

School District of Philadelphia Communication



November 1, 2017

Dear Colleagues,

As you are aware, the School Police Association of Philadelphia (SPAP) recently ratified a new Union contract. The new contract will be in effect through August 31, 2021. As a result, please note the following changes to the benefit plans effective 01/1/2018. Please read all the changes listed below.

Special Enrollment Period

There will be Special Enrollment Period from December 4 to December 15 for all SPAP represented employees. This will be your opportunity to change medical plans, add or remove a dependent(s), complete a spousal letter of attestation or change Wage Continuation elections. Changes will be effective January 1, 2018. Please continue to check the Benefits [website](#) and your District email for updates.

Plan Design Changes

The **\$20/\$30/70% Personal Choice** plan has been amended to reflect changes in specific copayments and out of network coinsurance. The new plan is the **\$25/\$35/50% Personal Choice plan**.

The In-Network copay changes are as follows:

- All copays that were formerly \$20 will now be increased by \$5 to \$25 including but not limited to Primary Care, Maternity and certain Therapy Services. Additionally, Specialist copays that were formerly \$30 will be increased to \$35 including but not limited to Outpatient X-Ray and Radiology Services, Durable Medical Equipment and Chiropractic Care.
- The Emergency Room copay has been increased from \$40 to \$100. In keeping with the current plan administration, the emergency room copay will be waived if you are admitted to the hospital.

The Out-of-Network (OON) changes are as follows:

- The OON deductibles formerly \$500 Single /\$1,000 Family will be increased to \$2,000 Single/\$6,000 Family.
- The OON coinsurance has been reduced from 70% to 50%.

Please note if you are currently enrolled in the **\$20/\$30/70% plan**, you will be **automatically enrolled in the \$25/\$35/50% plan and NO FURTHER ACTION IS REQUIRED ON YOUR PART**. Should you choose to select the new Keystone plan as described below, please refer to the School District [website](#) and upcoming District emails for further instructions. You will be required to submit a SPAP Special Open Enrollment form for all changes. **The deadline to select the Keystone Plan is December 15, 2017.**

The **Keystone 15 plan** has been amended to reflect changes in specific copayments. The new plan is the **Keystone 20 plan**.

- All routine Primary Care Office Visits copays that were formerly \$15 will now be increased by \$5 to \$20. Additionally, Referred Specialist copays, copays for home visits by your Primary Care Doctor, Non-Routine after hours visits and initial Maternity visits that were formerly \$25 will be increased by \$5 to \$30.
- All Mental Health and Substance Abuse related benefits that were formerly \$25 will be increased by \$5 to \$30.
- The Emergency Room copay has been increased from \$35 to \$100. In keeping with the current plan administration, the emergency room copay will be waived if you are admitted to the hospital.

Please note if you are currently enrolled in the **Keystone 15 plan**, you will be **automatically enrolled in the Keystone 20 plan and NO FURTHER ACTION IS REQUIRED ON YOUR PART**. If you are eligible and wish to elect the new \$25/\$35/50% Personal Choice plan as described above, please refer to the School District website for more information. You will be required to submit a SPAP Special Open Enrollment form for all changes. Applicable Personal Choice premiums will apply in addition to your 1.25% salary cost. **The deadline to select the \$25/\$35/50% plan is December 15, 2017.**

Member Payroll Contributions:

All employees will be required to contribute **1.25% of salary** towards the cost of medical coverage.

Current employees making payroll premium contributions for Personal Choice medical coverage will continue to make payroll contributions in addition to 1.25% of salary.

All eligible employees enrolling for the first time in Personal Choice effective January 1, 2018 will have a 5% of Personal Choice premium payroll deduction in addition to 1.25% of salary.

Please refer to the [website](#) for costs of the Personal Choice plan.

Spousal Surcharge

Effective 01/01/2018, employees covering a spouse or domestic partner will be subject to a \$50 monthly surcharge if their spouse/domestic partner is eligible for employer group coverage and continues to be enrolled in District medical coverage. If they are not eligible for employer coverage or your spouse is a District employee, you must sign and submit an attestation to waive the surcharge by **December 15, 2017**. This attestation is on the reverse side of the enrollment application available on the Benefits [website](#).

Wage Continuation

Wage Continuation's benefit period is changing from 52 weeks to 26 weeks of coverage. Existing SPAP employees will only be allowed to enroll or cancel coverage during the Special Election period in December 2017 or during the annual Open Enrollment period held May 1 to May 31 for a July 1 effective date.

If you have any questions, please contact benefits@philasd.org or 215-400-4630.

Sincerely,

Office of Employee Benefits