



February/March 2022

Newsletter

Business Services

Phone: 847-755-6649

Email: MyD211benefits@d211.org

FROM THE BUSINESS OFFICE.....

Did you know there is a plethora of benefit information available to you 24 hours a day 7 days a week? If you haven't visited the iVisions employee portal recently– give it a quick visit: <https://payroll.d211.org/ivisionseess>. The login is the same login you use to sign into your work computer.

EXPERIENCE A LIFE CHANGE?

We understand that when a big change happens in your life, your benefits can be the last thing on your mind. When these events happen, however, you'll need to adjust your (add/remove dependent) insurance coverage within 31 days of the event (per IRS code).

- Birth or adoption of a child
- Marriage or divorce
- Death of a covered person
- Loss of benefits under a spouse's plan
- Other qualifying events as defined by the IRS

To make changes or to get a full list of qualifying life events, contact the District 211 Business Office at 847-755-6649.

BLUE CROSS BLUE SHIELD – RETRAIN YOUR BRAIN

Do you struggle with anxiety, stress, depression, substance use, sleep problems or other mental health concerns? *Learn to Live* is an online resource that can help. Programs are based on therapy techniques with a track record of helping people feel better. *Learn to Live* is confidential, accessible anywhere and available at no added cost to you and your family. Choose the program for you by taking a quick assessment today. You can watch a short video on the new *Learn to Live* program through Blue Cross Blue Shield by clicking [HERE](#).

To engage in the program:

1. Log into your BCBS account at bcbsil.com.
2. Click on **Wellness**.
3. Choose **Digital Mental Health** page.

MDLIVE

MDLIVE® If you are enrolled in one of the District 211 PPO plans (500, 750 or HSA) you are eligible to utilize the BCBS MDLive medical professionals through Virtual Visits. With Virtual Visits, the doctor is always in. Get 24/7 non-emergency care from a board-certified doctor by phone, online video or mobile app from the privacy and comfort of your own home or when you are traveling out of your home area. Don't risk crowded waiting rooms, expensive urgent care or ER bills, or waiting weeks or more to see a doctor, when you can speak with a Virtual Visits doctor within minutes. The cost to have a Virtual Visit through MDLive, is a lot less than the cost of a standard doctor visit. If you are on the PPO-500/PPO-750 medical plans the per visit fee is \$20; if you are on the PPO-HSA medical plan, the per visit fee is \$44 after you have met your deductible.



Activate your MDLIVE account today:

- Call MDLIVE at 888-676-4204
- Go to MDLIVE.com/bcbsil
- Text BCBSIL to 635-483
- Download the MDLIVE app

To view the most current MDLive flyer on the iVisions employee portal – click [HERE](#).

USING YOUR BENEFITWALLET ACCOUNT IN 2022



If you are enrolled in the Township District 211 Blue Cross Blue Shield high deductible PPO plan (PPO-HSA), all of the money deposited into your BenefitWallet HSA account, up to the maximum annual contribution limit determined by the IRS each year, is 100% tax-deductible for federal income tax, FICA (Social Security and Medicare)

tax, and state income tax (for most states).

If you choose, you may use your HSA funds to pay for expenses under your BCBS PPO-HSA medical plan that you incur before you have met your deductible, for coinsurance or co-payments you owe after meeting your deductible or for any other qualified expenses.

The funds in your account can be used for other, non-qualified expenses, but distributions used for non-medical expenses are subject to ordinary income taxes, plus a 20% penalty if you are under age 65. The 20% penalty does not apply if the distribution occurs after you reach age 65, become disabled or die; however, ordinary income tax may still apply.

Your BenefitWallet HSA begins with an FDIC-insured, interest-bearing checking (transactional) account; all HSA deposits are first credited to this account. Once your HSA checking account balance reaches \$1,000, you may:

- Elect to transfer the excess balance to an HSA Investment Account.
- Transfer additional HSA dollars from your HSA checking account to your HSA Investment Account or add additional investment options online.
- Establish an automatic investment schedule, which allows you to make regularly scheduled investments each month. You specify up to two days per month and a dollar amount you would like to invest (you may modify the days and the dollar amounts online) and that amount is automatically transferred from your HSA checking account to your HSA Investment Account.

Your HSA Investment Account offers over 25 investment options from a variety of fund families. We have added a 2 ¼ minute video on the iVisions portal on "investing with your HSA" that you can access [HERE](#). [Mybenefitwallet.com](#) also provides a great savings calculator to help you determine how much your Health Savings Account (HSA) will be worth over time. Fine tune your plan by seeing what happens if you make changes to your HSA savings plan - you can access the calculator [HERE](#).

WELLNESS PROGRAM WITH HEALTHCHECK360

HealthCheck360 provides you access to your wellness program anytime, anywhere with the myHealthCheck360 mobile app. You have everything at your fingertips! Quickly access your Lifestyle Rewards program and other well-being tools and resources. In case you haven't created your HC360 account yet – listed below are the instructions:

- Download the myHealthCheck360 app.
- Click Create an account and enter your information.
 - Your company code is TD211
 - Your unique identifier is your last 4 SSN
- Agree to the terms and conditions and click **SIGN UP**

LIFESTYLE REWARDS

Earn Lifestyle Rewards points by completing healthy activities from the eligible list (on your HealthCheck Account) from October through April 1. On February 1, a few new activities were added:

- Complete the Launch into Health Challenge (for 25 points)
- Take a healthy selfie (earn 10 points a selfie, up to 50 points)

On March 1, a few financial activities will be added:

- Meet with a Financial Consultant (for 50 points)
- Create a Budget (for 25 points)
- Contribute to your Retirement Savings (for 25 points)

For every 50 Lifestyle Rewards points you earn, you will be entered into prize drawings (i.e. 200 points = 4 entries) occurring in April -- there will be multiple winners. Some prizes include: HealthCheck 360 swag, District 211 swag, sunglasses, gift cards, and much more.

COACHING WEBINARS

HC360 offers free monthly coaching webinars. The webinars are on the first Wednesday of every month and are presented by HC360 Health Coaches. To name a few: "Make Exercise Fun" in March, "Financial Fitness" in April, and "Using Your Resources" in August. To view all the 2022 webinars available, see the HC360 Webinar page [HERE](#).

CURRENT CHALLENGE – LAUNCH INTO HEALTH (FEB 7 – MAR 6)

See your health reach new heights with Launch Into Health, an exercise challenge powered by HealthCheck360! Measured in minutes of activity, you'll compete against other teams on the way to a healthier you. The goal is to exercise at least 30 minutes a day for at least 1 day a week. From aerobics to weight lifting, and swimming to moonwalking, there are countless ways to get active. Houston, we have liftoff...to better health!

[How do I join a challenge?](#)

[If I don't have a tracking device, how do I manually track activity?](#)

[How do I connect a tracker to the portal?](#)

HEALTHY LIVING BLOG

HC360 offers a number of free blogs for all to view. These blogs range from healthy recipes, to newsletters to articles about how to practice gratitude. You can check out all they have to offer by clicking [HERE](#).

USING YOUR FLEXIBLE SPENDING ACCOUNT (FSA) IN 2022

Medical/Limited Medical: Your full annual election amount for the Medical FSA is available at any time during the plan year, regardless of how much you've actually contributed to date. In other words, it's a prefunded account. The medical/limited medical FSA plans are governed by the IRS' use-or-lose rule, which states that any funds (above \$550 for 2022) in an FSA must be spent by the end of the plan year or else be forfeited to the plan. Up to \$550 will roll over to 2023 (around mid-April 2023) and can be used in 2023.

For medical expenses, the IRS requires you to substantiate:

- Date service was received or purchase made
- Description of service or item purchased
- Dollar amount
- Provider or store name
- In some cases, a Medical Necessity Form, prescription or physician letter may be required.

Note: In some cases, the plan's design requires that your health insurer's Explanation of Benefits (EOB) is provided as substantiation for your expense. If you receive a receipt from your provider for a copay amount, make sure the receipt says "copay." If not, ask your provider to write "copay" on your receipt before leaving the office. Vague or missing information causes your reimbursements to be held up or become ineligible. Hang on to your receipts and documentation.

Helpful hint on using your debit card.

Don't use the card for amounts that still need to be processed by insurance, such as deductibles and coinsurance. When you receive your final statement from the provider showing insurance has been paid, write your Discovery Benefits/WEX debit card number on the statement and mail it to your provider.

Enrolled in a Limited Health FSA?

You can only use your Discovery Benefits/WEX debit card for dental, vision and preventive expenses (although medical insurance does cover most, if not all, preventive expenses at 100%).

Dependent Care: If you submit receipts totaling more than you've contributed to your account, you'll be reimbursed up to what has been contributed to your account. The remainder will be issued automatically as the funds become available. District 211 has a dependent care FSA grace period. That means that you have up to 2 ½ months after December 31, 2022 to incur expenses and use your funds. For example, the plan runs from January 1, 2022 through December 31, 2022, that means you would have until March 15, 2023 to incur expenses for your FSA's 2022 plan year. We have added a 3 ½ minute video on the iVisions employee portal titled "FSA Dependent Care - how it works" video that you can access [HERE](#).

For dependent care expenses, the IRS requires you to substantiate:

- Dates of service
- Dollar amount incurred
- Daycare provider name
- Daycare provider - signature

Note: Daycare expenses must be incurred (not just paid) to receive reimbursement. Registration fees cannot be reimbursed until the services are actually incurred. Vague or missing information causes your reimbursements to be held up or become ineligible. Hang on to your receipts and documentation.

Dependent care expenses — what's eligible:

- Care for children under age 13 who are claimed as qualifying dependents
- Disabled spouse or dependent of any age dependent care expenses
- Dependent care expenses —What's not eligible:
- Costs already claimed as a dependent care tax credit on your tax return
- Nursing home, respite care or other residential care centers
- Services provided by one of your dependents
- Expenses while on vacation