



# UNION EMPLOYEES

**2023**  

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**BENEFITS  
GUIDE**



# CONTENTS

Open Enrollment 2023 .....	1
Open Enrollment: How To.....	2
Medical – Premium.....	3
Medical – Preferred .....	4
Medical – Economy.....	5
<b>NEW</b> – High Deductible Health Plan (HDHP) with Health Savings Account (HSA).....	6
Dental .....	7
Vision .....	8-9
Basic Life, AD&D and Felonious Assault Insurance .....	10
Supplemental and Dependent Life .....	10
401(k).....	11
Voluntary Benefits Offered by UNUM.....	12
Whole Life Insurance .....	13
Critical Illness Insurance.....	14
Off-The-Job Accident Insurance .....	15
Individual Short-Term Disability.....	16
Frequently Asked Questions.....	17
Annual Notices.....	18-27
Notes .....	28
Resources .....	29

## About This Guide

This guide describes the benefit plans available to you as an employee of Bi-State Development (BSD). The details of these plans are contained in the official plan documents. This guide is meant to cover the major points of each plan only and does not contain all of the terms and conditions of the plans. In the event of a discrepancy between the information in this guide and the information in the plan documents, the plan documents will govern.

# 2023 OPEN ENROLLMENT INFORMATION

If you don't want to change your benefits for 2023, no action is needed. Your 2022 benefits will roll over to 2023 at the new contribution rates if you do nothing.

Meeting with a Benefits Counselor is only needed if you wish to review your current coverage, learn more about a new medical plan option (see page 6), or if you wish to add or change your Unum policies. **All changes to your Bi-State benefits must be entered into Oracle Self Service and a confirmation statement must be printed.**

It is recommended that you review your level of insurance coverage annually and check the 2023 deduction rates on the following pages.

You may want to make changes to your plan if you:

- Experienced a marriage, divorce, or legal separation
- Gave birth to or adopted a child
- Need to add or remove a spouse or child(ren)
- Need to add, remove, or change plans or coverage

You may need documents, such as:

- Social Security numbers for spouse or child(ren)
- Marriage License or Certificate
- Birth Certificate

## Confirmation Statements

**Print and retain your 2023 confirmation statement.**

Your Confirmation Statement will be required if corrections are needed after January 1, 2023. If you don't have a printer available when you enroll or make changes, you can print the statement to a file or save it as a PDF.

## Open Enrollment Timeline

- 
- Mid-September 2022**  
Informational letters mailed to employee's home address
  - Late September 2022**  
2023 Benefits Guides mailed to employee's home address
  - September 20-October 6, 2022**  
Schedule appointment with a Benefits Counselor
  - October 10-28, 2022**  
Open Enrollment period when changes can be made
  - October 11-21, 2022**  
On-site appointments with Benefits Counselors available
  - October 24-28, 2022**  
GES Call Center available for BSD employee calls
  - October 28, 2022**  
Open Enrollment ends and GES Call Center closes
  - November 23, 2022**  
Final day to turn in documentation for Open Enrollment (birth certificates, marriage license/certificate, Social Security numbers, etc.)
  - January 1, 2023**  
New benefits take effect
  - January 6, 2023**  
First weekly paycheck with new deduction amounts – employees should verify deductions are correct
  - February 28, 2023**  
Last day to notify Benefits Department of corrections needed (Confirmation Statement required; missed deductions may be due)

# OPEN ENROLLMENT: HOW TO

## Scheduling an Appointment with a Benefits Counselor

Follow the steps below to schedule your appointment. In-person appointments must be scheduled by October 6:

1. Go to [www.BiStateBenefits.com](http://www.BiStateBenefits.com). (beginning September 20)
2. Select “Click Here” to schedule your appointment, and follow the step-by-step instructions to make your appointment. (Save the email. If you need to cancel, you must use the link in the email.)
3. A confirmation email about your appointment will be sent to you. (Keep the email for future reference)
4. A reminder email/text will be sent 24 hours prior to your appointment and another will be sent 3 hours prior.
5. At the time of your appointment, go to the facility where you scheduled your appointment. (Allow extra time for a temperature check)

## Logging in to Oracle Self-Service Benefits

- Go to [www.BiStateDev.org](http://www.BiStateDev.org)
- Click on “Employee Resources” (lower left corner)
- Click on the “Employee Login” ribbon
- Enter your Oracle username and password (there is a link to use if you forgot your username or password; access to your work email is needed)
- Click on “Metro Employee Self-Service,” then select “Benefits” from the drop-down list

If you need assistance logging in to Oracle Self-Service, contact the BSD Help Desk at 314-982-1400, ext. 5555.

## Accessing Oracle Self-Service Benefits “How To” Guide

If you need assistance with enrolling in or changing benefits in Oracle Self-Service Benefits, a detailed “How To” document can be accessed as follows:

- Go to [www.BiStateDev.org](http://www.BiStateDev.org)
- Click on “Employee Resources” (lower left corner)
- Click on the “Benefits Information” ribbon
- Look for “2023 Open Enrollment Resources” (you may need to scroll down)

## Open Enrollment 2023 Checklist:

1. Review this guide prior to discussing your benefits with a Benefits Counselor.
2. Make an appointment to meet in-person with a Benefits Counselor at [www.BiStateBenefits.com](http://www.BiStateBenefits.com).
3. Check your Oracle login prior to your appointment, as all enrollments and changes must be completed via Oracle Self-Service Benefits. (Same method as last year)
4. Attend your in-person appointment with a Benefits/Enrollment Counselor.
5. If you are unable to meet in-person with a counselor, the GES Call Center will be open October 24-28. Go to [www.BiStateBenefits.com](http://www.BiStateBenefits.com) after October 21 to find the GES Call Center phone number.
6. If you make benefit enrollment changes in Oracle, make sure you print a confirmation statement. (Required to make corrections after January 1, 2023)

# MEDICAL – PREMIUM

Cigna Premium Option		
BENEFITS	In-Network	Out-of-Network
<b>Calendar Year Deductible</b> Individual Family	\$0 \$0	\$500 \$1,000
<b>Out-of-Pocket Max</b> (including deductible) Individual Family	\$0 \$0	\$2,300 \$4,600
<b>Coinsurance</b>	0%	20%
<b>Physician Office Visits</b>	\$30 Primary Care \$40 Specialist	You pay 20%, plan pays 80% after deductible
<b>Inpatient Hospital</b>	Plan pays 100%	You pay 20%, plan pays 80% after deductible
<b>Urgent Care</b>	You pay \$40 per visit, plan pays 100%	You pay \$40 per visit, plan pays 100%
<b>Emergency Room</b>	You pay \$150 per visit, plan pays 100%	You pay \$150 per visit, plan pays 100%
<b>Outpatient Surgery</b>	Plan pays 100%	You pay 20%, plan pays 80% after deductible
<b>Lab and X-ray</b>	Plan pays 100%	You pay 20%, plan pays 80% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	Plan pays 100%	You pay 20%, plan pays 80% after deductible
<b>Pre-Certification: Inpatient</b>	A Pre-Certification must be obtained prior to all inpatient admissions, except in the case of an emergency admission. In the event of an emergency inpatient admission, the provider must notify Cigna Healthcare, Inc. within 48 hours of hospitalization. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>Pre-Certification: Outpatient</b>	A Pre-Certification must be obtained prior to selected outpatient procedures and diagnostic testing. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>ATU</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$20 Generic / \$25 Single-Source Brand / \$40 Multi-Source Brand \$40 Generic / \$50 Single-Source Brand / \$80 Multi-Source Brand
<b>IBEW</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$8 Generic / \$30 Single-Source Brand / \$45 Multi-Source Brand \$20 Generic / \$75 Single-Source Brand / \$112.50 Multi-Source Brand

2023 Contribution Rates (per paycheck)		
<b>ATU</b>	<b>Employee Only:</b> <b>Employee + Spouse:</b> <b>Employee + Child(ren):</b> <b>Employee + Family:</b>	\$68.70 \$133.96 \$122.96 \$188.24
<b>IBEW</b>	<b>Employee Only:</b> <b>Employee + Family:</b>	\$66.79 \$158.73

# MEDICAL – PREFERRED

Cigna Preferred Option		
BENEFITS	In-Network	Out-of-Network
<b>Calendar Year Deductible</b> Individual Family	\$500 \$1,000	\$700 \$1,400
<b>Out-of-Pocket Max</b> (including deductible) Individual Family	\$2,300 \$4,600	\$3,300 \$6,600
<b>Coinsurance</b>	20%	30%
<b>Physician Office Visits</b>	\$20 Primary Care \$30 Specialist	You pay 30%, plan pays 70% after deductible
<b>Inpatient Hospital</b>	You pay 20%, plan pays 80% after deductible	You pay \$200 per admission, then you pay 30%; plan pays 70% after deductible
<b>Urgent Care</b>	You pay \$30 per visit, plan pays 100%; no deductible	You pay \$30 per visit, plan pays 100%; no deductible
<b>Emergency Room</b>	You pay \$150 per visit, then you pay 20%; plan pays 80% after deductible	You pay \$150 per visit, then you pay 20%; plan pays 80% after deductible
<b>Outpatient Surgery</b>	Plan pays 100%	You pay 30%, plan pays 70%; no deductible
<b>Lab and X-ray</b>	You pay 20%, plan pays 80%; no deductible	You pay 30%, plan pays 70% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	You pay 20%, plan pays 80%; no deductible	You pay 30%, plan pays 70% after deductible
<b>Pre-Certification: Inpatient</b>	A Pre-Certification must be obtained prior to all inpatient admissions, except in the case of an emergency admission. In the event of an emergency inpatient admission, the provider must notify Cigna Healthcare, Inc. within 48 hours of hospitalization. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>Pre-Certification: Outpatient</b>	A Pre-Certification must be obtained prior to selected outpatient procedures and diagnostic testing. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>ATU</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$20 Generic / \$25 Single-Source Brand / \$40 Multi-Source Brand \$40 Generic / \$50 Single-Source Brand / \$80 Multi-Source Brand
<b>IBEW</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$8 Generic / \$30 Single-Source Brand / \$45 Multi-Source Brand \$20 Generic / \$75 Single-Source Brand / \$112.50 Multi-Source Brand

2023 Contribution Rates (per paycheck)		
<b>ATU</b>	<b>Employee Only:</b> <b>Employee + Spouse:</b> <b>Employee + Child(ren):</b> <b>Employee + Family:</b>	\$28.56 \$55.69 \$51.12 \$78.25
<b>IBEW</b>	<b>Employee Only:</b> <b>Employee + Family:</b>	\$26.65 \$68.49

# MEDICAL – ECONOMY

Cigna Economy Option		
BENEFITS	In-Network	Out-of-Network
<b>Calendar Year Deductible</b> Individual Family	\$700 \$1,400	\$1,300 \$2,600
<b>Out-of-Pocket Max</b> (including deductible) Individual Family	\$3,300 \$6,600	\$5,400 \$10,800
<b>Coinsurance</b>	30%	40%
<b>Physician Office Visits</b>	You pay 30%, plan pays 70% after deductible	You pay 40%, plan pays 60% after deductible
<b>Inpatient Hospital</b>	You pay 30%, plan pays 70% after deductible	You pay 40%, plan pays 60% after deductible
<b>Urgent Care</b>	You pay 30%, plan pays 70% after deductible	You pay 30%, plan pays 70% after deductible
<b>Emergency Room</b>	You pay \$150 per visit, then you pay 30%; plan pays 70% after deductible	You pay \$150 per visit, then you pay 30%; plan pays 70% after deductible
<b>Outpatient Surgery</b>	Plan pays 100%	You pay 40%, plan pays 60%; no deductible
<b>Lab and X-ray</b>	You pay 30%, plan pays 70%; no deductible	You pay 40%, plan pays 60% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	You pay 30%, plan pays 70% after deductible	You pay 40%, plan pays 60% after deductible
<b>Pre-Certification: Inpatient</b>	A Pre-Certification must be obtained prior to all inpatient admissions, except in the case of an emergency admission. In the event of an emergency inpatient admission, the provider must notify Cigna Healthcare, Inc. within 48 hours of hospitalization. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>Pre-Certification: Outpatient</b>	A Pre-Certification must be obtained prior to selected outpatient procedures and diagnostic testing. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>ATU</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$20 Generic / \$25 Single-Source Brand / \$40 Multi-Source Brand \$40 Generic / \$50 Single-Source Brand / \$80 Multi-Source Brand
<b>IBEW</b>	<b>Prescription Drug Copayments</b> 30 day supply - Retail 90 day supply - Retail/Mail	\$8 Generic / \$30 Single-Source Brand / \$45 Multi-Source Brand \$20 Generic / \$75 Single-Source Brand / \$112.50 Multi-Source Brand

2023 Contribution Rates (per paycheck)		
<b>ATU</b>	<b>Employee Only:</b> <b>Employee + Spouse:</b> <b>Employee + Child(ren):</b> <b>Employee + Family:</b>	\$8.72 \$17.01 \$15.60 \$23.91
<b>IBEW</b>	<b>Employee Only:</b> <b>Employee + Family:</b>	\$6.82 \$23.89

# NEW – HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HEALTH SAVINGS ACCOUNT (HSA)

BENEFITS	In-Network	Out-of-Network
<b>Calendar Year Deductible</b> Individual Family	\$3,000 \$5,600	\$5,600 \$11,200
<b>Out-of-Pocket Max</b> (including deductible) Individual Family	\$5,600 \$11,200	\$11,200 \$22,400
<b>Coinsurance</b>	10%	30%
<b>Preventative Care</b>	Plan pays 100%; no deductible	Plan pays 100%; no deductible
<b>Physician Office Visits</b>	You pay 10%, plan pays 90% after deductible	You pay 30%, plan pays 70% after deductible
<b>Inpatient Hospital</b>	You pay 10%, plan pays 90% after deductible	You pay 30%, plan pays 70% after deductible
<b>Urgent Care</b>	You pay 10%, plan pays 90% after deductible	You pay 30%, plan pays 70% after deductible
<b>Emergency Room</b>	You pay 10%, plan pays 90% after deductible	You pay 30%, plan pays 70% after deductible
<b>Outpatient Surgery</b>	You pay 10%, plan pays 90% after deductible	You pay 30%, plan pays 70% after deductible
<b>Lab and X-ray</b>	You pay 10%, plan pays 90% after deductible	You pay 30%, plan pays 70% after deductible
<b>Imaging (CT/PET Scans, MRIs)</b>	You pay 10%, plan pays 90% after deductible	You pay 30%, plan pays 70% after deductible
<b>Pre-Certification: Inpatient</b>	A Pre-Certification must be obtained prior to all inpatient admissions, except in the case of an emergency admission. In the event of an emergency inpatient admission, the provider must notify Cigna Healthcare, Inc. within 48 hours of hospitalization. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>Pre-Certification: Outpatient</b>	A Pre-Certification must be obtained prior to selected outpatient procedures and diagnostic testing. Failure to obtain required pre-certification could result in a benefit payment reduction or denial.	
<b>Prescription Drugs (Negotiated discounts included)</b>	You pay 10%, plan pays 90% after deductible	You pay 30%, plan pays 70% after deductible
	<b>Health Savings Account Information</b>	
<b>HSA Seed \$</b>	<b>Single:</b>	Up to \$1,000; January 1 – BSD seeds \$500 (employee matching requirement for remaining seed \$)
	<b>Family:</b>	Up to \$2,000; January 1 – BSD seeds \$1,000 (employee matching requirement for remaining seed \$)
<b>BSD Paid Inpatient Hospital Protection</b>	<b>Hospital Admission:</b> \$1,000 per insured/calendar year <b>Daily Hospital Confinement:</b> \$100 per day (65 days max) <b>Intensive Care Confinement:</b> \$200 per day (20 days max) <b>Maternity Limitation:</b> 9 months from enrollment	

## 2023 Contribution Rates (per paycheck)

<b>ATU &amp; IBEW</b>	<b>Employee Only:</b>	\$30.06
	<b>Employee + Spouse:</b>	\$58.61
	<b>Employee + Child(ren):</b>	\$53.80
	<b>Employee + Family:</b>	\$82.35



# DENTAL

## Delta Dental of Missouri Plan

BENEFITS	High Option	Low Option
<b>Calendar Year Plan Maximum</b>	\$1,500	\$1,500
<b>Annual Deductible:</b> Individual Family	\$50 \$150	\$50 \$150
<b>Type A - Preventive Services</b> (includes oral exams, x-rays, cleanings, fluoride treatment, brush biopsy, space maintainers)	No Charge - Plan pays 100% (deductible waived, not counted against annual plan maximum)	No Charge - Plan pays 100% (deductible waived, not counted against annual plan maximum)
<b>Type B - Basic Services</b> (includes fillings, basic and surgical extractions, root canals, periodontics, endodontics, sealants for children under age 18)	PPO Dentist - You pay 20% Non PPO Dentist - You pay 30%	PPO Dentist - You pay 20% Non PPO Dentist - You pay 30%
<b>Type C - Major Services</b> (includes bridges, dentures, veneers, inlays, onlays, oral surgery)	PPO Dentist - You pay 50% Non PPO Dentist - You pay 60%	Not Covered
<b>Type D - Orthodontics</b> Covered for dependent children up to age 18 (deductible waived and not subject to calendar year plan maximum)	You pay 50%	Not Covered
<b>Lifetime Orthodontic Plan Maximum</b>	\$1,500	N/A

## 2023 Contribution Rates (per paycheck)

ATU & IBEW	<b>Employee Only:</b>	\$0	\$0
	<b>Employee + Family:</b>	\$8.20	\$5.02

# VISION

EyeMed Vision Plan		
Services	In-Network Member Cost	Out-of-Network Reimbursement
<b>EXAM SERVICES</b>		
Exam with Dilation, if necessary	\$15 copay	Up to \$40
Standard Contact Lens–Fit & Follow-up	Up to \$40	N/A
Premium Contact Lens–Fit & Follow-up	10% off retail	N/A
Retinal Imaging	Up to \$39	N/A
<b>FRAMES</b>		
Frames	\$25 copay; \$130 allowance, plus 80% of charge over \$130	Up to \$45
<b>LENSES</b>		
Single Vision Lenses	\$25 copay	Up to \$40
Bifocal Lenses	\$25 copay	Up to \$40
Trifocal Lenses	\$25 copay	Up to \$60
Standard Progressive Lenses	\$25 copay	Up to \$80
Premium Progressive Lenses	\$25 copay, plus 80% of total charge less \$120 allowance	Up to \$80
Lenticular Lenses	\$25 copay	Up to \$80
<b>LENS OPTIONS</b>		
UV Treatment	\$15	N/A
Tint (Solid & Gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$0	Up to \$5
Standard Polycarbonate	\$40	N/A
Standard Polycarbonate–Kids under 19	\$40	N/A
Standard Anti-Reflective Coating	\$45	N/A
Polarized	20% off retail price	N/A
Other Add-ons & Services	20% off retail price	N/A
<b>CONTACT LENSES</b>		
Conventional	\$25 copay; \$130 allowance, plus 85% of charge over \$130	Up to \$125
Disposable	\$25 copay; \$130 allowance, plus full balance over \$130	Up to \$125
Medically-Necessary	\$0 copay, paid in full	Up to \$210
Lasik or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price	N/A

# VISION (CONT.)

EyeMed Vision Plan		
Services	In-Network Member Cost	Out-of-Network Reimbursement
<b>COVERAGE FREQUENCY</b>		
Examination	Once every calendar year	
Lenses or Contact Lenses	Once every calendar year	
Frames	Once every two calendar years	
<b>HEARING AID DISCOUNT PROGRAM</b>		
	40% discount off hearing exams and a low price guarantee on discounted hearing aids	N/A

2023 Contribution Rates (per paycheck)		
<b>ATU &amp; IBEW</b>	Employee Only:	\$0.90
	Employee + Spouse:	\$1.72
	Employee + Child(ren):	\$1.81
	Employee + Family:	\$2.66

# BASIC LIFE, AD&D, AND FELONIOUS ASSAULT INSURANCE

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance or Felonious Assault Insurance is provided at no cost to active, full-time employees as follows:

<b>Benefit Waiting Period</b>	1 year of service	
<b>Basic Term Life Insurance Amount</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	\$20,000 \$50,000 \$60,000
<b>Term Life Plan Features</b>	Right to Convert/Port Coverage Accelerated Death Benefit	
<b>AD&amp;D/Felonious Assault Insurance Amount</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	\$150,000 – Felonious Assault Ins \$150,000 – Felonious Assault Ins \$60,000

# SUPPLEMENTAL AND DEPENDENT LIFE

Bi-State Development offers Supplemental and Dependent Life Insurance at employee's cost as follows:

<b>Benefit Waiting Period</b>	1 year of service	
<b>Supplemental Employee Term Life Insurance Amount</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	\$10,000 N/A N/A
<b>Dependent Life Insurance Options</b>	Option 1: \$10,000 spouse/\$2,500 per child Option 2: \$20,000 spouse/\$5,000 per child Option 3: \$25,000 spouse/\$7,000 per child	
<b>Dependent Life Insurance Eligibility</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	Eligible Not Eligible Eligible

Informational only - Employees are not required to re-enroll in the benefits listed above.

# BI-STATE DEVELOPMENT 401(K) RETIREMENT SAVINGS PLAN

Bi-State Development offers employees access to a 401(k) Retirement Savings Plan as follows:

<b>Benefit Eligibility</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	Eligible Not Eligible Eligible
<b>IRS Contribution Limits*</b>	<ul style="list-style-type: none"> <li>• \$20,500 per year</li> <li>• Participants age 50+ may contribute “catch up” contributions up to an additional \$6,500 per year</li> <li>• Unless designated as a Roth contribution, employee contributions are deducted on a pre-tax basis</li> </ul>	
<b>Roth Account Feature</b>	Allows contributions to be made on a post-tax basis.	
<b>Vesting</b>	Employee contributions and matching dollars are immediately vested	
<b>Employee Basic Contributions</b>	CAR Employees: O&M/Clerical Employees: IBEW Employees:	6% N/A 5%
<b>Matching</b>	<p>Employee Basic Contributions are matched at a rate of 50%, i.e., BSD funds 50¢ for every \$1 of basic contributions made by the employee.</p> <p><b>NOTE:</b> Contributions in excess of the above noted basic contribution percentages and catch-up contributions are not matched.</p>	

\*Limits provided are for 2022 and are subject to change.

# VOLUNTARY BENEFITS OFFERED BY UNUM

The physical and financial health and wellbeing of our employees is very important to Bi-State Development. In order to make it easier for our employees to gain access to and pay for benefits to protect them from the unexpected, we have partnered with Unum to provide employees with access to a variety of voluntary individual insurance options. As a part of that partnership, Bi-State will provide employees with the convenience of payroll deduction to pay their Unum premiums.

The plans offered by Unum are individual products that can only be purchase through an agent licensed in the state where the applicant resides. Each year during open enrollment, we bring licensed Enrollment Counselors on-site who are able to assist employees with all of the Unum products but are also specifically trained to educate and assist employees with our core benefit offerings. Enrollment in any of the Unum products is strictly voluntary.

The next four pages contain high level information on the following products offered by Unum:

- Whole Life Insurance with an optional Long-Term Care Rider available
- Critical Illness Coverage
- Off-The-Job Accident Coverage
- Individual Short-Term Disability Coverage (Union employees only)

If you are interested in learning more about any of the Unum products or enrolling in coverage, make an appointment to meet with an Enrollment Counselor during Open Enrollment.

# WHOLE LIFE INSURANCE

Unum's Whole Life Insurance is designed to pay a death benefit to your beneficiaries, but it can also gain cash value you can use while you are living. This benefit offers an affordable, guaranteed level of premium that won't increase due to age. Unlike term life insurance offered through the workplace, this coverage can continue into retirement.

## Who Can Get Coverage?

- **Individual Spouse Coverage** — This coverage can be purchased without purchasing employee coverage. The minimum policy amount is \$2,000, but the actual benefit amount is based on the premium amount chosen, age at issue and tobacco usage. If you leave BSD, you can keep your spouse's policy and be billed directly at home.
- **Individual Child Coverage** — This coverage can be purchased without purchasing employee or spouse coverage. Each policy covers one child or grandchild. You can purchase coverage for each child/grandchild for as little as \$1 per week. Benefit amounts are based on issue age and premium selected. Your children can keep the coverage, even if you leave BSD.

## Additional Coverage Options:

- **Living Benefit Option Rider** — Automatically included at no extra charge on this policy is a Living Benefit Option Rider. You can request up to 100% of the death benefit amount (to a maximum of \$150,000) if you are diagnosed with a medical condition that limits life expectancy to 12 months or less. Any payout you receive while you are living would reduce the amount of the benefit that would be paid to your beneficiaries when you die.
- **Waiver of Premium** — If you're disabled for at least six months before age 65 and you remain disabled, you won't have to pay premiums until you recover and return to work.
- **Long-Term Care Rider** — If purchased, will pay a percentage of the benefit toward the cost of a nursing home, assisted living facility or adult day care.

## Advantages of the Plan

- Coverage is available to eligible employees up to age 80 who are actively at work.\*
- You can buy coverage for your spouse and/or dependent children, even if you don't buy coverage for yourself.
- The policy accumulates cash value at a guaranteed rate of 4.5%.\*\* Once your cash value builds to a certain level, you can borrow from the cash value or use it to purchase a smaller "paid-up" policy with no more premiums due.
- You get affordable rates when you purchase this policy through BSD, and it is paid for through convenient payroll deduction.
- You own the policy so you can keep this coverage if you leave the company or retire. Unum will bill you directly.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.

\* Not on a leave of absence at the time of application.

\*\* The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2001 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy.

# CRITICAL ILLNESS INSURANCE

Unum's Group Critical Illness Insurance can help protect your finances from the expense of a serious health problem, such as a stroke or heart attack. Cancer coverage is also included. You can choose a lump-sum benefit up to \$30,000 that's paid directly to you at the **first diagnosis** of a covered condition.

Lump sum benefits are paid directly to you and can be used any way you choose. You can also use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis. Benefits can be paid for a second occurrence of a benign brain tumor, coma, heart attack or stroke if at least twelve months elapses between occurrences.

## What Is Covered?

### Illnesses covered by the base plan include:

- Heart attack
- Stroke<sup>1</sup>
- Major organ transplant<sup>2</sup>
- Permanent paralysis due to a covered accident<sup>3</sup>
- End-stage renal (kidney) failure
- Coronary artery bypass surgery (pays 25% of lump-sum benefit)
- Cancer
- Carcinoma in situ<sup>4</sup> (pays 25% of lump-sum benefit)

A \$50 Wellness Benefit is included. Please refer to the policy for complete definitions of covered critical illnesses.

## Advantages of the Plan

- Coverage is available to eligible employees who are actively at work.\*
- You may choose a benefit amount of \$10,000, \$20,000 or \$30,000.
- You can purchase coverage for your spouse with purchase of employee coverage.
- Eligible children ages newborn to 26 years are automatically covered at 50% of employee benefit amount.
- You get affordable rates when you buy this policy through BSD, and the premiums are conveniently deducted from your paycheck.
- You own the policy so you can keep this coverage if you leave BSD or retire. Unum will bill you directly.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.

\* Not on a leave of absence at the time of application.

**NOTE:** Employee contribution rates will vary depending on amount of coverage purchased, spouse and/or child(ren) covered, employee age and employee tobacco status.

<sup>1</sup> Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event.

<sup>2</sup> Undergoing surgery as a recipient of a transplant of a human heart, lung, liver, kidney or pancreas.

<sup>3</sup> Complete and permanent loss of the use of two or more limbs for a continuous 180 days as a result of a covered accident.

<sup>4</sup> Cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.



# OFF-THE-JOB ACCIDENT INSURANCE

Unum's Group Off-The-Job Accident Insurance can pay lump-sum benefits based on the injury you receive and the treatment you need, including emergency room care and related surgery. The benefit can help offset the out-of-pocket expenses that medical insurance does not pay, including deductibles and copays.

## What Is Covered?

### Covered injuries include:

- Fractures
- Dislocations
- Burns
- Lacerations repaired by stitches
- Concussions
- Eye injuries
- Ruptured discs
- Coma

### Covered expenses include:

- Ambulance
- Urgent Care visits
- Emergency Room treatment
- Medical Imaging (MRI, CT, etc.)
- Related surgery
- Doctor office visit – follow-up care
- Hospitalization
- Physical therapy

See the schedule of benefits for a full list of covered injuries and expenses.

## Advantages of the Plan

- Coverage is available to all eligible employees who are actively at work.\*
- You can buy coverage for your spouse and dependent children.
- Coverage is guaranteed issue if you enroll during 2023 open enrollment.
- This plan includes convenient payroll deduction, so you don't have to remember to write a check for your premiums.
- Coverage is portable. You may take the coverage with you if you leave BSD or retire without having to answer new health questions. Unum will bill you directly.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- Benefits are paid for off-the-job accidents only.
- A Catastrophic Benefit is included with this plan. This pays an additional sum if a covered individual has a serious injury—such as loss of sight, hearing or a limb.

\* Not on a leave of absence at the time of application.

## 2023 Contribution Rates (per paycheck)

Employee Only:	\$1.14
Employee + Spouse:	\$2.07
Employee + Child(ren):	\$3.69
Employee + Family:	\$4.62

# INDIVIDUAL SHORT-TERM DISABILITY

Unum's Individual Short-Term Disability Insurance replaces a portion of your income if you are unable to work due to a covered injury or illness. This coverage can pay a monthly benefit to provide some income replacement during a time of need. Common reasons people use this coverage include off-the-job injuries, covered pregnancy and scheduled covered surgery.

You have the opportunity to purchase the amount of individual short-term disability coverage you want based on your budget and the amount of your income you wish to insure. The percentage of your income that you insure is paid to you following a 30 day elimination period for an approved claim. Benefits are paid for up to 6 months.

During this open enrollment period, if you are benefit eligible, age 17 to 69 and actively at work, you can apply for coverage of up to 60% of your gross monthly salary up to a maximum of \$5,000.

- **Maternity coverage** — Pregnancy is not covered during the first nine months the policy is effective. Medical complications of pregnancy may be considered as any other covered illness subject to the pre-existing condition limitation.
- **Pre-existing condition limitation** — Conditions that were diagnosed and treated in the 12 months immediately prior to the coverage effective date are not covered for the first 12 months the policy is in force.

## Features You'll Appreciate

- **Payroll deduction** — Your premiums are automatically deducted from your paycheck.
- **Affordable coverage** — Your premiums are based on your age when you buy the insurance and will not increase when you move into the next age band.
- **Guaranteed renewable** — You own the policy and can take it with you if you leave BSD or retire. As long as you pay the premiums on time, your coverage is guaranteed renewable until age 72.
- **Because you pay your premium with post-tax dollars, your benefit will not be taxed (under current tax laws).**

# FREQUENTLY ASKED QUESTIONS

## 1. Who do I contact if I have questions after I enroll?

Contact the BSD Benefits Department:  
Phone: 314-982-1400, ext. 3006  
Fax: 314-335-3431  
Email: [Benefits@BiStateDev.org](mailto:Benefits@BiStateDev.org)  
Monday – Friday | 8:00 a.m. – 5:00 p.m.

## 2. What are the documentation requirements for dependents?

To cover a dependent spouse, a copy of the marriage license is required. To cover a dependent child, a copy of their birth certificate is required. The birth certificate must show the BSD employee name as one of the parents to be considered acceptable. In the case of a stepchild, along with the birth certificate, a marriage license that shows the name of the parent listed on the birth certificate is also required. **Documentation must be turned in to the Benefits department by November 23, 2022. Please include the employee's name and badge number on the documentation.**

## 3. What happens if I don't submit the required dependent documentation by the deadline?

If the required dependent documentation is not received by the Bi-State Development Benefits Department by the deadline, the new dependent will not be added to your coverage.

## 4. Who do I contact if the deduction from my paycheck is not as expected?

Contact the BSD Payroll Department:  
314-982-1400, ext. 1307  
Monday – Friday | 7:00 a.m. – 4:30 p.m.

Submit your Confirmation Statement to the Benefits Department by February 28, 2023, for corrections; missed deductions may be owed.

Fax: 314-335-3431  
Email: [Benefits@BiStateDev.org](mailto:Benefits@BiStateDev.org)

## 5. Who should I contact if I didn't receive an ID card?

Contact the appropriate coverage carrier. Carrier contact information can be found on page 29.

## 6. Where can I get instructions on how to enroll via Oracle Self-Service Benefits?

Go to [www.BiStateDev.org](http://www.BiStateDev.org), then click on “Employee Resources” in the lower left corner. Next, click on the “Benefits Information” ribbon and look for “2023 Open Enrollment Resources.” (You might need to scroll down.) See the “How To” section on page 2.

## 7. What happens if I don't enroll?

Your current 2022 benefit elections will roll over to 2023 at the new contribution rates.

# Important Notice from Bi-State Development about Your Prescription Drug Coverage and Medicare

## (Medicare Part D Certificate of Creditable Coverage Notice)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Bi-State Development and about your options under Medicare's prescription drug coverage. This 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.

There are two important things you need to know about your current coverage and Medicare'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. Some plans may also offer more coverage for a higher monthly premium.
2. Bi-State Development has determined that the prescription drug coverage offered by Express Scripts is, on average for all plan participants, expected to pay out as much as the 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 decide to join a Medicare drug plan at a later date.

### When can you 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–December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What happens to your current coverage if you decide to join a Medicare drug plan?

If you do decide to join a Medicare drug plan and drop your current Bi-State Development coverage, be aware that you and your dependents will not be able to get this coverage back.

### When will you pay a higher premium (penalty) to join a Medicare drug plan?

You should also know that if you drop or lose your current coverage with Bi-State Development 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 nineteen 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.

## For more information about...

### **This Notice or Your Current Prescription Drug Coverage**

Contact Bi-State Development's Director of Benefits for further information or call the Benefits Department at 314-982-1400, ext. 3006.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Bi-State Development changes. You also may request a copy of this notice at any time.

### **Your Options under Medicare Prescription Drug Coverage**

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 [www.Medicare.gov](http://www.Medicare.gov).
- Call your State 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). TTY 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 about this extra help, visit Social Security online at: [www.SocialSecurity.gov](http://www.SocialSecurity.gov), or call them at: 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date:	September 1, 2022
Name of Entity/Sender:	Bi-State Development
Contact-Position/Office:	Benefits Department, Mail Stop 125
Address:	211 North Broadway, Suite 700 St. Louis, MO 63102
Phone Number:	314-982-1400, ext. 3006

## Women's Health and Cancer Rights Act Annual Notice

Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to

achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator at 1-800-244-6224 for more information.

## Notice for Grandfathered Health Plans

Bi-State Development believes its self-funded plan, administered by Cigna, is a "grandfathered health plan" under the Patient Protection and the Affordable Care Act. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of

preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan, and what might cause a plan to change from the grandfathered health plan status can be directed to the Plan Administrator at 1-800-244-6224.

# Bi-State Development Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

The Health Insurance Portability and Accountability Act of 1996 and the regulations thereunder (“HIPAA”) require a health plan to notify participants about its privacy policies and procedures with respect to participants’ health information. This document is intended to satisfy HIPAA’s notice requirement.

This notice is effective as of September 1, 2022. If you have any questions about this notice, please contact:

Director of Benefits  
Bi-State Development  
211 North Broadway, Suite 700  
St. Louis, Missouri 63102-2759  
314-982-1400, ext. 3006

Bi-State Development and its Affiliates (the “Employer”) maintain the Bi-State Development Health Plan and the Bi-State Development Employee Assistance Program (individually and collectively referred to as the “Plan” and the “Plans” throughout this notice). The Plans have authorized certain employees of the Employer to have access to your health information (referred to as “employees with access”), so that they may perform certain administrative functions for the Plans. These administrative functions—treatment, payment, and health care operations—are described below. Employees with access also may use and disclose your health information for other purposes, which are outlined in this notice.

Third party “business associates” that perform various services for the Plans also may have access to your health information. However, the Plans’ business associates have agreed to safeguard your health information in accordance with HIPAA.

This notice will tell you about the ways in which employees with access to your health information and the Plans’ business associates may use and disclose such information. It also describes the Plans’ obligations and your rights regarding the use and disclosure of your health information.

The Plans are required by HIPAA to:

- Make sure that your health information is kept private;
- Give you this notice of the Plans’ legal duties and privacy practices with respect to your health information; and
- Follow the terms of the notice that is currently in effect.

The Plans also are required to designate a Privacy Officer who is responsible for the development and implementation of the Plans’ Privacy Policies and Procedures. The Plans have designated the Director of Benefits as the Privacy Officer. The Privacy Officer may be contacted as follows:

Director of Benefits  
Bi-State Development  
211 North Broadway, Suite 700  
St. Louis, Missouri 63102-2759  
314-982-1400, ext. 3006

## How Employees with Access and Business Associates May Use and Disclose Your Health Information

The following categories describe different ways in which employees with access and the Plans’ business associates are permitted or required to use and disclose your health information. Not every use or disclosure in a category will be listed.

**For Treatment.** Employees with access and business associates may use and disclose your health information to facilitate medical treatment or services by health care providers. For example, if you are unable to provide your medical history as the result of an accident, a business associate may advise an emergency room physician about the types of prescription drugs you currently take.

**For Payment.** Employees with access and business associates may use and disclose your health information to make coverage determinations and payment in accordance with the terms of the Plan (this includes billing, claims management, subrogation, reviews for medical necessity and appropriateness of care, utilization review and preauthorization). For example, a business associate may tell your health care provider whether you are eligible for Plan coverage. Also, your health information may be shared with another health plan to coordinate benefit payments. Members of the Plan’s Claims Review Committee will have access to any of your health information that is relevant to an appeal you file under the Plan.

**For Health Care Operations.** Employees with access and business associates may use and disclose your health information to enable the Plan to operate or to operate more efficiently. This includes conducting quality assessment and improvement activities, submitting claims for stop-loss coverage, determining employee contributions, conducting or arranging for medical review, legal services, audit services, disease management, case management, planning and development, and general Plan administrative activities. For example, the Plan may use your claims information to refer you to a disease management program, project future benefit costs, or audit the accuracy of its claims processing functions. In addition, the Plan may contact you to provide you information about treatment alternatives or other health-related benefits that may be of interest to you.

### Other Permitted Uses and Disclosures.

- The Plan may be required by law to disclose your health information.
- The Plan will make your health information available to you, and to the Secretary of the Department of Health and Human Services for purposes of HIPAA enforcement.
- Your health information may be disclosed to a public health agency. This may include disclosing your health information to report certain diseases, death, abuse, neglect or domestic violence or reporting information to the Food and Drug Administration if you experience an adverse reaction from any of the drugs, supplies or equipment that are involved in your care.

- Your health information may be disclosed to government agencies so they can monitor, investigate, inspect, discipline or license those who work in the healthcare system or for government benefit programs.
- Your health information may be disclosed as authorized by law to comply with workers' compensation laws.
- Your health information may be disclosed in the course of a judicial or administrative proceeding, in response to an order of a court or administrative tribunal (to the extent such disclosure is expressly authorized); and in response to a subpoena, discovery request, or other lawful process, but only if efforts have been made to tell you about the request or to obtain an order protecting the information requested.
- Your health information may be disclosed to law enforcement officials to report or prevent a crime, locate or identify a suspect, fugitive or material witness or assist a victim of a crime.
- Your health information may be used or disclosed to avert a serious threat to health or safety if the use or disclosure is necessary to prevent a serious and imminent threat to the health or safety of a person or to the public, and is disclosed to a person who is reasonably able to prevent or lessen the threat, including the target of the threat.
- Your health information may be used or disclosed for limited research purposes, provided that a waiver of the authorization required by HIPAA has been approved by an appropriate privacy board.
- If you are a member of the armed forces, the Plan may disclose your health information as required by military command authorities or to evaluate your eligibility for veteran's benefits. The Plan may also disclose health information about foreign military personnel to the appropriate foreign military authority.
- Your health information may be disclosed to coroners, health examiners and funeral directors so that they can carry out their duties or for purposes of identification or determining cause of death.
- Your health information may be disclosed to people involved with obtaining, storing or transplanting organs, eyes or tissue of cadavers for donation purposes.
- The Plan may disclose your health information to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law.
- If you are an inmate of a correctional institution or under the custody of a law enforcement official, the Plan may release your health information to the correctional institution or law enforcement official.
- Your health information may be disclosed to your spouse, a family member or a close personal friend if the health information is directly relevant to your spouse's, family member's or close personal friend's involvement with payment related to your health care.

**Pursuant to an Authorization.** The following uses and disclosures of your protected health information will only be made with your written authorization:

- Uses and disclosures of psychotherapy notes
- Disclosures that constitute a sale of your protected health information

- Uses and disclosures of your protected health information for marketing purposes
- Uses and disclosures of your protected health information beyond the uses and disclosures described in this notice

If you give us an authorization, you may revoke it at any time by submitting a written revocation to our Privacy Officer. Disclosures that were made in reliance on your authorization before you revoked it will not be affected by the revocation.

## Your Rights with Respect To Your Health Information

You have the following rights with respect to your health information:

**Right to Inspect and Copy.** You have the right to inspect and copy your coverage, payment and claims record and other health information used by the Plan to make benefit determinations about you. To inspect and copy such information, you must submit your request in writing to the Privacy Officer. If you request a copy of the information, we may charge a fee for the costs of copying, mailing or other supplies associated with your request.

The Plan may deny your request to inspect and copy in certain very limited circumstances. If you are denied access to your health information, you may file a complaint regarding the denial.

**Right to an Electronic Copy of Electronic Medical Records.** If your protected health information is maintained in an electronic format (known as an electronic medical record or electronic health record), you have the right to request that an electronic copy of your record be given to you or transmitted to another individual or entity. We will make every effort to provide access to your protected health information in the form or format that you request, if it is readily producible in such form or format. If the protected health information is not readily producible in the form or format you request your record will be provided in either our standard electronic format or if you do not want this form or format, a reasonable hard copy format. We may charge you a reasonable, cost-based fee for the labor associated with transmitting the electronic medical record.

**Right to Get Notice of a Breach.** You have the right to be notified if any of your unsecured protected health information is breached.

**Right to Amend.** You have the right to request that the Plan amend your coverage, payment and claims record and other health information used by the Plan to make benefit determinations about you. You have the right to request an amendment for as long as the information is maintained by or for the Plan.

To request an amendment, you must submit your request in writing to the Privacy Officer. In addition, you must provide a reason that supports your request.

If your request is denied in whole or in part, the Plan will provide you with a written denial that explains the basis for the denial. You may then submit a written statement disagreeing with the denial and have that statement included with any future disclosure of your health information.

**Right to an Accounting of Disclosures.** You have the right to request an "accounting" of the Plan's disclosures of your health information during a time period which may be no longer than six years prior to the date of your request. There are exceptions to the types of disclosures for which the Plan is required to account.



For example, the Plan is not required to give you an accounting of disclosures of your health information for purposes of treatment, payment or health care operations, and is not required to account for disclosures made prior to April 14, 2003.

To request an accounting of disclosures, you must submit your request in writing to the Privacy Officer. Your request should indicate in what form you want the accounting (for example, paper or electronic). The first accounting you request within a 12 month period will be free. For additional accountings, the Plan may charge you for the costs of providing the accounting. We will notify you of the cost involved and you may choose to withdraw or modify your request at that time before any costs are incurred.

**Right to Request Restrictions.** You have the right to request a restriction on the health information that the Plan may use or disclose about you for treatment, payment or health care operations, or that the Plan may disclose to your spouse, a family member or a close personal friend who is involved with payment related to your health care.

We are not required to agree to your request.

Requests for restrictions must be made in writing to the Privacy Officer. In your request, you must provide: (1) what information you want to restrict; (2) whether you want to restrict use, disclosure or both; and (3) to whom you want the restrictions to apply.

**Right to Request Confidential Communications.** You have the right to request that the Plan communicate with you in a certain way or at a certain location, such as only at work or by mail.

Requests for confidential communications must be made in writing to the Privacy Officer. The Plan will attempt to honor all reasonable requests. Your request must specify how or where you wish to be contacted.

**Right to a Paper Copy of this Notice.** You have the right to a paper copy of this notice. You may ask us to give you a copy of this notice at any time.

## Changes To This Notice

The Plan reserves the right to change the terms of this notice. The Plan reserves the right to make the revised notice effective with respect to all of your health information already maintained by the Plan, as well as any of your health information maintained by the Plan in the future. In the event of a material change to the notice, a revised version of the notice will be provided by mail.

## Complaints

If you believe your privacy rights have been violated, you may file a complaint with the Plan or with the Secretary of the Department of Health and Human Services. To file a complaint with the Plan, contact the Director of Benefits listed at the beginning of this notice. All complaints must be submitted in writing.

You will not be retaliated against for filing a complaint.

## Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.HealthCare.gov](http://www.HealthCare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these

programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS-NOW (1-877-543-7669) or [www.InsureKidsNow.gov](http://www.InsureKidsNow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.AskEBSA.dol.gov](http://www.AskEBSA.dol.gov) or call 1-866-444-EBSA (1-866-444-3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2022. Contact your State for more information on eligibility:	
<b>ALABAMA – Medicaid</b>	Website: <a href="http://www.MyALHIPP.com">www.MyALHIPP.com</a> Phone: 1-855-692-5447
<b>ALASKA – Medicaid</b>	<b>The AK Health Insurance Premium Payment Program</b> Website: <a href="http://www.MyAKHIPP.com">www.MyAKHIPP.com</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a>  <b>Medicaid Eligibility</b> Website: <a href="http://www.Health.Alaska.gov/dpa/pages/default.aspx">www.Health.Alaska.gov/dpa/pages/default.aspx</a>
<b>ARKANSAS – Medicaid</b>	Website: <a href="http://www.MyARHIPP.com">www.MyARHIPP.com</a> Phone: 1-855-MyARHIPP (1-855-692-7447)
<b>CALIFORNIA – Medicaid</b>	<b>Health Insurance Premium Payment (HIPP) Program</b> Website: <a href="http://www.DHCS.CA.gov/hipp">www.DHCS.CA.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:HIPP@DHCS.CA.gov">HIPP@DHCS.CA.gov</a>
<b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b>	<b>Health First Colorado</b> Website: <a href="http://www.HealthFirstColorado.com">www.HealthFirstColorado.com</a> Health First Colorado Member Contact Center: 1-800-221-3943; State Relay: 711  <b>CHP+</b> Website: <a href="http://www.Colorado.gov/pacific/hcpf/child-health-plan-plus">www.Colorado.gov/pacific/hcpf/child-health-plan-plus</a> Customer Service: 1-800-359-1991; State Relay: 711  <b>Health Insurance Buy-In Program (HIBI):</b> Website: <a href="http://www.Colorado.gov/pacific/hcpf/health-insurance-buy-program">www.Colorado.gov/pacific/hcpf/health-insurance-buy-program</a> Customer Service: 1-855-692-6442

<b>FLORIDA – Medicaid</b>	<p>Website: <a href="http://www.FLMedicaidTPLRecovery.com/flmedicaidtplrecovery.com/hipp/index.html">www.FLMedicaidTPLRecovery.com/flmedicaidtplrecovery.com/hipp/index.html</a>  Phone: 1-877-357-3268</p>
<b>GEORGIA – Medicaid</b>	<p><b>GA HIPP</b>  Website: <a href="http://www.Medicaid.Georgia.gov/health-insurance-premium-payment-program-hipp">www.Medicaid.Georgia.gov/health-insurance-premium-payment-program-hipp</a>  Phone: 678-564-1162, Press 1</p> <p><b>GA CHIPRA</b>  Website: <a href="http://www.Medicaid.Georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">www.Medicaid.Georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a>  Phone: 678-564-1162, Press 2</p>
<b>INDIANA – Medicaid</b>	<p><b>Healthy Indiana Plan for Low-Income Adults 19-64</b>  Website: <a href="http://www.IN.gov/fssa/hip">www.IN.gov/fssa/hip</a>  Phone: 1-877-438-4479</p> <p><b>All Other Medicaid</b>  Website: <a href="http://www.IN.gov/medicaid">www.IN.gov/medicaid</a>  Phone: 1-800-457-4584</p>
<b>IOWA – Medicaid and CHIP (Hawki)</b>	<p><b>Medicaid</b>  Website: <a href="http://www.DHS.Iowa.gov/ime/members">www.DHS.Iowa.gov/ime/members</a>  Phone: 1-800-338-8366</p> <p><b>Hawki</b>  Website: <a href="http://www.DHS.Iowa.gov/hawki">www.DHS.Iowa.gov/hawki</a>  Phone: 1-800-257-8563</p> <p><b>HIPP</b>  Website: <a href="http://www.DHS.Iowa.gov/ime/members/medicaid-a-to-z/hipp">www.DHS.Iowa.gov/ime/members/medicaid-a-to-z/hipp</a>  Phone: 1-888-346-9562</p>
<b>KANSAS – Medicaid</b>	<p>Website: <a href="http://www.KanCare.KS.gov">www.KanCare.KS.gov</a>  Phone: 1-800-792-4884</p>
<b>KENTUCKY – Medicaid</b>	<p><b>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)</b>  Website: <a href="http://www.CHFS.KY.gov/agencies/dms/member/pages/kihipp.aspx">www.CHFS.KY.gov/agencies/dms/member/pages/kihipp.aspx</a>  Phone: 1-855-459-6328  Email: <a href="mailto:KIHIPPP.Program@KY.gov">KIHIPPP.Program@KY.gov</a></p> <p><b>KCHIP</b>  Website: <a href="http://www.KidsHealth.KY.gov/pages/index.aspx">www.KidsHealth.KY.gov/pages/index.aspx</a>  Phone: 1-877-524-4718</p> <p><b>Kentucky Medicaid</b>  Website: <a href="http://www.CHFS.KY.gov">www.CHFS.KY.gov</a></p>
<b>LOUISIANA – Medicaid</b>	<p><b>Medicaid</b>  Website: <a href="http://www.Medicaid.LA.gov">www.Medicaid.LA.gov</a>  Phone: 1-888-342-6207 (Medicaid hotline)</p> <p><b>LaHIPP</b>  Website: <a href="http://www.LDH.LA.gov/lahipp">www.LDH.LA.gov/lahipp</a>  Phone: 1-855-618-5488</p>
<b>MAINE – Medicaid</b>	<p><b>Enrollment</b>  Website: <a href="http://www.Maine.gov/dhhs/ofi/applications-forms">www.Maine.gov/dhhs/ofi/applications-forms</a>  Phone: 1-800-442-6003  TTY: Maine Relay: 711</p> <p><b>Private Health Insurance Premium</b>  Website: <a href="http://www.Maine.gov/dhhs/ofi/applications-forms">www.Maine.gov/dhhs/ofi/applications-forms</a>  Phone: 1-800-977-6740  TTY: Maine Relay: 711</p>
<b>MASSACHUSETTS – Medicaid and CHIP</b>	<p>Website: <a href="http://www.Mass.gov/masshealth/pa">www.Mass.gov/masshealth/pa</a>  Phone: 1-800-862-4840  TTY: 617-886-8102</p>

<b>MINNESOTA – Medicaid</b>	Website: <a href="http://www.MN.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">www.MN.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> Phone: 1-800-657-3739
<b>MISSOURI – Medicaid</b>	Website: <a href="http://www.DSS.MO.gov/mhd/participants/pages/hipp.htm">www.DSS.MO.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005
<b>MONTANA – Medicaid</b>	Website: <a href="http://www.DPHHS.MT.gov/montanahealthcareprograms/hipp">www.DPHHS.MT.gov/montanahealthcareprograms/hipp</a> Phone: 1-800-694-3084 Email: <a href="mailto:HSHIPPPProgram@mt.gov">HSHIPPPProgram@mt.gov</a>
<b>NEBRASKA – Medicaid</b>	Website: <a href="http://www.AccessNebraska.NE.gov">www.AccessNebraska.NE.gov</a> Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
<b>NEVADA – Medicaid</b>	Website: <a href="http://www.DHCFP.NV.gov">www.DHCFP.NV.gov</a> Phone: 1-800-992-0900
<b>NEW HAMPSHIRE – Medicaid</b>	Website: <a href="http://www.DHHS.NH.gov/programs-services/medicaid/health-insurance-premium-program">www.DHHS.NH.gov/programs-services/medicaid/health-insurance-premium-program</a> Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
<b>NEW JERSEY – Medicaid and CHIP</b>	<b>Medicaid</b> Website: <a href="http://www.State.NJ.us/humanservices/dmahs/clients/medicaid">www.State.NJ.us/humanservices/dmahs/clients/medicaid</a> Phone: 609-631-2392 <b>CHIP</b> Website: <a href="http://www.NJFamilyCare.org/index.html">www.NJFamilyCare.org/index.html</a> Phone: 1-800-701-0710
<b>NEW YORK – Medicaid</b>	Website: <a href="http://www.Health.NY.gov/health_care/medicaid">www.Health.NY.gov/health_care/medicaid</a> Phone: 1-800-541-2831
<b>NORTH CAROLINA – Medicaid</b>	Website: <a href="http://www.Medicaid.NCDHHS.gov">www.Medicaid.NCDHHS.gov</a> Phone: 919-855-4100
<b>NORTH DAKOTA – Medicaid</b>	Website: <a href="http://www.ND.gov/dhs/services/medicalserv/medicaid">www.ND.gov/dhs/services/medicalserv/medicaid</a> Phone: 1-844-854-4825
<b>OKLAHOMA – Medicaid and CHIP</b>	Website: <a href="http://www.insureoklahoma.org">www.insureoklahoma.org</a> Phone: 1-888-365-3742
<b>OREGON – Medicaid</b>	Website: <a href="http://www.Healthcare.Oregon.gov/pages/index.aspx">www.Healthcare.Oregon.gov/pages/index.aspx</a> , or <a href="http://www.OregonHealthcare.gov/index-es.html">www.OregonHealthcare.gov/index-es.html</a> Phone: 1-800-699-9075
<b>PENNSYLVANIA – Medicaid</b>	Website: <a href="http://www.DHS.PA.gov/services/assistance/pages/hipp-program.aspx">www.DHS.PA.gov/services/assistance/pages/hipp-program.aspx</a> Phone: 1-800-692-7462
<b>RHODE ISLAND – Medicaid and CHIP</b>	Website: <a href="http://www.EOHHS.RI.gov">www.EOHHS.RI.gov</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line)
<b>SOUTH CAROLINA – Medicaid</b>	Website: <a href="http://www.SCDHHS.gov">www.SCDHHS.gov</a> Phone: 1-888-549-0820
<b>SOUTH DAKOTA - Medicaid</b>	Website: <a href="http://www.DSS.SD.gov">www.DSS.SD.gov</a> Phone: 1-888-828-0059
<b>TEXAS – Medicaid</b>	Website: <a href="http://www.GetHIPPTexas.com">www.GetHIPPTexas.com</a> Phone: 1-800-440-0493

<b>UTAH – Medicaid and CHIP</b>	<b>Medicaid</b> Website: <a href="http://www.Medicaid.Utah.gov">www.Medicaid.Utah.gov</a> <b>CHIP</b> Website: <a href="http://www.Health.Utah.gov/chip">www.Health.Utah.gov/chip</a> Phone: 1-877-543-7669
<b>VERMONT– Medicaid</b>	Website: <a href="http://www.GreenMountainCare.org">www.GreenMountainCare.org</a> Phone: 1-800-250-8427
<b>VIRGINIA – Medicaid and CHIP</b>	Website: <a href="http://www.CoverVA.org/en/famis-select">www.CoverVA.org/en/famis-select</a> , or <a href="http://www.CoverVA.org/en/hipp">www.CoverVA.org/en/hipp</a> <b>Medicaid</b> Phone: 1-800-432-5924 <b>CHIP</b> Phone: 1-800-432-5924
<b>WASHINGTON – Medicaid</b>	Website: <a href="http://www.HCA.WA.gov">www.HCA.WA.gov</a> Phone: 1-800-562-3022
<b>WEST VIRGINIA – Medicaid and CHIP</b>	Website: <a href="http://www.DHHR.WV.gov/bms">www.DHHR.WV.gov/bms</a> , or <a href="http://www.MyWVHIPP.com">www.MyWVHIPP.com</a> <b>Medicaid</b> Phone: 304-558-1700 <b>CHIP</b> Toll-Free Phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>WISCONSIN – Medicaid and CHIP</b>	Website: <a href="http://www.DHS.Wisconsin.gov/badgercareplus/p-10095.htm">www.DHS.Wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002
<b>WYOMING – Medicaid</b>	Website: <a href="http://www.Health.WYO.gov/healthcarefin/medicaid/programs-and-eligibility">www.Health.WYO.gov/healthcarefin/medicaid/programs-and-eligibility</a> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.DOL.gov/agencies/ebsa](http://www.DOL.gov/agencies/ebsa)  
1-866-444-EBSA (1-866-444-3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.CMS.HHS.gov](http://www.CMS.HHS.gov)  
1-877-267-2323, Menu Option 4, ext. 61565

### Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [EBSA.OPR@DOL.gov](mailto:EBSA.OPR@DOL.gov) and reference the OMB Control Number 1210-0137.



# RESOURCES

BENEFIT	CARRIER	PHONE NUMBER	WEBSITE
<b>Bi-State Development Benefits Hotline</b>	211 N. Broadway, Suite 700 Attn: Benefits St. Louis, MO 63102	314-982-1400, ext. 3006 Fax: 314-335-3431	www.BiStateDev.org Email: Benefits@BiStateDev.org
<b>Medical</b>	Cigna	1-800-244-6224	www.MyCigna.com
<b>Employee Assistance Program (EAP)</b>	Cigna Behavioral	1-877-622-4327	www.CignaBehavioral.com Employer ID: metrostlouis
<b>Prescriptions</b>	Express Scripts	1-866-509-9660	www.Express-Scripts.com
<b>Dental</b>	Delta Dental of Missouri	1-800-335-8266	www.DeltaDentalMO.com
<b>Vision</b>	EyeMed	1-866-723-0514	www.EyeMed.com
<b>Critical Illness Off-The-Job Accident Whole Life Short-Term Disability</b>	Unum	1-800-635-5597	www.Unum.com
<b>401(k)</b>	Lincoln Financial Mike Stelzig	1-800-234-3500 1-866-434-8903	www.LFG.com
<b>Pension</b>	Milliman	1-877-265-7703	www.MillimanBenefits.com



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