

KS IAM

2017/18 Medical, Dental & Vision Benefits

April 2017



Annual Enrollment for 17/18 Plan Year

Annual Enrollment will be ACTIVE again this year

- Enrollment dates are April 25 - May 5

Enrollment will be through the benefits website, by phone and we will have mobile enrollment carts and computer lab hours available

Confirmation statements will be mailed to home address

NEW – Participants will be able to call the Benefits Center through **May 26, 2017** to make changes to elections, including defaults.

KS IAM Medical Plan Options

Medical Plan	Network Deductible	Network Max Out-of-Pocket (OOP) (including Deductible and RX)	Spirit HSA Seed \$	Personal Care Account \$
Yellow Plan	\$500/single \$1,000/ee+dep(s)	Embedded \$2,400/single \$4,800/ee+dep(s)	N/A	N/A
Green Plan	\$1,500/single \$3,000/ee+dep(s)	True Family \$3,000/single \$6,000/ee+dep(s)	\$750/Single \$1,500/ee+dep(s)	N/A
Blue Plan	\$2,500/single \$5,000/ee+dep(s)	True Family \$4,500/single \$6,850/ee+dep(s)	\$750/Single \$1,500/ee+dep(s)	N/A
Orange Plan	\$4,500/single \$9,000/ee+dep(s)	Embedded \$6,550/single \$13,100/ee+dep(s)	\$750/Single \$1,500/ee+dep(s)	N/A
Core	N/A	\$5,350/single \$10,700/ee+ \$10,700/family	N/A	N/A
Enhanced	\$1,000/single; \$1,750/ee+ \$2,500/family	Embedded \$2,000/single \$3,250 ee+ \$4,500/family	N/A	\$500/single \$1,000/ee+ \$1,500/family

2017 HSA Limits (includes individual and company contributions):

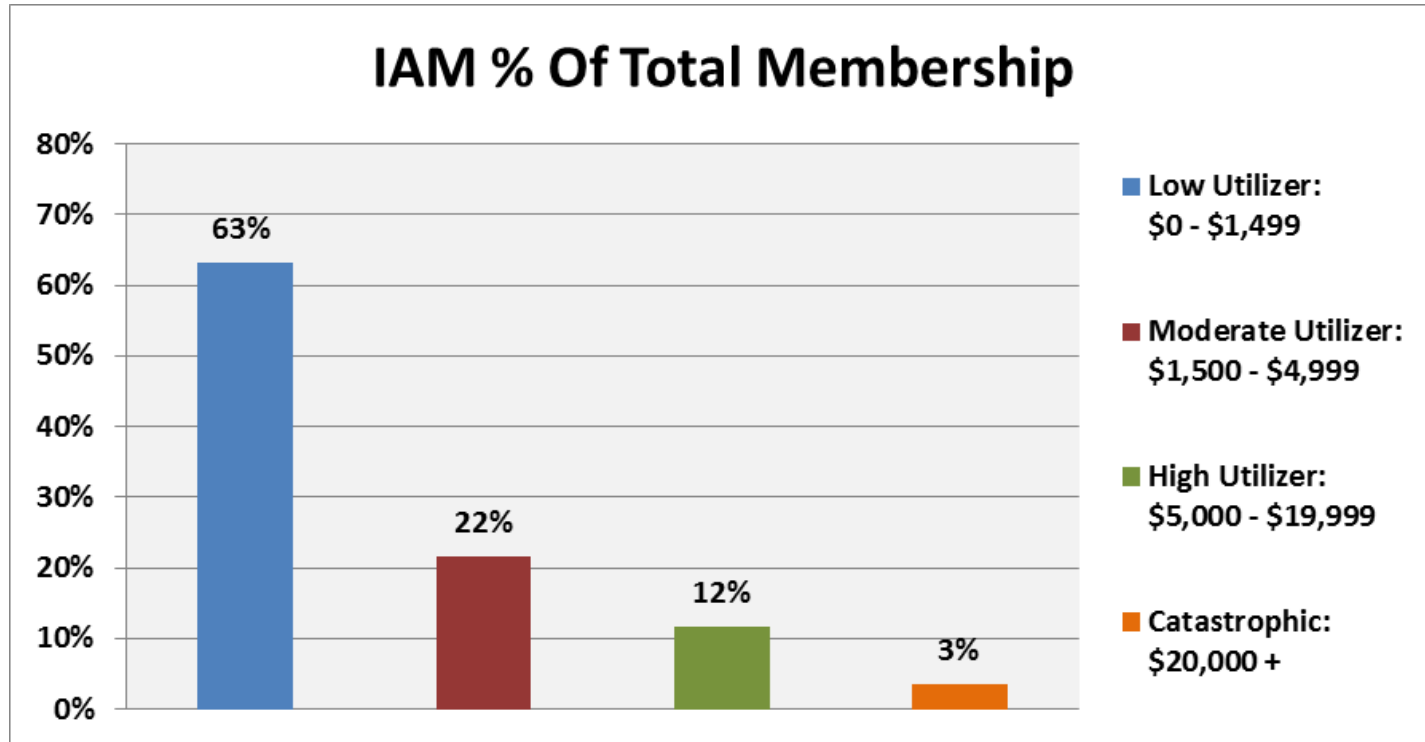
Single \$3,400

Family \$6,750

N/A = Not Applicable



Why Pay for Coverage You Don't Use?



- Utilization based on allowed medical amounts from 11/2015 – 10/2016

2017/2018 KS IAM Bi-Weekly Medical Rates

KS IAM	Yellow	Green	Blue	Orange	Core	Enhanced
Single	\$36.82	\$25.64	\$5.42	(\$16.67)	\$62.53	\$15.46
Employee+	\$73.64	\$51.28	\$10.84	(\$33.35)	\$125.06	\$30.91
Family	\$110.45	\$76.91	\$16.26	(\$50.03)	\$187.59	\$46.37

- Bi-weekly rates shown do not include Life Style Based Premium amounts
- Vision will be a separate election/bi-weekly rate
- Employee contributions increased by 7.4% for the Core and Enhanced Plan
- Employee contributions were held flat for the Color plans

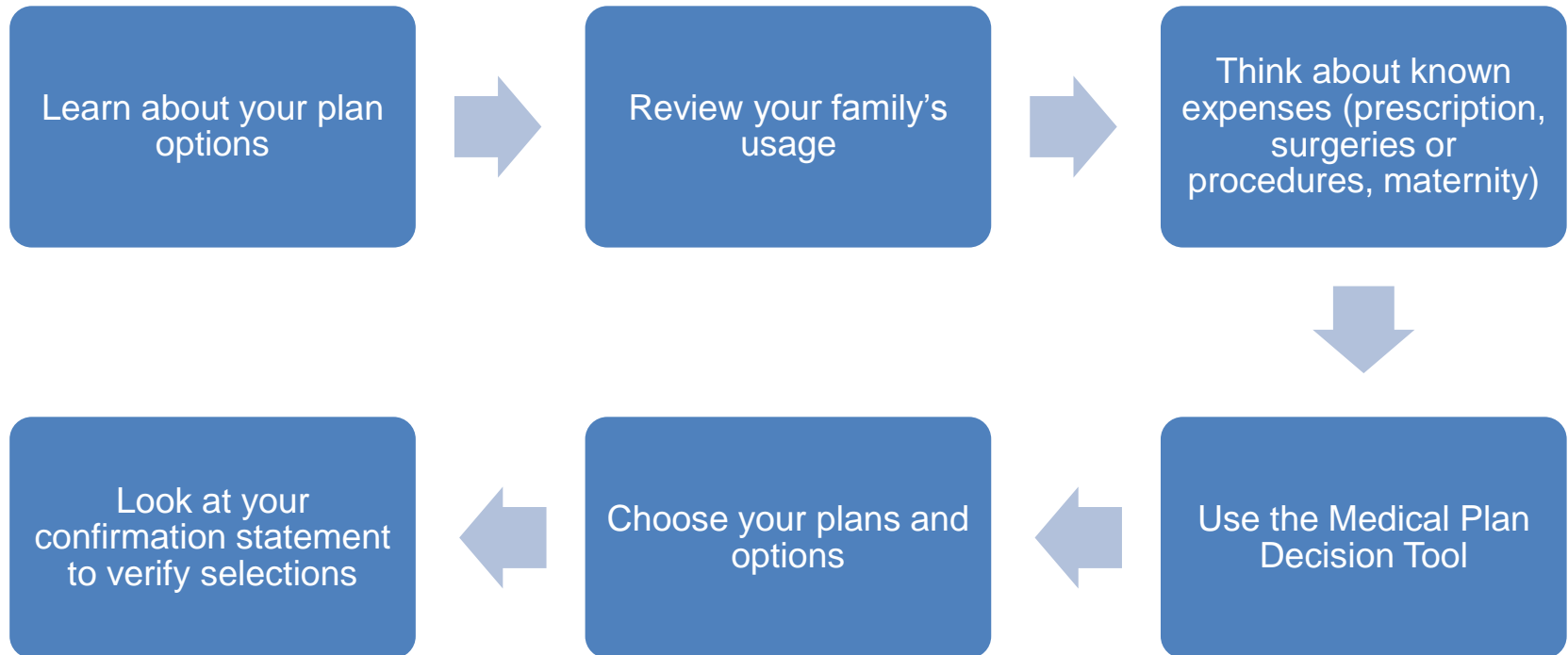
Health Savings Account (HSA) Vs. Personal Care Account (PCA)

- Green, Blue, and Orange Plans:
 - All are HSA compliant
 - Do not require referrals from a primary care physician
 - Preventive prescription list with over 400 prescription drugs that have a \$10 co-pay

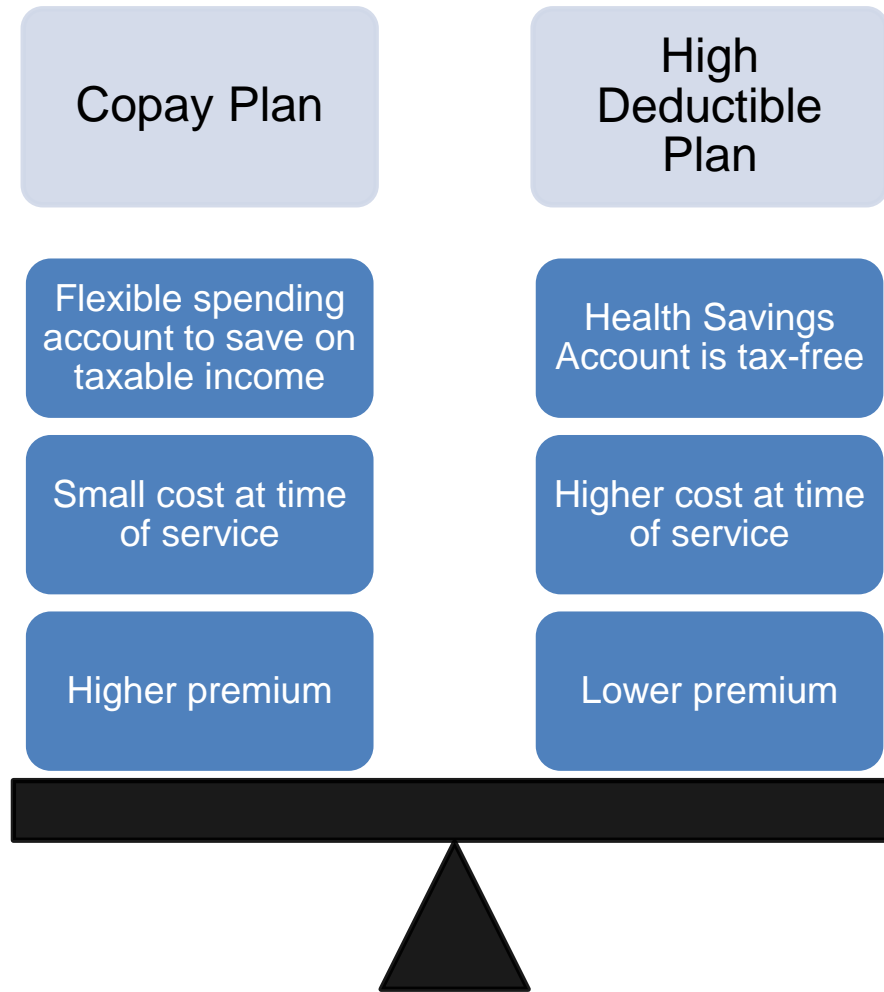
	HSA	PCA
Employee can put pre-tax money into the account (and can change the election at any time)	✓	
Balance rolls over from year to year	✓	✓
Account goes with you if you leave Spirit	✓	
Account goes with you if you change medical plans	✓	
Can use the money in the account for prescriptions, dental and vision	✓	
Opportunity to invest contributions	✓	

What is the “best” plan for me?

- All plans cover preventive care at 100% and the same services
- Some plans have higher premiums and lower cost at time of service
- Some plans have lower premiums with greater cost at time of service



Weighing the plan differences?



Employee Expectations Moderate Utilizer: Family

Meet Robert

Robert is 48 and is married with children. They tend to seek healthcare on a regular basis, and are moderate users of health care services.

Expected health care usage

- Three annual preventive visits
- Five (5) PCP visits
- Four (4) specialist visits
- One (1) lab/x-ray service
- One (1) outpatient service
- Fourteen (14) generic, non-preventive prescriptions; most retail
- Two (2) formulary prescriptions; retail

Robert's Estimated Annual Costs:

Core Plan	Employee pay check contributions	\$4,502
	Plan Out-of-Pocket Costs	\$279
	Total annual costs:	\$4,781
Enhanced Plan	Employee pay check contributions	\$1,113
	Plan Out-of-Pocket Costs	\$2,779
	Personal Care Account	(\$1,500)
	Total annual costs:	\$2,391
Yellow Plan	Employee pay check contributions	\$2,651
	Plan Out-of-Pocket Costs	\$1,523
	Total annual costs:	\$4,173
Green Plan	Employee pay check contributions	\$1,846
	Plan Out-of-Pocket Costs	\$3,170
	HSA Employer Funding	(\$1,500)
	Total annual costs:	\$3,516
Blue Plan	Employee pay check contributions	\$390
	Plan Out-of-Pocket Costs	\$3,852
	HSA Employer Funding	(\$1,500)
	Total annual costs:	\$2,743
Orange Plan	Employee pay check contributions	(\$1,201)
	Plan Out-of-Pocket Costs	\$3,852
	HSA Employer Funding	(\$1,500)
	Total annual costs:	\$1,152

*Excludes Life Style Based Premiums

Employee Expectations High Utilizer: Family

Meet Patty

Patty is 36 and is married with children and are high utilizers of health care services due to ongoing diagnoses.

Expected health care usage

- Three (3) annual preventive visits
- Nine (9) PCP visits
- Fifteen (15) specialist visits
- Three (3) lab/x-ray service
- One (1) outpatient & inpatient service
- One (1) emergency room visit
- Nineteen (19) generic, non-preventive prescriptions; most retail
- Eight (8) formulary prescriptions; retail and mail order

Patty's Estimated Annual Costs:

Core Plan	Employee pay check contributions	\$4,502
	Plan Out-of-Pocket Costs	\$871
	Total annual costs:	\$5,373
Enhanced Plan	Employee pay check contributions	\$1,113
	Plan Out-of-Pocket Costs	\$5,160
	Personal Care Account	(\$1,500)
	Total annual costs:	\$4,773
Yellow Plan	Employee pay check contributions	\$2,651
	Plan Out-of-Pocket Costs	\$4,800
	Total annual costs:	\$7,451
Green Plan	Employee pay check contributions	\$1,846
	Plan Out-of-Pocket Costs	\$6,000
	HSA Employer Funding	(\$1,500)
	Total annual costs:	\$6,346
Blue Plan	Employee pay check contributions	\$390
	Plan Out-of-Pocket Costs	\$6,850
	HSA Employer Funding	(\$1,500)
	Total annual costs:	\$5,740
Orange Plan	Employee pay check contributions	(\$1,201)
	Plan Out-of-Pocket Costs	\$13,100
	HSA Employer Funding	(\$1,500)
	Total annual costs:	\$10,399

*Excludes Life Style Based Premiums

Dental Plan Options

KS IAM

	Premier Plan	Standard Plan	Basic Plus Plan
Annual Deductible			
• Single	\$25	\$0	\$50
• Family	\$75	\$0	\$150
Preventive Services	100%	100%	100%
Annual Maximum Per Person	\$1,500	Unlimited	\$1,000
Basic Services	80%	100%	50%
Major Services	50%	100%	50%
Orthodontia Services	50%	50%	No Benefit
Orthodontia Lifetime Maximum	\$1,750	\$1,750	N/A
Bi-Weekly Rates			
• Single	\$1.85	\$5.97	\$0.00
• Employee +	\$3.71	\$11.93	\$0.00
• Family	\$5.56	\$17.90	\$0.00

The Standard Plan is the plan formerly called PPO

KS IAM Vision Plan Designs & Bi-Weekly Contributions

	Enhanced	Basic	Exam Only
Eye Exam Copay (Limited to one time per year)	\$20	\$20	\$10
Lenses (Limited to once every 12 months)			
Benefit/Coinsurance	0%	0%	0% (Limited Benefit – Standard Lenses)
Frames or Contacts in lieu of lenses/frames	(Limited to once every 12 months)	(Limited to once every 24 months)	(N/A)
<ul style="list-style-type: none"> • Frame Allowance • Contact Allowance (Conventional or Disposable) 	\$210 \$210	\$135 \$135	Discounted Discounted
Bi-Weekly Rates			
<ul style="list-style-type: none"> • Single • Employee + • Family 	\$2.98 \$5.96 \$8.94	\$0.59 \$1.17 \$1.76	\$0.00 \$0.00 \$0.00

Via Christi Healthier You, the Preferred Provider Network

What is the Healthier You preferred network?

- Healthier You is the **preferred provider network** for Spirit employees and their families in Sedgwick and Butler counties.
- As a participant in Healthier You, Spirit employees and their families have access to a **smart, coordinated network** of doctors, hospitals and other healthcare providers working together to deliver personalized, compassionate care.
- The goal is to create **high quality, affordable care** to help members feel their best.

Why is this good?

- High quality, cost-effective care – better experience
- Expanded care teams, integrated information
- New value-added benefits, such as Care Navigation and Proactive
- Nearly all Aetna doctors will remain in-network.

Via Christi Healthier You In-Network Facilities—Sedgwick & Butler

Hospitals

- Via Christi
- Kansas Heart Hospital
- Kansas Surgery & Recovery Center
- Susan B. Allen Hospital (El Dorado)

Ambulatory Surgery Centers (ASCs)

- Via Christi
- Center for Same Day Surgery
- Cypress Surgery Center
- West Wichita Surgery Center
- Derby Ambulatory Surgery Center

Urgent Care and Retail Clinics

- Via Christi
- West Wichita Minor Care Clinic
- Derby Family MedCenter Urgent Care
- Susan B Allen Immediate Care Clinic
- The Little Clinic (Dillons)

Imaging and Lab

- Anatomic Imaging
- Cypress Women's Imaging
- Imaging Center at Cypress
- Preferred PET Imaging of Kansas
- Affiliated Medical Services (AMS)
- Quest

Outpatient Rehab and Physical Therapy

- Via Christi
- Advanced Physical Therapy
- Heartspring

Home Health and Durable Medical Equipment

- Via Christi
- Susan B Allen Home Medical Equipment
- Edgepark

...and more!

Note: Out-of-network facilities include, but are not limited to, Wesley, Kansas Medical Center, Kansas Spine Hospital, Surgicare of Wichita, and Take Care Clinic (Walgreens).

Healthier You Services for Members (Value-Added Benefit)

- Healthier You offers personalized support through an experienced team of nurses, social workers and other healthcare professionals, known as **navigators**.
- Programs include...
 - Care Navigation** – Complex Case
 - Proactive** – Prenatal, Well-Child, Behavioral Health, Back Health, and Diabetes Management
- Care plans** may include one-on-one consultations, group education classes, and/or online community support.
- All services **provided virtually** for member convenience via telephone or secure video conferencing.
- Member participation and information is **confidential** and will not be shared with Spirit.

Services

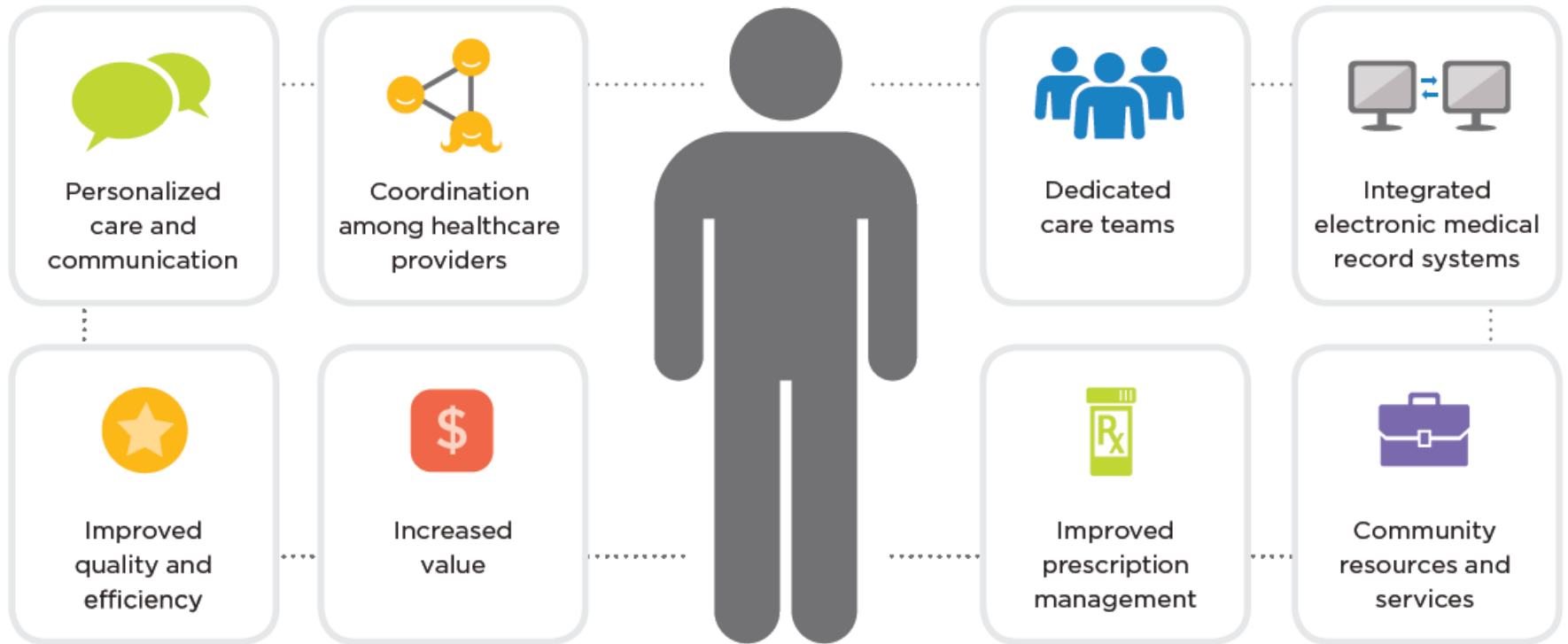


Healthier You navigators and health coaches offer members personalized support through the following services and programs:

- [Care Navigation](#)
- [Proactive Prenatal](#)
- [Proactive Well-Child](#)
- [Proactive Behavioral Health](#)
- [Proactive Back Health](#)
- [Proactive Diabetes Management](#)

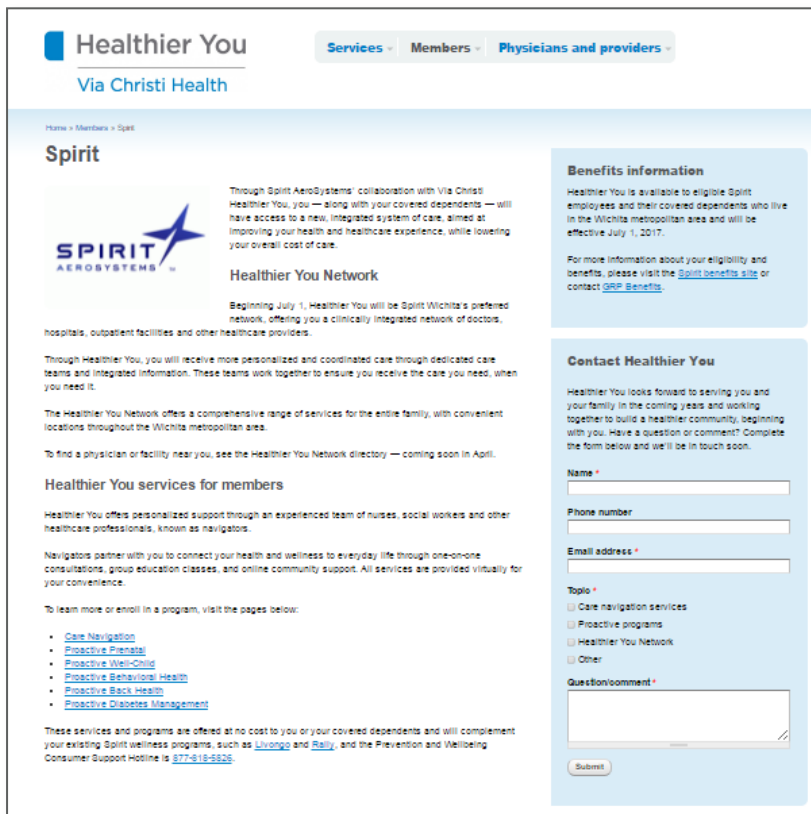
No Additional
Cost

Better Health, Better Experience, Reduced Overall Costs

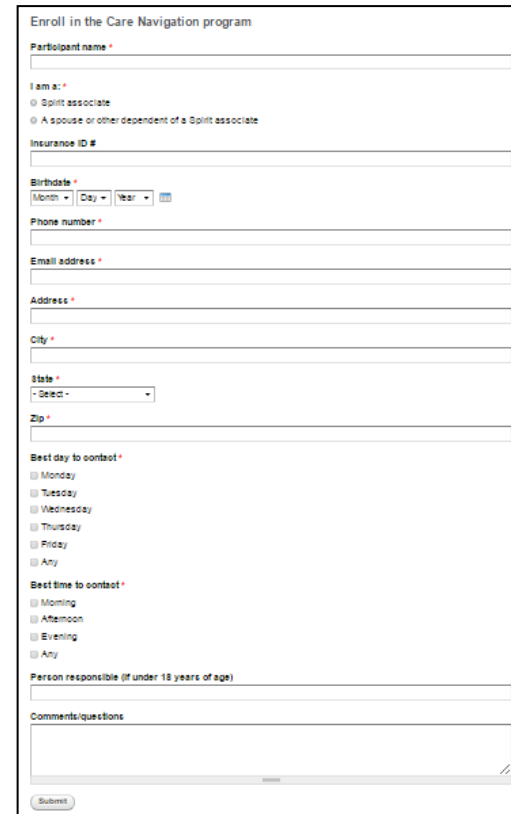


Spirit Healthier You Website

- healthieryou.org/spirit
 - Enroll in Healthier You programs, contact Healthier You team
 - Find a Healthier You doctor or facility (Aetna DocFind)
 - Access benefits information at myspiritbenefits.com



The screenshot shows the Healthier You website homepage. At the top, there is a navigation bar with "Services", "Members", and "Physicians and providers" tabs. The main content area is titled "Spirit" and features the Spirit AeroSystems logo. Below the logo, there is a section titled "Healthier You Network" with text explaining the network and its benefits. To the right, there are two sections: "Benefits information" and "Contact Healthier You". The "Contact Healthier You" section contains a form with fields for Name, Phone number, Email address, and Topic (with radio button options for Care navigation services, Proactive programs, Healthier You Network, and Other). There is also a "Question/comment" field and a "Submit" button.



The screenshot shows the "Enroll in the Care Navigation program" form. It includes the following fields and options:

- Participant name *
- I am a: *
 - Spirit associate
 - A spouse or other dependent of a Spirit associate
- Insurance ID #
- Birthdate * (Month, Day, Year dropdowns)
- Phone number *
- Email address *
- Address *
- City *
- State * (Select dropdown)
- Zip *
- Best day to contact *
 - Monday
 - Tuesday
 - Wednesday
 - Thursday
 - Friday
 - Any
- Best time to contact *
 - Morning
 - Afternoon
 - Evening
 - Any
- Person responsible (if under 18 years of age)
- Comments/questions

There is a "Submit" button at the bottom of the form.

Valued Added Benefits



- **Cleveland Clinic:** Medical Second Opinion Program
 - Provides Spirit Employees and covered dependents secure, online access to Cleveland Clinic's physician specialists for over 1,200 diagnoses.
 - This fully covered benefit will provide you with the peace of mind that you are making the most informed decision regarding your healthcare or that of a loved one.

Voluntary Benefits Offered by EBS

- Machinist Custom Choices Program
 - Make sure you visit with an EBS enroller to learn more about the voluntary benefit program. It is your bargained right to visit with an enroller for 15 minutes on company time.
 - Enrollers will be onsite from 4/19 – 5/12
 - Critical Illness Plan
 - Hospital Indemnity Plan
 - Universal Life Plan with Living Benefit Rider
 - Safe ID Identify Theft Program

Backup

Employee Expectations Low Utilizer: Employee Only

Meet Frank

Frank is 55 and is unmarried with no children. He is generally healthy, so normally seeks care infrequently.

Expected health care usage

- Annual preventive visit
- One (1) PCP visit
- One (1) specialist visit
- Three (3) generic, non-preventive prescriptions

Frank's Estimated Annual Costs:

Core Plan	Employee pay check contributions	\$1,501
	Plan Out-of-Pocket Costs	\$44
	Total annual costs:	\$1,545
Enhanced Plan	Employee pay check contributions	\$371
	Plan Out-of-Pocket Costs	\$357
	Personal Care Account	(\$500)
	Total annual costs:	\$228
Yellow Plan	Employee pay check contributions	\$884
	Plan Out-of-Pocket Costs	\$75
	Total annual costs:	\$959
Green Plan	Employee pay check contributions	\$615
	Plan Out-of-Pocket Costs	\$413
	HSA Employer Funding	(\$750)
	Total annual costs:	\$278
Blue Plan	Employee pay check contributions	\$130
	Plan Out-of-Pocket Costs	\$413
	HSA Employer Funding	(\$750)
	Total annual costs:	(\$207)
Orange Plan	Employee pay check contributions	(\$400)
	Plan Out-of-Pocket Costs	\$413
	HSA Employer Funding	(\$750)
	Total annual costs:	(\$737)

*Excludes Life Style Based Premiums

Cost Example

	Employee Only	
	In Network	Out Of Network
Billed Amount <i>submitted directly to the insurer and is reduced by the claim payment system to the allowed amount</i>	\$3,000	\$3,000
Allowed Amount <i>The maximum amount the plan pays for covered services</i>	\$1,900	\$1,900
Deductible <i>You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use.</i>	\$1,500	\$1,500
Co-Insurance <i>Your share of the costs of a covered service, calculated as a percent of the allowed amount for the service.</i>	\$80.00	\$80.00
Balance Billing <i>If an out-of-network provider charges more than the allowed amount, you may have to pay the difference.</i>		\$1,100
Total Out of Pocket <i>Amount applied to OOP</i>	\$1,580 \$1,580	\$2,680 \$2,680

*Scenario based on green plan

Healthier You Network Vs. Out-Of-Network

<i>Healthier You preferred network Facilities</i>		<i>Out-of-Network Facilities (list is not all-inclusive)</i>
Affiliated Medical Services (AMS) Reference Lab	The Center for Same Day Surgery	Wesley Hospital
Anatomi Imaging	The Little Clinic	Wesley Children's Hospital
Catholic Care Center	Via Christi Behavioral Health Center	Wesley Woodlawn Hospital and ER
Cypress Surgery Center	Via Christi Day Surgery (at Murdock)	Wesley Derby ER
Cypress Imaging	Via Christi Founders Circle Surgery Center	Kansas Medical Center
Davita Dialysis	Via Christi Home Health	Wesley Rehab
Derby Ambulatory Surgery Center	Via Christi Home Medical	Kansas Spine Center
Edgepark	Via Christi Hospital St. Francis	Take Care Clinic (Walgreens Clinic) In Sedgwick/Butler Counties
Fresenius Medical Care	Via Christi Hospital St. Joseph	
Kansas Heart Hospital	Via Christi Hospital St. Teresa	Surgicare
Kansas Surgery and Recovery Center	Via Christi Immediate Care	Tallgrass Imaging
Preferred PET Imaging of Kansas	Via Christi Rehabilitation Hospital	Wichita (Wesley) Wound Clinic
Quest	Via Christi Therapy Centers	
Select Specialist Hospital	Via Christi Village on McLean	
Sleep Medicine Center of Kansas	Via Christi Village on Ridge	
Susan B. Allen (El Dorado)	West Wichita Minor Care Clinic	
Team Vision Surgery Center	West Wichita Surgery Center	