary Education (K-6)*
Education - Secondary Education*
Education - Special Education*
English*
English Education (Secondary)*
English Language Arts (Secondary)*
History*
History Education (Secondary)*
Human Services
Organizational Leadership
Psychology
Post Baccalaureate Certification*

**Courses in these programs require a weekly live video conferencing session*

Select endorsements also are offered through BVU's Online Programs

UNDERGRADUATE: STORM LAKE CAMPUS

Accounting
Accounting - Professional Licensure
Agricultural Business
Agricultural Education (9-12)
Agricultural Science - Agronomy
Agricultural Science - Animal Science
Agricultural Studies - General Track
Agricultural Studies - Pre-Vet Track
All Science Education (Secondary)
Animation
Art
Art Education (K-8)
Art Education (K-12)
Art Education (Secondary)
Art Therapy
Arts Management - Music Instrumental
Arts Management - Visual Arts
Bachelor of Applied Science - Agricultural Studies
Bachelor of Applied Science - Applied Management
Bachelor of Applied Studies
Biology
Biology - Forensic Science
Biology Education (Secondary)
Biomedical Sciences
Business
Business - Agricultural Business
Business - Finance
Business - Management
Business - Marketing
Business - Sport Business
Business Education (Secondary)
Communication Studies
Computer Science - AI/Robotics
Computer Science - Information Technology
Computer Science - Mathematics
Computer Science - Systems
Criminal Justice - Criminal Justice


Criminal Justice - Criminology
Criminal Justice - Forensic Science
Digital Media
Distributive
Education - Educational Studies
Education - Elementary Education
English
English Education (Secondary)
English Language Arts (Secondary)
Graphic Design
History
History Education (Secondary)
Kinesiology & Exercise Science
Mathematics
Mathematics - Corporate
Mathematics - Theoretical
Mathematics Education (Secondary)
Music Production & Technology - Business
Music Production & Technology - Scoring for Digital Media
Physical Education & Coaching
Physics Engineering
Political Science - Public Administration
Political Science Legal Studies (Pre-Law)
Political Science Politics & Policy
Pre-Professional Art Therapy
Psychology
Psychology Education (Secondary)
Rehabilitation Health Services
Scientific Illustration
Social Work
Spanish
Spanish Education (Secondary)
Special Education
Strategic Public Relations
Studio Art

GRADUATE

Organizational Leadership: Master of Arts

Course plans are tailored to fit each student, their goals, and their lifestyle. All students receive support from an enrollment counselor, academic advisor, and financial specialist. These dedicated staff members will assist students through the enrollment process and the entire duration of the program. In addition, students can receive tutoring support, enjoy full use of BVU's virtual library services, and receive tech support through 2Fix, the University's IT department.

Grant eligibility will continue while you are associated with the partner employer and as long as the employer continues to partner with BVU. If your association with the partner employer ends, you will need to notify BVU of that change.

 For more information, please contact Buena Vista University at **712.749.1000** or **online@bvu.edu**.

Annual Notices: Summary of Benefit Coverages Compliance Notices



IMPORTANT NOTICE FROM BALLARD COMMUNITY SCHOOL DISTRICT ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Ballard Community School District and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Ballard Community School District has determined that the prescription drug coverage offered by Wellmark is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Ballard Community School District coverage may be affected.

If you do decide to join a Medicare drug plan and drop your current Ballard Community School District coverage, be aware that you and your dependents may be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Ballard Community School District and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Ballard Community School District changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	July 1, 2024
Name of Entity/Sender:	Ballard Community School District
Contact--Position/Office:	Betty Vasquez, HR Specialist
Address:	509 N. Main Avenue, Huxley, IA 50124
Phone Number:	515-597-2811

HIPAA SPECIAL ENROLLMENT NOTICE

This notice is being provided to ensure that you understand your right to apply for group health insurance coverage. You should read this notice even if you plan to waive coverage at this time.

Loss of Other Coverage (including Medicaid and State Child Health Coverage)

If you are declining coverage for yourself or your dependents (including spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). Some plans may allow longer than 30 days, so please refer to your plan documents for your specific plan details.

Example: You waived coverage because you were covered under a plan offered by your spouse's employer. Your spouse terminates employment. If you notify your employer within 30 days of the date coverage ends, you and your eligible dependents may apply for coverage under this health plan.

Marriage, Birth, or Adoption

If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, or placement for adoption. Some plans may allow longer than 30 days, so please refer to your plan documents for your specific plan details.

Example: When you were hired, you were single and chose not to elect health insurance benefits. One year later, you marry. You and your eligible dependents are entitled to enroll in this group health plan. However, you must apply within 30 days from the date of your marriage.

Medicaid or State Child Health Coverage

If you or your dependents lose eligibility for coverage under Medicaid or State Child Health Coverage Program (CHIP) or become eligible for a premium assistance subsidy under Medicaid or CHIP, you may be able to enroll yourself and your dependents. You must request enrollment within 60 days of the loss of Medicaid or CHIP or the determination of eligibility for a premium assistance subsidy.

Example: When you were hired, your children received health coverage under CHIP and you did not enroll them in this health plan. Because of changes in your income, your children are no longer eligible for CHIP coverage. You may enroll them in this group health plan if you apply within 60 days of the date of their loss of CHIP coverage.

WOMEN'S HEALTH & CANCER RIGHTS ACT OF 1998

In October 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. This notice explains some important provisions of the Act. Please review this information carefully.

As specified in the Women's Health and Cancer Rights Act, a plan participant or beneficiary who elects breast reconstruction in connection with a mastectomy is also entitled to the following benefits:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymph edemas.

Health plans must determine the manner of coverage in consultation with the attending physician and the patient. Coverage for breast reconstruction and related services may be subject to deductibles and coinsurance amounts that are consistent with those that apply to other benefits under this plan.

NEWBORNS' AND MOTHER'S HEALTH PROTECTION ACT

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

PATIENT PROTECTION NOTICE

Wellmark requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Wellmark at 800-355-2031 or you can look up providers online at www.wellmark.com.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Wellmark or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Wellmark at 800-355-2031 or you can look up providers online at www.wellmark.com.

NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

Beginning in 2014, there is a new way to buy health insurance: the **Health Insurance Marketplace**. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

Each year, the open enrollment period for health insurance coverage through the Marketplace runs from Nov. 1 through Dec. 15 of the previous year. After Dec. 15, you can get coverage through the Marketplace only if you qualify for a special enrollment period or are applying for Medicaid or the Children's Health Insurance Program (CHIP).

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5 percent (as adjusted each year after 2014) of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit. (An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.)

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact the Ballard Community School Administration Office.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, as well as an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PRIVACY NOTICE

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

YOUR RIGHTS

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of health and claims records

You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.

We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.

We may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communications

You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.

We will consider all reasonable requests and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

You can ask us not to use or share certain health information for treatment, payment, or our operations.

We are not required to agree to your request, and we may say “no” if it would affect your care.

Get a list of those with whom we’ve shared information

You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why.

We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.

We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

You can complain if you feel we have violated your rights by contacting us using the information on page 1.

You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.

We will not retaliate against you for filing a complaint.

YOUR CHOICES

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases, we *never* share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

OUR USES AND DISCLOSURES

How do we typically use or share your health information?

We typically use or share your health information in the following ways.

Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan, so we can arrange additional services.

Run our organization

We can use and disclose your information to run our organization and contact you when necessary.

We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.

Example: We use health information about you to develop better services for you.

Pay for your health services

We can use and disclose your health information as we pay for your health services.

Example: We share information about you with your dental plan to coordinate payment for your dental work.

Administer your plan

We may disclose your health information to your health plan sponsor for plan administration.
Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.

How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

We can use or share your information for health research.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

We can share health information about you with organ procurement organizations.

We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our Responsibilities

We are required by law to maintain the privacy and security of your protected health information.

We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

We must follow the duties and privacy practices described in this notice and give you a copy of it.

We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site, and we will mail a copy to you.

Questions:

Date:	July 1, 2024
Name of Entity/Sender:	Ballard Community School District
Contact--Position/Office:	Betty Vasquez, HR Specialist
Address:	509 N. Main Avenue, Huxley, IA 50124
Phone Number:	515-597-2811

