



Benefit Overview

HEALTHEZ



EFFECTIVE 07/01/2021 | [OSDBENEFITS.COM](https://osdbenefits.com) | 844-302-7781



Welcome!

We're here to make your life easier.

HealthEZ is an independent third-party administrator (TPA), which means we manage your employer's health benefits and process your medical claims. We have already worked with your employer to design a custom benefits plan for your organization, and now we're ready to help you access the services you need. We've been providing our knowledgeable and service-oriented approach for over 35 years.

Direct access to member support

Dedicated phone number

Ogden School District has a dedicated phone number at 844-302-7781 that is answered by a real person between 7 a.m. and 7 p.m. CST. Outside of the hours listed, simply press "3" to reach our 24/7 help line.

24/7 helpline

You have 24/7 access to our team of experienced doctors and nurses. Have a health-related concern or need help finding the right doctor? Give us a call at 844-302-7781. We are here to help you.

Dedicated benefits website

You can use Ogden School District's dedicated benefits website at OSDBenefits.com to learn about and manage your health plan. View your benefits, review pharmacy information, search to find a doctor and more.

With your ID card information, you can set up an online account to access monthly statements, account balances, recently processed bills and HealthEZ's online payment system, EZpay.



Medical network

Your primary medical network is Aetna.



Your medical network is a group of healthcare providers. It includes doctors, specialists, hospitals, surgical centers and other facilities. These healthcare providers offer services at a lower rate than out-of-network providers, which you will see reflected on your statements as a discount.

There may be times when you decide to visit a doctor or clinic that is out-of-network. The costs for these visits and services will always be higher than seeing doctors that are in-network. There are no discounts for these out-of-network services, and you will be responsible for paying the difference between the provider's full charge and the amount your health insurance plan pays. This is called balance billing.

To check that your provider is in-network, please visit OSDBenefits.com, and click "Find a Doctor."

Pharmacy benefits

Your Pharmacy Benefit Manager is EHIM.



Pharmacy Benefit Managers (PBMs) reduce prescription drug costs and improve convenience and safety for consumers. Your PBM administers your prescription drug plan and offers home delivery of medications and a network of pharmacies that offer more affordable medications.

Tips for saving money on prescriptions:

- **Find less expensive pharmacies:** The same prescription rarely costs the same from store to store. We encourage you to compare prices of your prescriptions at different pharmacies to get the best price.
- **Switch to generic medications:** Talk to your doctor about switching to a generic version of your brand medication. Generic medications cost less than brand name, and offer the same dosage form, safety, quality and performance characteristics of brand name medications.
- **Visit coupon and price comparison sites:** There are coupon and price comparison sites for prescriptions that can help you get the best price. Check out these sites to see if you could save money:





Medical ID cards

If you are new to the HealthEZ plan, keep an eye out for your HealthEZ medical ID card.

If you are a current HealthEZ member, please note that new ID cards are NOT mailed out every year, and your card does not expire.

myHealthEZ

With your ID card information, you can setup an online account to access monthly statements, account balances, recently processed bills and HealthEZ's online payment system, EZPay.

If you have questions on the activation process, or any of the content in your account, please reach out via phone: 844-302-7781 or email: Service@HealthEZ.com

1. Visit myHealthEZ.com or OSDBenefits.com and click "Login."
2. Enter your credentials
Your Subscriber ID is found on the front of your ID card
Your Password must include upper and lowercase letters, one number and one special character
3. Click "Activate Your Account"

Your account is now registered! The next time you access your account, you will login with the email and password you just created.



Your Health Plan in the Palm of Your Hand

Launching July 2021, the HealthEZ Member App gives you complete control of your health plan from anywhere, anytime. Simply download the app on your favorite device to take advantage of the MyHealthEZ.com experience on the go.

- Pay bills with EZpay.
- Check your deductible and out-of-pocket costs.
- Track the status of claims.
- Search for care providers near you.
- View your statements and Explanation of Benefits documents.
- Quickly access your digital insurance card.





Seamless online payment

EZpay is HealthEZ's online payment system that allows you to easily and quickly pay your portion of medical bills with your payment of choice, including credit and debit cards, HSA and FSA accounts.

Sign up for EZpay

1. Visit OSDBenefits.com and click "Login."
2. If you haven't set up your online account, click "Activate your account". If you already set up your account, log in.
3. After you log in, click on "EZpay Accounts."
4. Add your card of choice, then click "Submit" to enjoy the benefits of auto-pay with HealthEZ.

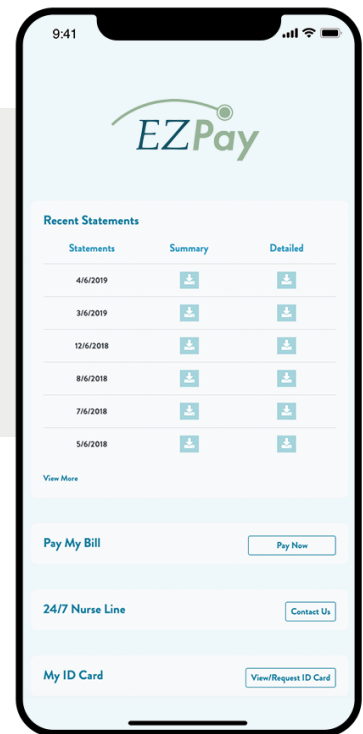
After you set up EZpay, every time we process a bill of yours, we will send you an email asking you to approve the payment for the amount due.

EZpay will pay the bill by default if you do not respond to the email in:

2 business days for bills under \$250

5 business days for bills over \$250

EZpay will combine your payment with payment from your health insurance so that we pay your healthcare provider in full.



One simple statement

We consolidate all of your monthly healthcare expenses into one simple statement. This statement eliminates confusion and provides information about year-to-date deductible and out-of-pocket maximums, and itemized transactions during the current billing period.





Maternity support

Our Boost Your Baby program matches moms-to-be with a Mommy Mentor to support a healthy pregnancy. It's a non-clinical support system for future moms to use throughout their pregnancy. We promise to: provide good and honest information, be supportive when you need us, make life easy and simple (at least the parts we can), and respect mom & dad's wishes.

Benefits of program include monthly support from a mommy mentor, free breast pump and gifts, nurses available 24/7 for any medical advice or high risk care, and miscarriage support.

Visit boostyourbaby.com, or call 800-808-4848 to learn more.

Care management

If you need a medical service like a surgery or hospital stay or your doctor diagnoses you with a complex medical condition, a HealthEZ nurse may contact you. The nurse will help you understand your treatment options, coordinate services among your doctors and ensure you have everything you need for a quick recovery and are receiving the right care in the right setting.

We provide tips to members living with chronic health conditions, like diabetes, hypertension and high cholesterol. We can also provide these members with referrals to healthcare providers. Our team of doctors and nurses believe that the key to lasting change is partnering with you to offer realistic advice and support.

Virtual health

All members have access to virtual health appointments with a licensed physician through HealthiestYou telemedicine services. This benefit can save you a trip to the clinic. There's no need for waiting rooms or travel or taking time off from work. Simply use your computer or smartphone to connect with your doctor.

General consultations

General consultations are unlimited, and doctors are available every day and at all times (24/7/365). Doctors can consult, diagnose and prescribe medications for things like:

- Allergies
- Upper respiratory infections
- Earaches
- Pink eye
- Urinary tract infections

Mental health services

With HealthiestYou's mental health services, you can talk to a therapist from the privacy of your home or anywhere you feel comfortable. Simply pick a therapist to speak to and choose a time that is convenient for you.

HealthiestYou therapists can treat:

- Anxiety
- Depression
- Stress/PTSD
- Panic disorder
- Family & marriage issues

HealthiestYou provides three services:

- General consultations
- Mental health
- Dermatology

Dermatology care

If you're having problems with your skin, HealthiestYou Dermatology can help. Instead of waiting weeks to get an appointment at a dermatology clinic, you can get a diagnosis and treatment plan in as quick as two business days.

HealthiestYou's board-certified dermatologists treat a wide variety of skin conditions, including:

- Psoriasis
- Acne
- Moles
- Rosacea

With HealthiestYou telemedicine services, you can speak to a licensed doctor at any time through video chat or email – no matter where you are. Visit HealthiestYou.com or call 866-703-1259 to contact a doctor.





WELLNESS 365

The mission of the Ogden School District Wellness 365 Program is to promote the health and wellness of our employees by inspiring and creating a workplace that will focus on positive health behaviors and celebrate and improve the quality of life for our valued employees.

Primary Goal:

The Ogden School District Wellness 365 Program will strive to increase the overall health and well-being, as well as productivity of all employees through promotion of all aspects of healthy living. The program seeks to increase awareness of positive health behaviors, provide educational opportunities in a variety of health-related issues and support each employee as they make and sustain healthy lifestyle choices.

Yearly Requirements:

Biometric screening (offered twice per year on campus) or a physician screening

Health risk assessment

Preventative examination

Other challenges/activities for 2021-2022 TBA

**Participation in the Wellness 365 program can save you \$300 per year

Other Incentives:

We also offer flu shots (offered at the fall biometric screening event), mobile mammogram appointments twice per year, EoS and VASA Fitness gym memberships, and partner with Blomquist Hale for no cost counseling needs for you and your family.



The Ogden City School District and Coba Health have partnered together to improve your health and save you money. In addition to all the regular health benefits you have enjoyed over the years, you now have access to some brand-new benefits and providers.

Surgery Benefit

If you have a surgery in your future, please call Coba Health. We use Board Certified surgeons at highly qualified hospitals and surgery centers in Ogden, SLC, Provo, Logan, and St. George. Our prices are typical 20% to 50 % lower. Example: One individual had a hip resurfacing and had been charged over \$40,000 for the procedure when the other hip needed surgery, they used Coba and the charges were \$21,000.

MRI's & CT Scans

Another employee needed an MRI, she had not met her deductible and was responsible for all of the allowed charges, that amount was \$3300 at a hospital near her. Thankfully, her friend told her to check with Coba Health. When she learned that the fee at a stand-alone MRI Center was less than \$600, she gladly drove a few extra miles and saved \$2700.

The next time you need an MRI or CT scan, please call Coba Health. Locations from Provo to Ogden

Regenerative Medicine, Commonly Known as Stem Cell Therapy/Prolozone Therapy/PRP

In the last few months, we have helped several people with knees, shoulders, and hip problems. These people all avoided an expensive and invasive surgery and were helped with a simple injection. About 50% of orthopedic surgeries (rotator cuff, tennis elbow, carpal tunnel, knees, hips, spines, etc.) can be resolved with a regenerative injection. Call Coba Health for a provider near you.

Drug Pricing – 340 B

If the high cost drugs are getting you down – we have a solution. We helped one person find a \$700/month solution that was costing them and their plan over \$5,300/month. Same drug, same strength, same dosage. If you are using diabetic medications, we may help you save hundreds of dollars per month. All it takes is going to the right doctors and the right pharmacy. Call Coba Health or your HR group and we can refer you to these providers.

Other Benefits include Genetic testing for DNA to Pharmaceutical interactions, Complementary Medicine, and Acupuncture.

Coba Health at 385-404-0200, or Doug Younker 435-757-1713

Save \$3,000 & Be Safe when you have surgery

If your doctor has recommended that you have surgery, don't go to the hospital. Hospitals are for sick people and they are really expensive. As an OSD employee, you can have a super-safe surgical experience at Epic Surgical Center while saving thousands of dollars.

Epic Offers Over 200 Surgical Procedures—Here are Some Examples:

Shoulder

Arthroscopic Rotator Cuff Repair
Shoulder Arthroscopy
Shoulder Replacement

Spine

Discectomy
Disc Fusion
Laminectomy

Knee

Total Knee Replacement
ACL Repair
Knee Arthroscopy

Elbow

Bursa Excision
Tendon & Ligament Repair

Wrist

Ganglion Cyst Removal
Carpal Tunnel Release

Hip

Total Hip Replacement

Foot and Ankle

Ankle Arthroscopy
Achilles Tendon Repair
Bunionectomy
Ankle Replacement

Nose

Nasal Fracture treatment
Septoplasty

General Surgery

Gall Bladder Removal
Hernia Repair

Women's Health/Gynecology

Endometrial Ablation
Hysteroscopy D & C
Hysteroscopy Polypectomy

Pain

Epidural and Lumbar Steroid Injections
PRP Injections

Call Epic at (801) 290-6060 to find out if we offer the surgery you need.

At Epic, your cost is capped at \$1,500—see your savings:

Carpal Tunnel Release

Your Plan	At Epic	At Ogden Regional*
PPO	\$1,500	\$4,500†
HSA	\$1,500	\$5,000†

You Save

\$3,000

\$3,500

Total Knee Replacement

Your Plan	At Epic	At Ogden Regional*
PPO	\$1,500	\$4,500†
HSA	\$1,500	\$5,000†

You Save

\$3,000

\$3,500

* The cost estimates for procedures at Ogden Regional Medical Center are based on Ogden Regional's average price reported on utpricepoint.org and assume a 40% network discount.

† Your maximum out-of-pocket cost for this plan.

This benefit is only available at Epic. To save the most money and preserve your benefit, call Epic before you have tests or consult with a surgeon.



(801) 290-6060

← or scan the QR code
www.epicsurgicalcenter.com/OSD

 **EPIC** Surgical Center
Murray • Coming soon to Ogden



Health savings account

A Health Savings Account (HSA) is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in an HSA, you may be able to lower your overall health care costs. This account belongs to you, regardless if your employment or medical coverage changed. Funds in this account can grow tax free and rollover from year to year.

You are eligible for a Health Savings Account if are enrolled in either the HSA 1 or HSA 2 Plans.

2021 Maximum Annual Contribution Amounts*

Employee Only: \$3,600

Family Coverage: \$7,200

*Individuals age 55 or older are eligible to contribute an additional \$1,000 per year.

Additional HSA Publications

The [IRS Publication 502](#) provides more detail on covered expenses.

The [IRS Publication 969](#) provides more detail on Health Savings Accounts.



Summary of Medical Benefits

HSA 1 Plan

	In-Network	Out-of-Network
Plan Year Deductible		
Employee only	\$3,000	\$6,000
Family	\$6,000	\$12,000
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Employee only	\$5,000	\$10,000
Family	\$10,000	\$20,000
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	20%*	50%*
Specialist Services	20%*	50%*
Chiropractic Services	20%*	50%*
Hospital Services	20%*	50%*
Emergency Services**		
Emergency Room	20%*	50%*
Emergency Medical Transportation	20%*	50%*
Urgent Care Services	20%*	50%*
HealthiestYou Services	100% Covered \$75 fee applies until deductible is met, then 20% coinsurance \$85 fee applies until deductible is met, then 20% coinsurance \$200 fee applies until deductible is met, then 20% coinsurance \$95 fee applies until deductible is met, then 20% coinsurance	
General Consultations		
Dermatology		
Mental Health - Therapist		
Mental Health - Psychiatrist, initial evaluation		
Mental Health - Psychiatrist, ongoing session		
Mental Health/Chemical Dependency		
Inpatient	20%*	50%*
Outpatient	20%*	50%*

Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	\$10 Copay*	\$30 Copay*
Preferred brand	\$25 Copay*	\$75 Copay*
Non-preferred brand	\$50 Copay*	\$150 Copay*
Specialty	25%* up to \$500	Not Available

Note: Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

* After deductible

** Covered as in-network in true-emergency

Summary of Medical Benefits

HSA 2 Plan

	In-Network	Out-of-Network
Plan Year Deductible		
Employee only	\$5,000	\$10,000
Family	\$10,000	\$20,000
Coinsurance	0%	50%
Out-of-Pocket Maximum		
Employee only	\$5,000	\$10,000
Family	\$10,000	\$20,000
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	0%*	50%*
Specialist Services	0%*	50%*
Chiropractic Services	0%*	50%*
Hospital Services	0%*	50%*
Emergency Services**		
Emergency Room	0%*	50%*
Emergency Medical Transportation	0%*	50%*
Urgent Care Services	0%*	50%*
HealthiestYou Services	100% Covered \$75 fee applies until deductible is met, then 100% covered \$85 fee applies until deductible is met, then 100% covered \$200 fee applies until deductible is met, then 100% covered \$95 fee applies until deductible is met, then 100% covered	
General Consultations		
Dermatology		
Mental Health - Therapist		
Mental Health - Psychiatrist, initial evaluation		
Mental Health - Psychiatrist, ongoing session		
Mental Health/Chemical Dependency		
Inpatient	0%*	50%*
Outpatient	0%*	50%*

Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	0%*	0%*
Preferred brand	0%*	0%*
Non-preferred brand	0%*	0%*
Specialty	0%*	Not Available

Note: Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

* After deductible

** Covered as in-network in true-emergency

Summary of Medical Benefits

PPO Plan

	In-Network	Out-of-Network
Plan Year Deductible		
Employee only	\$2,000	\$4,000
Family	\$4,000	\$8,000
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Employee only	\$4,500	\$9,000
Family	\$9,000	\$18,000
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	\$30 Copay	50%*
Specialist Services	\$60 Copay	50%*
Chiropractic Services	\$60 Copay	50%*
Hospital Services	20%*	50%*
Emergency Services**		
Emergency Room	\$350 Copay	50%*
Emergency Medical Transportation	20%*	50%*
Urgent Care Services	\$60 Copay	50%*
HealthiestYou Services	100% Covered	
General Consultations	\$75 Copay	
Dermatology	\$85 Copay	
Mental Health - Therapist	\$200 Copay	
Mental Health - Psychiatrist, initial evaluation	\$95 Copay	
Mental Health - Psychiatrist, ongoing session		
Mental Health/Chemical Dependency		
Inpatient	20%*	50%*
Outpatient	\$30 Copay	50%*

Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	\$15 Copay	\$15 Copay
Preferred brand	\$30 Copay	\$60 Copay
Non-preferred brand	\$60 copay	\$180 Copay
Specialty	25% Coinsurance up to \$500	Not Available

Note: Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

* After deductible

** Covered as in-network in true-emergency

Summary of Dental Benefits

EMI Health Dental Plans

Premier Copay			Premier EPO		Premier PPO	
Type 1 - Preventive Cleanings, X-rays, Fluoride	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
	100%	See Schedule	100%	No Coverage	100%	100%
Type 2 - Basic Fillings, Oral Surgery	See Schedule	See Schedule	60%	No Coverage	80%	80%
Type 3 - Major Crowns, Bridges, Prosthodontics	See Schedule	See Schedule	40%	No Coverage	50%	50%
Type 4 - Orthodontics Dept. children up to age 19 Adults Discount - all members	No Coverage No Coverage 25% Discount	No Coverage No Coverage No Discount	50% No Coverage 25% Discount	No Coverage No Coverage No Discount	50% 50% 25% Discount	50% 50% 25% Discount
Endodontics	Type 3 See Schedule	See Schedule	Type 2	No Coverage	Type 2	Type 2
Periodeontics	Type 3 See Schedule	See Schedule	Type 2	No Coverage	Type 2	Type 2
Sealants	Type 2 See Schedule	See Schedule	Type 2	No Coverage	Type 2	Type 2
Space Maintainers	Type 2 See Schedule	See Schedule	Type 2	No Coverage	Type 2	Type 2
Specialists	Same as General Dentist	Same as General Dentist	Same as General Dentist	No Coverage	Same as General Dentist	Same as General Dentist
Waiting Periods Type 2 - Basic Type 3 - Major Type 4 - Orthodontics	None None N/a		None 6 months 6 months		None 6 months 6 months	
Deductible Per Person Family Max Deductible Applies To Annual Maximum Per Person Orthodontic Lifetime Maximum	None None None None N/a		\$50 \$150 Type 2 & 3 \$1,000 \$1,500	\$50 \$150 Type 2 & 3 \$1,000 No Coverage	None None N/a \$1,500 \$1,500	

Summary of Vision Benefits

Opticare of Utah Vision Plans

70B Plan			120B Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exam	No Coverage			
Standard Plastic Lenses Single Vision Bifocal (FT 28) Trifocal (FT 7x28)	\$20 Copay \$20 Copay \$20 Copay	\$70 Allowance for lenses, options and coatings	\$10 Copay \$10 Copay \$10 Copay	\$85 Allowance for lenses, options and coatings
Lens Options Progressive (standard Plastic no-line) Premium Progressive Options Glass Lenses Polycarbonate High Index	\$75 Copay No Discount 15% Discount 25% Discount 25% Discount		\$50 Copay No Discount 15% Discount 25% Discount 25% Discount	
Coatings Scratch Resistant Coating Ultra Violet Protection Other Options; A/R, Edge Polish, Tints, Mirrors, Ect.	\$10 Copay \$10 Copay Up to 25% Discount		\$10 Copay \$10 Copay Up to 25% Discount	
Frames Allowance based on retail price	\$70 Allowance	\$50 Allowance	\$120 Allowance	\$80 Allowance
Additional Eyewear Additional pair throughout the year	Up to 50% off Retail		Up to 50% off Retail	
Contacts In lieu of Lens and Frame Benefit Additional Contact Purchase - Conventional Additional Contact Purchase - Disposables	\$70 Allowance Retail Retail	\$50 Allowance	\$120 Allowance Retail Retail	\$80 Allowance
Frequency Exams, Lenses, Frames, contacts	Every 12 months			
Refractive Surgery LASIK	\$250 off per eye	No Coverage	\$250 off per eye	No Coverage

Cigna Life and AD&D

Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

You have the option to purchase Basic Life and AD&D coverage for yourself, your spouse and your unmarried dependent children up to age 26. Both you and Ogden City School District contribute to this benefit.

Voluntary Life and Accidental Death and Dismemberment Insurance

You also have the option to purchase additional life and Accident insurance coverage for yourself, your spouse and your unmarried dependent children up to age 26. However, you may only elect coverage for your dependents if you elect additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis.

Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

Cigna Disability

Disability insurance benefits replace a portion of your income if you are unable to work for a period of time due to a qualified off-the-job injury or illness.

Employer Paid Long-Term Disability

Ogden City School District provided all full-time eligible employees with Long-term disability, at no cost to you. Long Term Disability provides an ongoing source of income if your disability is prolonged.

Definition of Disability

Disability means that, solely because of a covered injury or sickness, you are unable to perform the material duties of your regular occupation and you are unable to earn 80% or more of your indexed earnings from working in your regular occupation. After benefits have been payable for 24 months, you are considered disabled if solely due to your injury or sickness, you are unable to perform the material duties of any occupation for which you are (or may reasonably become) qualified by education, training or experience, and you are unable to earn 60% or more of your indexed earnings. We will require proof of earnings and continued disability.





Basic Life and AD&D

Plan Features	Basic Life	AD&D
Employee Benefit	\$50,000	\$50,000
Spouse & Child(ren) Benefit	\$10,000	Not Applicable

Voluntary Life

Plan Features	Employee	Spouse	Child(ren)
Maximum Amount	\$500,000	\$300,000	\$10,000
Guarantee Issue Only available during initial enrollment After initial enrollment subject to Evidence of Insurability (EOI)	\$300,000	\$50,000	\$10,000
Age Reductions	Reduces 65% at age 65 45% at age 70 30% at age 75 20% at age 80	Reduces 65% at age 65 45% at age 70 30% at age 75 20% at age 80	N/a

Employee and Spouse Monthly Rate Per \$1,000 of Coverage

Under 20	\$0.050	40 – 44	\$0.092
20 – 24	\$0.050	45 – 49	\$0.175
25–29	\$0.050	50 – 54	\$0.210
30–34	\$0.054	55 – 59	\$0.335
35–39	\$0.075	60+	\$0.569

Child(ren): \$0.104 per \$1,000 of coverage elected

Voluntary AD&D

Plan Features	Employee	Spouse	Child(ren)
Maximum Amount	\$300,00	\$150,000	\$25,000

Are you financially prepared for a medical emergency?



If an unexpected medical event were to happen, could you cover the out-of-pocket medical expenses and everything else that adds up, like bills, groceries, and housing?

Major medical insurance plans are designed to pay a large portion of your medical costs. But with a high deductible plan, you must pay out of your own pocket until you meet your deductible and plan maximum.

AF™ **Limited Benefit Hospital Indemnity Insurance**, or AF Hospital Assist, is designed to help pay for out-of-pocket expenses, like an inpatient stay, while also allowing the tax benefit and potential savings from a Health Savings Account (HSA).



Learn more at
americanfidelity.com/info/hospital-indemnity



Schedule your enrollment with the QR Code below.



<https://americanfidelity.com/ogdensd>

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americanfidelity.com

AMERICAN FIDELITY 
a different opinion

AF™ Limited Benefit Hospital Indemnity Insurance

AF™ Limited Benefit Hospital Indemnity Insurance



Hospital Benefit
Help pay for your stay



Accident Benefit
Prepare for the unexpected

Features

- Benefits paid directly to you
- No health questions
- A policy you own—take the policy with you if you leave your employer or retire
- Coverage for you, your spouse, and your children



Cover your costs.
Protect your savings.

Help offset your high deductible, let your HSA savings grow, and give yourself protection from the unexpected.

This product may contain limitations, exclusions and waiting periods. This product is inappropriate for people who are eligible for Medicaid coverage.



American Fidelity
Assurance Company
americanfidelity.com



Plan for tomorrow, today.

Everyone knows health insurance doesn't pay for everything. Do you feel fully protected? Reviewing and updating your coverage each year is important.

Get help with your options. Stop by and see an American Fidelity account manager.



Accident Only Insurance

AF™ Limited Benefit Accident Only Insurance

- may help manage out-of-pocket costs to treat injuries resulting from a covered accident
- provides benefit payments directly to you

americanfidelity.com/info/accident



Cancer Insurance

AF™ Limited Benefit Group Cancer Insurance

- may help ease the financial burden of cancer treatment, so you can focus on recovery
- provides benefit payments directly to you

americanfidelity.com/info/cancer



Critical Illness Insurance

AF™ Limited Benefit Critical Illness Insurance

- pays a benefit upon diagnosis of certain covered life-altering illnesses
- helps with costs not covered by medical insurance

americanfidelity.com/info/critical-illness



Hospital Indemnity Insurance

AF™ Limited Benefit Hospital Indemnity Insurance

- helps pay for out-of-pocket costs, like a hospital stay
- when used with a Health Savings Account allows for a tax benefit and potential savings

americanfidelity.com/info/hospital-indemnity

**AMERICAN
FIDELITY** 
a different opinion

EMPLOYER BENEFIT
SOLUTIONS
FOR EDUCATION

Each year, about **2.8 million children** between the ages of 5 and 14 are treated for sports and recreational-related injuries.

National Safety Council, Injury Facts; 2019 Web.



Short-Term Disability Income Insurance

AF™ Short-Term Disability Income Insurance

- provides part of your monthly income during your qualifying disability coverage period
- allows you to use -benefit dollars to pay for living expenses

americanfidelity.com/info/disability



Universal Life Insurance

may provide protection for your entire life. The policy

- has a guaranteed death benefit to age 121
- allows premium guarantees averaging 38 years at most issue ages
- is owned by you, so you can take it with you to a different job or into retirement



403(b) Annuities

Participating in a 403(b) Plan

- allows you to save for retirement and reduce your federal taxable income by the amount you choose to contribute on a pre-tax basis
- offers tax-deferred growth, flexibility on contribution changes, and loans if the plan allows

americanfidelity.com/info/annuities



Benefits Debit Card

A Benefits Debit Card provides quick access to the money in your medical reimbursement account.

Be sure to keep your receipts to prove the expense is eligible.

americanfidelity.com/debit-card

Health Savings Accounts

Save money wisely for healthcare costs.

Health Savings Accounts (HSA) allow people who are covered by a qualified High Deductible Health Plan (HDHP) to pay for eligible medical costs tax-free* or save the account balance for later years.

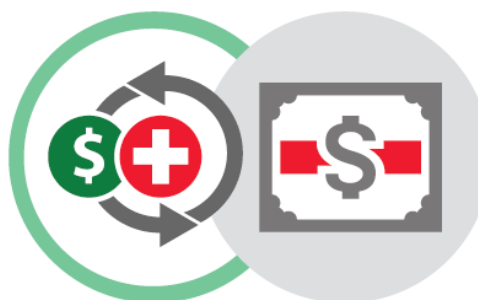
You earn interest, which you can invest once a required balance is reached, and any unused money can carry over year after year.

Your HSA is yours! If you leave your current employer or retire, you can take it with you wherever you go.

Learn all about HSAs at americanfidelity.com/info/hsa

** HSA contributions are not subject to federal income tax and most states income tax.*

State income tax may apply in California and New Jersey. Please consult a tax advisor for your state's specific rules.



Examples of Eligible Expenses

- Asthma treatments
- Chiropractic care
- Contact lenses
- Copays
- Dental services
- Eye exam/eyeglasses
- Fertility treatments
- Laser eye surgery
- Over-the-counter bandages
- Physical exams
- Physical therapy
- Prescriptions
- Prenatal care
- Sunscreen with 15 SPF or higher
- Walkers/wheelchairs

americanfidelity.com/eligible-expenses

Flexible Spending Accounts

Everyone likes saving money.

Flexible spending accounts (FSA) allow you to save part of your paycheck, before taxes, to pay for eligible costs throughout the year.

Types of Accounts

- Healthcare FSAs
- Limited Purpose FSAs
- Dependent Care Accounts

Explore your savings options at americanfidelity.com/info/fsa



To calculate medical costs that may not be covered by insurance, visit americanfidelity.com/fsa-worksheet

Examples of Eligible Expenses

- | | | |
|---|---|--|
| <ul style="list-style-type: none">• Asthma treatments• Chiropractic care• Contact lenses• Copays• Dental services | <ul style="list-style-type: none">• Eye exam/eyeglasses• Fertility treatments• Laser eye surgery• Over-the-counter bandages• Physical exams | <ul style="list-style-type: none">• Physical therapy• Prescriptions• Prenatal care• Sunscreen with 15 SPF or higher• Walkers/wheelchairs |
|---|---|--|

americanfidelity.com/eligible-expenses

24/7 Access with AFmobile®

Manage your insurance benefits and reimbursement accounts all from the palm of your hand.



Get Started

Register at americanfidelity.com/register or download AFmobile and select the New User link.

Please allow one business day after you enroll before registering for an online account. If you already have an account, your username and password will be the same for AFmobile.



Online Account Support

Your Benefits, Your Account

Within your online account, you'll find all your benefits and reimbursement information in one place.



File a Claim

Submit claims for your insurance benefits or reimbursement accounts



Track Claims

View the status of your benefits and reimbursements claims



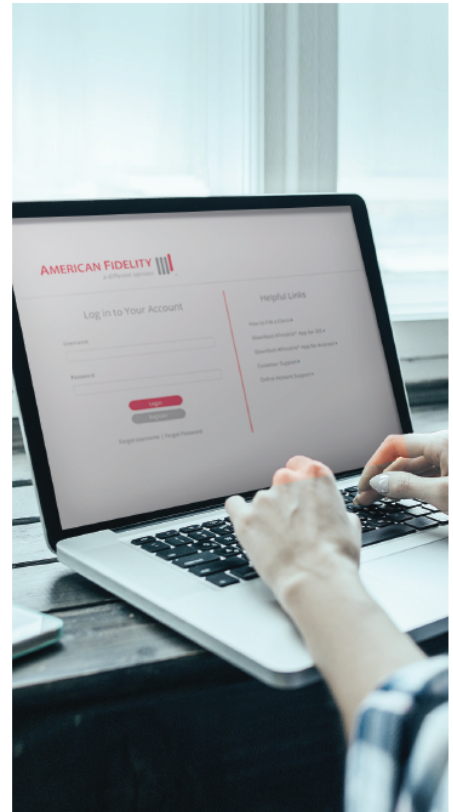
Upload Documentation

Attach receipts and documentation for claims



Manage Preferences

Edit your profile, enroll in direct deposit, and elect communication preferences



Schedule Your Appointment

<https://americanfidelity.com/ogdensd>



Point your smart phone camera at the QR code and open the link that appears.

Universal Life Insurance: Flexible Premium Adjustable Life insurance. This product may contain limitations. Underwritten by Texas Life Insurance Company, Waco, Texas. Not generally qualified benefits under Section 125 plans. Not affiliated with American Fidelity Assurance Company.

IRAs/Roth IRAs: Not generally qualified benefits under Section 125 Plans. Please contact your tax advisor for information regarding your specific situation.

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Limitations, exclusions and waiting periods may apply.

Connect with us

Ogden School District has a dedicated phone number at 844-302-7781 that we answer between 7 a.m. and 7 p.m. CT. When you call, a real person answers. Outside of the hours listed, simply press "3" to reach our 24/7 help line.



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