



# Retiree Benefit Source Newsletter

## Welcome New Retirees!

The Retiree Benefit Source newsletter is distributed to all retirees enrolled in LCPS retiree health insurance. In this newsletter we will share important information about your benefits, how to better utilize the benefits that you have, upcoming wellness programs in which you can participate—and more! Please take the time to review the newsletter to be sure you do not miss any important information or deadlines.

The preferred method of distribution for the retiree newsletter is through email. If you did not previously provide us with an email address, but have one you'd like to share, please send it to us via [LCPSHealthWellness@lcps.org](mailto:LCPSHealthWellness@lcps.org) or call 571-252-1810.

We hope you find the Retiree Benefit Source Newsletter helpful and informative.

## Flu Shot Registration... Happening Now

That's right, drive-thru flu shot clinics! See page 3 for more information. Appointments are required.

## Open Enrollment... Coming Soon

Open Enrollment begins October 15th. See page 2 for more information.

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### Contact Us

- 571-252-1810
- Fax: 571-252-1401
- LCPSHealthWellness@lcps.org
- 21000 Education Court Suite 319 Ashburn, VA 20148



## Did you know...

- You can drop a dependent from your Retiree Health Insurance at anytime. The change will take place the first of the next month. Drops are irrevocable.
- If you are under 65 and not Medicare-eligible you can change from OAP to POS or POS to OAP each year during Open Enrollment.
- You can still participate in the Wellness Works! Program as a Retiree!
- You can visit our website at [www.lcps.org/benefits](http://www.lcps.org/benefits) and click on “Retirees” for more Retiree related info.

## Open Enrollment

Open Enrollment will be held October 15th—November 15th. This is the only time of year that participants in the OAP or POS plans can change between plans.

Great News! Retiree health insurance premiums will NOT increase on January 1, 2021 and there are no medical plan design changes. This is a result of retirees using in-network providers, generic prescriptions and the Cigna tools and resources to help keep costs down.

Express Scripts formulary changes for 2021 will be posted to the Retiree Open Enrollment website. Any Medicare prescription changes will be mailed to Medicare participants by January 1.

### What you need to do:

No action is necessary if you do not want to make any changes to your current retiree health insurance enrollment. If you do nothing, your current enrollment elections will continue in 2021.

### Action is necessary if you want to:

- Change your current medical plan (OAP and POS participants only)
- Drop a dependent from your current elections (this can be done at anytime). Drops are irrevocable.

### **November 15th is the last day to make your enrollment elections.**

To make changes, complete the Retiree Health Insurance Enrollment/Change Form found on the Retiree Open Enrollment website or contact us at [www.LCPSHealthWellness@lcps.org](mailto:www.LCPSHealthWellness@lcps.org) or 571-252-1810 to request the form. Completed forms must be returned to Employee Health, Wellness and Benefits no later than November 15, 2020.

## Find Us on the New LCPS Website

The LCPS website has a new look. Use [www.lcps.org/benefits](http://www.lcps.org/benefits) for a direct link to the Employee Health, Wellness and Benefits webpage or find us on the LCPS Home Page under QUICK LINKS FOR... >LCPS Staff. Click “Retirees” on the left menu bar to see your options.

# LCPS Drive-Thru Flu Shot Clinics

Just schedule your appointment and drive-thru for your FREE Flu Shot! Flu shots are free to retirees who visit an LCPS sponsored flu shot clinic. Retiree badge or Cigna insurance card is required. Medicare Surround participants should bring their Medicare and Cigna cards. Family members can get a flu shot, with an appointment, for a \$30 fee.

### Appointments required!

Go to [www.lcps.org/benefits](http://www.lcps.org/benefits) and click the 2020 Flu Shot Clinics link at the top of the page or call 571-252-1810 to schedule.

DATE OF CLINIC	CLINIC LOCATION	HOURS
Saturday, September 26	John Champe HS Aldie	10:00 am - 4:00 pm
Saturday, October 10	Administrative Building Ashburn	10:00 am - 4:00 pm
Saturday, October 17	Freedom HS Chantilly	10:00 am - 4:00 pm
Saturday, October 24	Loudoun Valley HS Purcellville	10:00 am - 4:00 pm
Saturday, November 14	Seneca Ridge MS Sterling	10:00 am - 4:00 pm
Saturday, November 21	Administrative Building Ashburn	10:00 am - 4:00 pm

The influenza vaccines administered at the LCPS flu shot clinics this year are made to protect against the viruses that research suggests will be most common. For 2020-2021, four-component vaccines are recommended to contain:

- A/Guangdong-Maonan/SWL1536/2019 (H1N1)pdm09-like virus (updated)
- A/Hong Kong/2671/2019 (H3N2)-like virus (updated)
- B/Washington/02/2019 (B/Victoria lineage)-like virus (updated)
- B/Phuket/3073/2013 (B-Yamagata lineage)

\*Please refer to the Centers For Disease Control and Prevention website for more information:

<https://www.cdc.gov/flu/season/protect-your-health.html>

### Information about the Drive-Thru Clinics

- Flu shots will be administered by Inova nurses with limited contact.
- Appointments are **required** for each person (family members can be in same car but each person must have their own appointment).
- You will receive a confirmation email from Inova once you schedule. Check your junk email folder if you don't see it.
- Wear a mask, follow the signs and please don't get out of your vehicle unless asked to do so by an INOVA or LCPS staff member.
- The flu shot is inactive.
- Flu shots are available to anyone over the age of 4, including pregnant women (a doctor's note is not required).
- Family members will be charged \$30.00 per standard shot. Inova will accept all credit cards, cash or check as payment for services rendered to family members. Please have your check filled out in advance.
- If you are unable to attend an LCPS flu shot clinic, you can get your free annual flu shot from your doctor or participating pharmacy with your Cigna card.



# Wellness Works!

## Cigna Online Health Assessment

Completing your online health assessment is fun and easy. Here's how:

- Log on to your account on [www.myCigna.com](http://www.myCigna.com).

If you do not have an account, choose "Register."

- After logging in click on the **Wellness** drop down and choose **My Health Assessment**.
- Under **PROGRESS**, choose **TAKE MY ASSESSMENT**.
- Follow the steps to complete all sections. Be sure to update your biometric numbers for credit.

You must complete your online health assessment no later than December 31, 2020 for your 2020 Wellness Passport.

## Wellness Works! in 2020 Reminder

The 2020 Retiree Wellness Works! Passport is available on the Employee Health, Wellness and Benefits website and is included with this mailing! Earn your \$120 reward in 2020! **Passports must be completed by December 31, 2020 and returned to our office no later than January 31, 2021.**

Return your completed passport to our office via fax, email or USPS mail.

*Completion of the Cigna Online Health Assessment with updated biometric numbers is required. Get your biometric numbers from your doctor at your annual physical.*

## There is Still Time to Participate in the Reimbursement Programs

Just a reminder that we offer the following reimbursement programs:

- Fitness Center Reimbursement—Up to \$150
- Racing For Wellness—Up to \$30
- CSA Reimbursement Program—Up to \$100

**All reimbursement requests for 2020 programs must be submitted to us no later than January 31, 2021. If you have questions or need assistance please contact Adriana Estrada at 571.252.1810 or [Adriana.Estrada@lcps.org](mailto:Adriana.Estrada@lcps.org).**

Find out more about these programs on the Retiree Wellness and Discounts page of the Employee Health, Wellness and Benefits website at: <https://www.lcps.org/Page/227163>



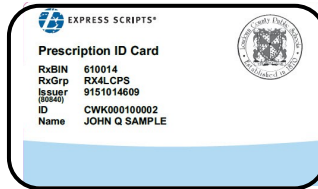
**2020 Retiree Wellness Works! Passport**



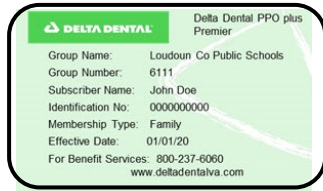
# Know Your Insurance Cards

## Non-Medicare Eligible Participants (Cigna POS or OAP)

Medical = Cigna OAP or POS      Prescription = Express Scripts



Dental = Delta Dental



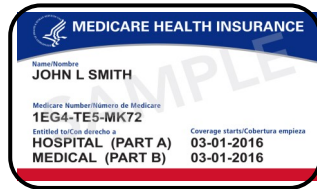
Vision = Davis Vision



Non-Medicare

## Medicare Eligible Participants (Medicare & Cigna Supplement)

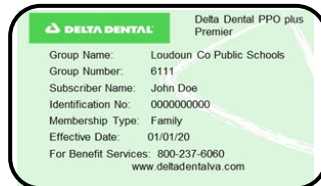
Medical = Medicare Card      +      Cigna Indemnity



Prescription = Cigna HealthSpring



Dental = Delta Dental



Vision = Cigna Indemnity (backside)



Medicare

# Retiree Health Insurance Rates

## January 1, 2021 - December 31, 2021

FOR RETIREMENTS ON OR BEFORE JULY 1, 2014

Retiree Only (Not Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$19.76	\$839.39	\$859.15	\$141.34	\$839.39	\$980.73
20-24 LCPS Years	\$187.64	\$671.51	\$859.15	\$309.22	\$671.51	\$980.73
15-19 LCPS Years	\$523.39	\$335.76	\$859.15	\$644.97	\$335.76	\$980.73
10-14 LCPS Years	\$691.27	\$167.88	\$859.15	\$812.85	\$167.88	\$980.73

Retiree + Child (Not Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$108.26	\$1,111.76	\$1,220.02	\$280.93	\$1,111.76	\$1,392.69
20-24 LCPS Years	\$330.61	\$889.41	\$1,220.02	\$503.28	\$889.41	\$1,392.69
15-19 LCPS Years	\$775.32	\$444.70	\$1,220.02	\$947.99	\$444.70	\$1,392.69
10-14 LCPS Years	\$997.67	\$222.35	\$1,220.02	\$1,170.34	\$222.35	\$1,392.69

Retiree + Spouse (Not Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$257.72	\$1,460.51	\$1,718.23	\$500.95	\$1,460.51	\$1,961.46
20-24 LCPS Years	\$549.82	\$1,168.41	\$1,718.23	\$793.05	\$1,168.41	\$1,961.46
15-19 LCPS Years	\$1,134.03	\$584.20	\$1,718.23	\$1,377.26	\$584.20	\$1,961.46
10-14 LCPS Years	\$1,426.13	\$292.10	\$1,718.23	\$1,669.36	\$292.10	\$1,961.46

Family Coverage (Not Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$386.60	\$1,761.23	\$2,147.83	\$690.65	\$1,761.23	\$2,451.88
20-24 LCPS Years	\$738.85	\$1,408.98	\$2,147.83	\$1,042.90	\$1,408.98	\$2,451.88
15-19 LCPS Years	\$1,443.34	\$704.49	\$2,147.83	\$1,747.39	\$704.49	\$2,451.88
10-14 LCPS Years	\$1,795.58	\$352.25	\$2,147.83	\$2,099.63	\$352.25	\$2,451.88

Retiree + Spouse or Child (One Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$19.76	\$1,343.97	\$1,363.73	\$141.34	\$1,343.97	\$1,485.31
20-24 LCPS Years	\$288.55	\$1,075.18	\$1,363.73	\$410.13	\$1,075.18	\$1,485.31
15-19 LCPS Years	\$826.14	\$537.59	\$1,363.73	\$947.72	\$537.59	\$1,485.31
10-14 LCPS Years	\$1,094.94	\$268.79	\$1,363.73	\$1,216.52	\$268.79	\$1,485.31

Family Coverage (One Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$280.23	\$1,513.04	\$1,793.27	\$462.69	\$1,513.04	\$1,975.73
20-24 LCPS Years	\$582.84	\$1,210.43	\$1,793.27	\$765.30	\$1,210.43	\$1,975.73
15-19 LCPS Years	\$1,188.06	\$605.21	\$1,793.27	\$1,370.52	\$605.21	\$1,975.73
10-14 LCPS Years	\$1,490.66	\$302.61	\$1,793.27	\$1,673.12	\$302.61	\$1,975.73

# Retiree Health Insurance Rates

## January 1, 2021 - December 31, 2021

### FOR RETIREMENTS ON OR BEFORE JULY 1, 2014—CONTINUED

Family Coverage (Both Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$173.87	\$1,264.85	\$1,438.72	\$234.74	\$1,264.85	\$1,499.59
20-24 LCPS Years	\$426.84	\$1,011.88	\$1,438.72	\$487.71	\$1,011.88	\$1,499.59
15-19 LCPS Years	\$932.78	\$505.94	\$1,438.72	\$993.65	\$505.94	\$1,499.59
10-14 LCPS Years	\$1,185.75	\$252.97	\$1,438.72	\$1,246.62	\$252.97	\$1,499.59

MEDICARE SUPPLEMENT PLAN			
Medicare Retiree Only	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$0.00	\$504.59	\$504.59
20-24 LCPS Years	\$50.46	\$454.13	\$504.59
15-19 LCPS Years	\$252.30	\$252.29	\$504.59
10-14 LCPS Years	\$353.21	\$151.38	\$504.59

MEDICARE SUPPLEMENT PLAN			
Medicare Retiree + Medicare Spouse	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$0.00	\$1,009.18	\$1,009.18
20-24 LCPS Years	\$100.92	\$908.26	\$1,009.18
15-19 LCPS Years	\$504.59	\$504.59	\$1,009.18
10-14 LCPS Years	\$706.43	\$302.75	\$1,009.18

### FOR RETIREMENTS AFTER JULY 1, 2014

Coverage	OAP PLAN			POS PLAN		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
Retiree Only (Not Medicare Eligible)	\$0.00	\$859.15	\$859.15	\$121.58	\$859.15	\$980.73
Retiree + One (Not Medicare Eligible)	\$859.08	\$859.15	\$1,718.23	\$1,102.31	\$859.15	\$1,961.46
Retiree + One (One Medicare Eligible)	\$504.58	\$859.15	\$1,363.73	\$626.17	\$859.15	\$1,485.32
Family (Not Medicare Eligible)	\$1,288.68	\$859.15	\$2,147.83	\$1,592.73	\$859.15	\$2,451.88
Family (One Medicare Eligible)	\$934.13	\$859.15	\$1,793.28	\$1,116.58	\$859.15	\$1,975.73
Family (Both Medicare Eligible)	\$579.57	\$859.15	\$1,438.72	\$640.44	\$859.15	\$1,499.59

MEDICARE SUPPLEMENT PLAN			
Coverage	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
Medicare Retiree Only	\$0.00	\$504.59	\$504.59
Medicare Retiree + Medicare Spouse	\$150.03	\$859.15	\$1,009.18

## COVID-19 Resources & News

### Medicare Resources

Medicare Resource Center: <https://www.cms.gov/About-CMS/Agency-Information/OMH/resource-center/COVID-19-Resources>

### Non-Medicare Resources

Cigna Resource Center: <https://www.cigna.com/coronavirus/>

#### COVID-19 Testing and Treatment for POS and OAP members

No referral is required and member cost-sharing is waived for all plans and providers. Members will not pay a co-pay, coinsurance or deductible through October 31, 2020. Talk with your doctor if you have questions about testing and treatment.

#### Cigna's COVID-19 Behavioral Health Support Help Line

Access 24/7 support by calling 1-866-912-1687. Available to the general public to speak with behavioral health clinicians who can provide one-on-one support.

#### Cigna Office Hours

A representative from Cigna will be available the 3rd Friday of each month to assist you with your Cigna medical or FSA claims, precertification or other related questions. Contact Employee Health, Wellness and Benefits at, 571-252-1810 or [lcpshealthwellness@lcps.org](mailto:lcpshealthwellness@lcps.org) to schedule a telephone appointment.

### Creditable Coverage Notice

Are you - or a dependent on your insurance - eligible for Medicare? If so, there are a couple things you need to know about your prescription coverage. Medicare prescription drug coverage is available to everyone with Medicare and it provides a standard level of coverage set by Medicare. The LCPS prescription drug plan, through Express Scripts, provides coverage that exceeds the standard set by Medicare. This is called Creditable Coverage and means you will not pay a penalty if you elect a Medicare drug plan later during a special enrollment period. A link to the full Creditable Coverage Notice can be found on the Employee Health, Wellness and Benefits homepage at [www.lcps.org/benefits](http://www.lcps.org/benefits) > Regulatory Notices.

### Vendor Contact Information

#### *Cigna*

800-244-6224

[www.mycigna.com](http://www.mycigna.com)

[www.cigna.com](http://www.cigna.com)

#### *Express Scripts Pharmacy*

800-886-9672

[www.express-scripts.com](http://www.express-scripts.com)

#### *Delta Dental*

800-237-6060

[www.deltadentalva.com](http://www.deltadentalva.com)

#### *Davis Vision*

888-235-3130

[www.davisvision.com](http://www.davisvision.com)

#### *Cigna Vision*

(Medicare-eligible)

877-478-7557 or

[www.mycigna.com](http://www.mycigna.com)

[www.cigna.com](http://www.cigna.com)

#### *Medicare*

800-MEDICARE (633-2273)

[www.medicare.gov](http://www.medicare.gov)

[www.mymedicare.gov](http://www.mymedicare.gov)

#### *Cigna HealthSpring Rx*

[www.mycigna.com](http://www.mycigna.com)

800-558-9562