

CREATIVE MINDS INTERNATIONAL PCS

Employee Benefits Guide



PLAN YEAR | September 1, 2019 – August 31, 2020

Welcome to your 2019-2020 Benefits!

Elections you make during open enrollment will become effective 09/01/2019.

Creative Minds International PCS offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.





Who is Eligible?

If you are a Creative Minds International PCS full-time employee you are eligible to enroll in the benefits described in this guide. Members and their dependents are eligible for medical, dental & discount vision coverage.



How to Enroll

The first step is to review your current benefit elections. Verify your personal information and make any changes if necessary. Make your benefit elections. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.



When to Enroll

The open enrollment period runs during the month of August each year. The benefits you elect during open enrollment will be effective from September through August of the next year.



How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include: marriage, divorce, legal separation, domestic partnership status change, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, your spouse or domestic partner, commencement or termination of adoption proceedings, or change in spouse's or domestic partner's benefits or employment status.

What's New for 2019?



- ✓ **Medical – Changes to all three plan options**
 - HMO – lower copayments for labs/x-rays, in-patient hospital & out of pocket maximum
 - POS – lower copayments for labs/x-rays, in-patient hospital & out of pocket maximum
Increased out of network deductible and coinsurance percentage
 - PPO – lower copayments for labs/x-rays, in-patient hospital & out of pocket maximum
Increased out of network deductible and coinsurance percentage
- ✓ **Prescription Drugs – Preferred Brand copayment is now \$30**
- ✓ **Life/AD&D coverage – No Changes**
- ✓ **Short- and Long-Term Disability coverage – No Changes**
- ✓ **Dental – No Changes**
- ✓ **Discount Vision – No Changes**

Medical and Prescription Drugs - Aetna

Creative Minds International PCS is pleased to announce that three medical plan options will again be offered through Aetna for the upcoming plan year September 1, 2019 to August 31, 2020. There are changes to all of the plans – please reference the new benefit summaries for more details. The HNOOnly HMO OA plan offers in-network benefits only and allows you to seek treatment without securing a referral from your primary care doctor. The HNOOption (POS) plan allows you to seek treatment without a referral but also provides the option of utilizing out of network providers. The PPO plan allows you the freedom of using providers in and out of the network. The following chart is a summary of the new benefits taking effect September 1, 2019:

	AETNA HNOOnly HMO OA 20/40	AETNA POS HNOOption 20/40 100/80		AETNA Open Choice PPO 20/40 100/80	
Services	In Network Only	In Network	Out of Network	In Network	Out of Network
Physician Visit	\$20/40 copay	\$20/40 copay	Deductible then 80%	\$20/\$40 copay	Deductible then 80%
Deductible - Individual - Family	\$0 \$0	\$0 \$0	\$1,500 \$3,000	\$0 \$0	\$1,500 \$3,000
Hospitalization	\$300 copay	\$300 copay	Deductible then 80%	\$300 copay	Deductible then 80%
Preventive Care	100%	100%	Deductible then 80%	100%	Deductible then 80%
Emergency Room	\$200 copay	\$200 copay	\$200 copay	\$200 copay	\$200 copay
Out-of-Pocket Max - Individual - Family	\$1,500 \$3,000	\$1,750 \$3,500	\$4,000 \$8,000	\$1,500 \$3,000	\$4,000 \$8,000
Prescription Drugs - Generic - Preferred - Non-Preferred - Specialty - Mail Order	\$0 Rx Ded \$10 copay \$30 copay \$60 copay \$200 copay \$20/60/120 copay	\$0 Rx Ded \$10 copay \$30 copay \$60 copay \$200 copay \$20/60/120 copay	N/A	\$0 Rx Ded \$10 copay \$30 copay \$60 copay \$200 copay \$20/60/120 copay	N/A

Discount Vision Access Program - MetLife

All employees are eligible for the discount vision program offered through MetLife. If you utilize the services of a MetLife provider, your benefits will include discounts ranging from 10% to 25% for routine vision exams, frames, lenses, and lens options. You can access providers at www.metlife.com/mybenefits - program code MET2020. To receive the discounts, use the Vision Access Program card located on the MetLife Vision brochure. Contact Human Resources for a copy of the brochure.

Dental - MetLife

Creative Minds International PCS's dental plan will continue to be offered by MetLife. The annual maximum is \$5,000. The plan allows you to seek treatment from the dentist of your choice however, to maximize your benefits you must choose providers within the MetLife network. You can access providers at www.metlife.com/mybenefits – find a dentist.

Services	Amount You Pay
Preventive Services	Exams, cleanings, x-rays – 100% in network & out of network
Deductible	Applies to basic and major services only – \$50/150 In network & out of network
Basic Services	Fillings, simple extractions – 80% In network & out of network
Major Services	Oral surgery, root canal, crowns – 50% In network & out of network
Annual Maximum	\$5,000

Life/AD&D – MetLife

The school will provide full-time employees with Life and AD&D coverage at a benefit of one times your salary up to a maximum of \$150,000. The school pays the full cost of this benefit for our employees. Contact Human Resources to update your beneficiary.

Disability Income Benefits – MetLife

Creative Minds International PCS provides full-time employees with short and long-term disability income benefits, and pays the full cost of this coverage. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits. For maternity leave, short-term disability pays first. Please reference the handbook for extended leave options.

	Short-term Disability	Long-term Disability
Benefits Begin	The 7th day of the accident or illness	90 days
Benefits Payable	12 weeks	Social Security normal retirement age
Percentage of Income Replaced	60% of weekly salary	60% of monthly salary
Maximum Benefit	\$1,000	\$4,200

Employee Assistance Program – MetLife

Problems are just a part of everyday life. In addition to the benefits provided under your MetLife Group Insurance coverage, you and your household members will have access to an Employee Assistance Program (EAP). This program provides you with services to help with the everyday challenges of life that may affect your health, family life and desire to excel at work. EAP services will be provided by a third party, LifeWorks US Inc., under an agreement with MetLife. Contact LifeWorks at 1-888-319-7819

Flexible Spending Account (FSA)– Universal Benefits

Creative Minds International PCS provides employees the option to elect a portion of their pay to be deducted, on a pre-tax basis, from each paycheck to use for purchase or reimbursement of qualified out-of-pocket expenses throughout the plan for medical and dependent care expenses

401K Retirement – ADP

Creative Minds International PCS currently offers a 401K plan through ADP to all of its employees. For employees who set up a 401K, the school will mirror the employees' contribution up to 3%, which means that if employee contributes at a lower percentage the school will subsequently match that lower percentage

Creative Minds International PCS also provides a generous leave benefits including Holiday, Personal, Sick, and Bereavement leave. As well as, Paid Parental leave during the first six (6) month period after the birth, adoption, or placement of a child/children for eligible



The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.