

Open Enrollment for 2021

October 23rd – November 10th

ALL employees who are eligible for health insurance coverage (even new hires!) must participate in Open Enrollment for 2021 in Munis Self Service from October 23rd – November 10th. Changes made during Open Enrollment will be effective on the first day of our new plan year on January 1, 2021. Alex, our virtual benefits counselor, will be available by early October to help you make sense of your options.

Information and rates will be available on the Benefits intranet page and also sent via email to all District email accounts in mid-October.

PLEASE NOTE – We are going green! No hard copies of the Open Enrollment Guide will be printed or mailed out. Please access the online version on the [U-46 Benefits home page](#) or check your email in mid-October for your electronic copy.

This is an ACTIVE ENROLLMENT – all eligible participants must log-in to Munis Self Service to make their choices during this enrollment period. Those who do not enroll or decline coverage, will be automatically enrolled in the Silver HDHP medical plan and Dental, both at the single coverage level.



Don't Miss Your Wellness Incentive

All participants in the U-46 health plan can earn **\$120** for completing certain wellness activities by 12/31/2020. Earn an **additional \$120** for your spouse's completed activities. All activities are tracked under the Rewards tab in UHC's Rally health and wellness portal.

Register first for www.myuhc.com and then link to Rally. Spouses must register for their own separate account with their own unique email address. Participants must complete a variety of activities based on age and gender to reach 100% completion in Rally by 12/31/2020. Get started today!

UHC Onsite Customer Service

A representative from United Healthcare is available to meet with employees monthly via teleconference during the pandemic. Email Benefits@U-46.org for an appointment on Thursday, 9/19 or Thursday, 10/17, from 2:00 – 4:00 p.m.

Help Your Student Pack for College

In addition to [power of attorney and HIPAA disclosure forms](#) that all families should consider once a child turns 18, be sure to explore other resources that could help your college student get through the variety of health-related challenges that may arise. Provide details so they know how to use your benefit programs, and set them up with necessary ID cards, website links and phone numbers.

1. Health Insurance

Order additional ID cards at www.myuhc.com. Check if an on-campus clinic accepts your insurance, or locate nearby urgent care centers, convenient care centers and hospitals that are in the UHC Choice Plus network. Do this now, so they will be ready when the need arises.

2. Telemedicine Access

Especially in COVID-19 times, virtual medical appointments are a practical option for your student to get care without leaving their dorm or apartment. Help your student set up an account with their own login before the service is needed.

Talk to a doctor 24/7

Call 1-855-615-8335 | Visit myuhc.com

Download the app  

3. Pharmacy Coverage

If your student uses prescribed medications, help them find a nearby in-network pharmacy or enroll in mail-order pharmacy.

4. Employee Assistance Plan (EAP) Access

Discuss the importance of getting help through life's challenges and diffusing mental health stigmas that may prevent your child from seeking help. Most colleges have excellent resources to support students through the stresses and challenges they may face while on campus, but don't forget to also share contact information for the U-46. Call **866-828-6052** for 24-hour support and set-up authorization for up to 8 free counseling visits. Enter code "u46" on the website www.liveandworkwell.com. Assure your student that using the EAP is confidential so they feel comfortable using this resource.

And parents - remember to use the EAP as a resource **yourself** for support through this major life transition.

COVID-19 PLAN COVERAGE AND RESOURCES

The COVID-19 pandemic has drastically changed the way we live our lives. School District U-46 is committed to providing the resources necessary to support your physical and mental health during these unprecedented times.

COVID-19 Coverage



- **Testing** – Coverage for COVID-19 diagnostic testing is covered at 100%, with no employee cost sharing, for the duration that COVID-19 is declared a public health emergency, which is currently stated to last through October 23, 2020, unless ended earlier or extended by the Health and Human Services Secretary.
- **Treatment** – Treatment of COVID-19 will be covered at the applicable cost sharing and deductible based on the terms of each medical plan.

“At-Home” Biometric Screenings

U-46 is promoting “At-Home Kits” rather than “in-person” biometrics screening to comply with the District’s wellness program. Home kits are a safe and easy way to complete a biometric screening. Another option is to have a screening done at a Quest Lab location. To order an “At-Home Kit” or make an appointment at a Quest lab, log into your Rally account or go to myuhc.com and choose your Employer Rewards Program. Under “Available Activities” click on the “Visit Quest” link next to the biometric screening activity to choose the screening option that works best for you.

Teladoc

Talk to a doctor, therapist, or medical expert anywhere you are by phone or video. Members can contact Teladoc 24/7 and discuss symptoms, travel history, and other health concerns.

Talk to a doctor 24/7
Call 1-855-615-8335 | Visit myuhc.com
Download the app  

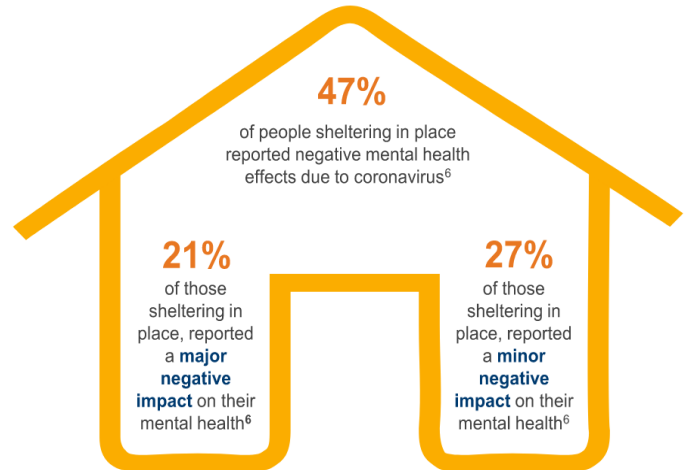
Kaia

Effective January 1, 2021, the District will offer Kaia, a digital, multimodal program to safely and effectively help both the body and brain cope with musculoskeletal conditions from your own home.

Kaia is the smart app that helps you fight pain, like back, shoulder, and neck pain, in as little as 15 minutes per day – weather you’re already at the office, or you’re about to go to bed! Kaia creates your own personalized program on your mobile phone, using scientific gold-standard techniques that are proven to reduce pain without medication or therapy. More information will be provided in the U-46 2021 Plan Year Open Enrollment Guide.

Mental Health and COVID-19

A recent survey showed that 80% of respondents reported experiencing moderate to high distress related to COVID-19. Social isolation due to COVID-19 can also have negative impacts on one’s health. Loneliness and lack of social connectedness have been directly linked to increased morbidity and mortality.



MENTAL HEALTH MATTERS

Live Webinar for School District U-46 Employees

Tuesday, September 29th – 3:00 pm

The novel coronavirus (COVID-19) and periods of social unrest contribute to emotional distress and occurrence of mental illness. Find out how to recognize and find support.

Join your U-46 colleagues and United Healthcare’s Director of Behavioral Health, Tammy Huf, for a LIVE one-hour presentation focused on the impact of COVID-19 and social unrest:

- Mental health challenges
- Social isolation
- Stress, anxiety and depression
- Grief & loss
- Recognizing signs and symptoms
- Self care strategies
- What you can do for others
- Available resources

[Click here to join webinar](#) live on September 29th !!!

UHC COVID Resource Center

www.uhc.com/health-and-wellness/health-topics/covid-19

EMPLOYEE ASSISTANCE PROGRAM

EAP is available to All Employees

The EAP benefit is available to all District employees. It is administered by Optum, Inc. Employee's EAP benefit offers a variety of services, depression, stress, anxiety, substance use issues and even financial counseling. For 24-hour access to your EAP and Behavioral Health benefit and tools to help you enhance your work, health and life, simply visit liveandworkwell.com and use the access code "u46."

You and your family can go online any time to:

- Check benefit information
- Submit online service requests
- Search the online clinician directory
- Use the virtual help centers to find information and resources for hundreds of everyday work and life issues
- Participate in interactive, customizable self-improvement programs

Access to liveandworkwell.com is always free. If you want to get access on-the-go, download the new mobile app.

Use the EAP First

The EAP offers up to eight free counseling visits per issue, making it more cost effective to use the EAP before accessing the District's Medical Program.

District's EAP Program

All employees are eligible to utilize the District's Employee Assistance program (EAP). Under the EAP program, members can receive up to 8 free counseling visits per issue. EAP providers are the same as in-network providers for District's medical plans, but psychiatrists are not included. Nearly 80 percent of issues are resolved within EAP without use of behavioral benefits.

The District's EAP program offers support for all these concerns and more:

- Anger management
- Bullying issues
- Child and elder care support
- Compulsive spending or gambling
- Coping with grief and loss
- Dealing with domestic violence
- Depression, stress, and anxiety
- Eating disorders
- Financial and legal advice
- Marital Problems
- Parenting and family problems
- Relationship difficulties
- Substance use and recovery

As part of your benefits, some services are available at no extra cost. This includes referrals, seeing a network clinician and initial consultations with mediators or financial and legal experts.

Real people. **Real life.** Real solutions.

Your Employee Assistance Program

866-828-6052

Or log on to liveandworkwell.com

Access code: U46

OTHER MENTAL HEALTH RESOURCES

Sanvello

Sanvello is a digital treatment support self-help app based on Cognitive Behavioral Therapy (CBT) and mindfulness meditation that provides recommendations for activities designed to be effective in the moment.

Participants interact with Sanvello nearly



5X more often than traditional therapy alone¹

Lasting effects

Sanvello **decreases symptoms of depression and anxiety** even after individuals stop using the app²



Daily Mood Tracking - Relieving stress, anxiety, or depression starts with noting how you feel. Sanvello mood tracking, daily reminders, and health tracking tools guide you to monitor your emotions, see positive and negative influences, and make changes that can help.

Guided Journeys - Designed by psychologists for a range of needs, Sanvello Guided Journeys are step-by-step audio lessons and activities based on cognitive behavioral therapy and other proven techniques. Choose your path to gain insight and build life skills. Take it a day at a time.

Coping Tools - When feelings or life situations get in the way of your happiness, Sanvello helps you change your outlook and get on a better path. Tools to meditate and calm your mind. Ways to redirect negative thoughts and feel more hopeful. And guidance to set goals and prioritize your health.

Progress Assessments - A key part of cognitive behavioral therapy is understanding how actions and feelings are related. Based on your mood data, Sanvello progress assessments show you connection points between your experiences, activities, and emotions. So you can see what happened, how you felt, and be better prepared in the future.

Talkspace

Talkspace is an online and mobile therapy resource that allows you to connect with licensed therapists from the palm of your hand! Some of the resources Talkspace provides are as follows:

- Access to over 4,000 therapists across all 50 states
- Send text, audio and video messages and receive responses daily, 5 days per week
- Schedule real-time video sessions as needed
- Begin therapy within hours of selecting a provider, no appointment needed

You will see the option for Talkspace through the provider search on liveandworkwell.com. You can visit the Talkspace website and register using your benefits information. You will then have the option of continuing to browse on the website or download the Talkspace app. Optum benefits will cover Talkspace use as an outpatient therapy, and copays will apply.

Unlimited Messaging Therapy - Every Talkspace user has a secure, private “room” to communicate with their therapist. Post and reply to messages in your room 24/7. Your therapist will see your messages and respond to you throughout the day!

Couples Therapy - It’s no secret that relationships take work, but many couples go years without seeing professional help for resolving particularly difficult conflicts. Whether you’re struggling with communication, commitment or other issues, Talkspace’s 300+ licensed counselors are standing by to help you and your partner work together to make your relationship stronger than ever.

Anxiety Test - Anxiety is the most common mental health condition, affecting over 40 million adults in U.S. and 275 million worldwide. While most people experience some degree of anxiety in everyday life, those with more severe anxiety often feel trapped in a vicious cycle of rumination, inaction, and self-doubt. Take Talkspace’s short, online test, and learn whether you may be living with anxiety.

Depression test- Depression is the leading cause of disability worldwide and one of the most common mental health conditions globally. Persistent depression can become severe and can lead to a range of other emotional and physical health issues. Wondering if it’s just a phase or something more? Take Talkspace’s short, online test to find out if you’re living with depression.

3 Steps to Upgrade to Premium for Free

1. Download and open the app
2. Create an account and choose “upgrade through insurance”
3. Search for and select UnitedHealthcare then enter the information available on your UnitedHealthcare medical insurance card.

talkspace

