CONROE INDEPENDENT ICT

Making choices that work for you

2022 – 2023
Employee Benefits

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You, your legal spouse, and your children under age 26* are eligible for the benefits outlined in this guide.** In order to cover a dependent, you must elect coverage for yourself.***

. If both you and your spouse work for Conroe I D, then you must decide how you will each be enrolled and who will cover any eligible children.

his exclusion does not apply if your spouse does not work, is not eligible for coverage, has lost coverage as an active employee and has been offered continuation coverage under COBRA, or is covered by Medicare. If your spouse experiences a qualifying life event during the plan year, such as the loss of employment that results in a loss of medical coverage, he/she can be added to your Conroe I D coverage. You must contact the CI D Benefits Office no later than 30 calendar days after

Get organized!

- Use the helpful worksheet on the next page to plan your benefits selections.
- Consider the needs of you and your family for the coming year.
- Decide how much to contribute if you're enrolling in a flexible spending account.
- Have the date of birth and ocial ecurity number for your spouse and child(ren) handy, if you're enrolling them.
- Have the date of birth, ocial ecurity number, address, and phone number for any individual you wish to designate as a beneficiary for any plan with this requirement (i.e., H A, CI D Alternate Plan, AD&D, group term life, and term life).

- Enroll/decline between July 1 and 31, 2022, or by your 31st calendar day of employment (new employees) at using the Insurance Enrollment link under Employees > Employee Logins, or go to /
- Log in to and follow the instructions to complete your enrollment. You must complete all enrollment steps and electronically sign your confirmation form for your selections to become effective.

Log-in steps

o log in to FFenroll, enter your CI D employee number or full ocial ecurity number (N) without any dashes in the appropriate box.

Enter your personal identification number (PIN) in the appropriate box. Example: If the last four digits of your N are 1234 and you were born in 1970, then your PIN will be 123470.

uccessful completion of the enrollment process occurs when the ign & ubmit section states, "Congratulations, your enrollment is now complete." "Electronic ignature on File" will also appear on the employee signature line of the Benefit Confirmation/Deduction Authorization form generated by the FFenroll enrollment system.

- Review your confirmation statement to ensure your elections are correct.
- Print/save a copy of your confirmation statement for your records.

1- 55-523- 422.
7:00 5:00

- If you have any Unum coverage listed as "requested" on your confirmation statement, Unum will mail you a letter with instructions for submitting evidence of insurability. Be sure to respond within 31 days.
- Review your payroll deductions once they are established to ensure they match your confirmation statement. Contact the Conroe I D Benefits Office if there are any discrepancies.

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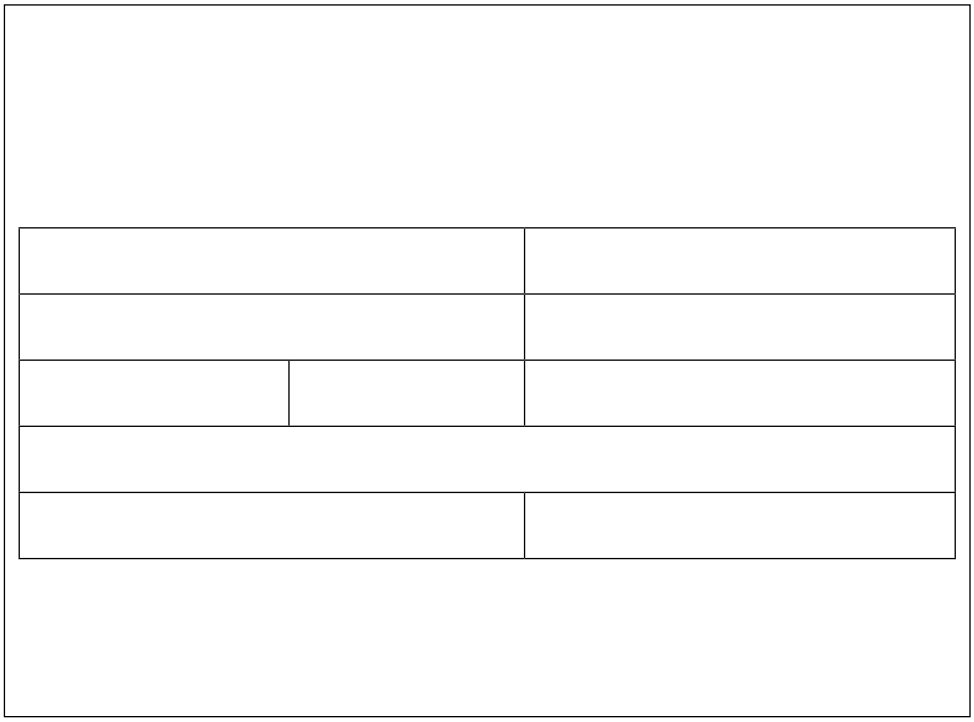

Under the Conroe I D health plan, as required by the Women's Health and Cancer Rights Act of 1998, coverage will be provided to a person who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with the mastectomy for:

(1) All stages of reconstruction of the breast on which a mastectomy has been performed;
(2) urgery and reconstruction of the other breast to produce a symmetrical appearance;
(3) Prostheses; and
(4) reatment of physical complications of all stages of mastectomy, including lymphedemas.

his coverage will be provided in consultation with the attending physician and the patient, and will be provided in accordance with the plan design, limitations, copays, deductibles, and referral requirements, if any, as outlined in your plan documents.

If you have any questions about our coverage of mastectomies and reconstructive surgery, please call the phone number for members listed on the back of your UnitedHealthcare ID card.

For more information, you can visit this Department of Health and Human ervices' Centers for Medicare and Medicaid ervices website, , and this U. . Department of Labor website, .

Please read this notice carefully and keep it where you can find it. his notice has information about your current prescription drug coverage with Conroe I D and about your options under Medicare's prescription drug coverage. his 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.

here are two important things you need to know about Medicare's and Conroe I D'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. ome plans may also offer more coverage for a higher monthly premium.
2. Conroe I D has determined that the prescription drug coverage offered by its group health plan 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.

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

Most participants in the Conroe I D group health plan should probably not take any action to enroll in a Medicare Part D plan because the Conroe I D plan covers prescription drug expenses in addition to health expenses. If you enroll in a Medicare prescription drug plan, there is no coordination of benefits between Conroe I D's medical plan and Medicare Part D.

You should also know that if you drop or lose your current coverage with Conroe I D 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 19 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 October to join.

Refer to the Conroe I D website, . Conroe I D does not provide advice or counseling to participants regarding Medicare Part D plans and rules. NO E: You'll get this notice each year. You also may request a copy of this notice at any time.

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 .
- Call your tate 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). Y 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