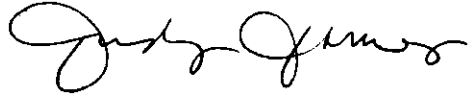


Sincerely,

A handwritten signature in black ink, appearing to read "Judy James". The signature is fluid and cursive, with the first name "Judy" and last name "James" clearly distinguishable.

RE: Benefit Intelligence Contact Info

Chase Carlson

928-536-2014

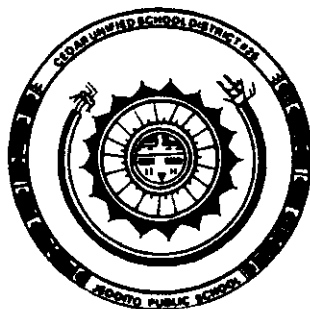
Chase@benefitintelligence.com

OR

Jenny Hall

928-428-9333

jenny@benefitintelligence.com



April 20, 2020

Office of the Superintendent

Dear Cedar Staff,

We hope everyone is healthy and safe. During this unprecedented closure of the schools we are unable to hold our usual Open Enrollment meetings to provide you with new rates and plan choices. There are some changes coming that will begin on July 1, 2020 that you need to be made aware of.

There will be material changes to all three plans beginning 7/1/2020. These changes are outlined below:

- The out of pocket maximum for all 3 plans will increase by \$500 if you have individual coverage and \$1000 if you have family coverage.
- This change DOES NOT affect the deductible or copays on any plan
- If you have already met your out of pocket maximum by July 1, you will be required to meet the additional \$500 per individual or \$1000 per family by December 31 to reach your maximum out of pocket and have 100% coverage.
 - An example would be an individual who is on Plan II and has already paid \$1500 out of pocket to date (this is the current maximum). You would be at 100% coverage today, however, beginning 7/1 you would have an additional \$500 to meet to get back to 100% coverage.
- With the new out of pocket maximums you as an individual would be required to meet the following
 - Plan I \$2750
 - Plan II \$2000
 - Plan III \$1500
- Every dollar you spend in health care or prescriptions goes towards that out of pocket maximum (deductible, copays and coinsurance)
- If you meet the out of pocket maximum in a calendar year, then the plan pays 100% of everything until December 31.
- Your deductible and out of pocket maximum refresh every January 1.

We will be coordinating with the District Business Office to hold some Zoom meetings in the coming weeks to go thru all your benefits and how they work together. Cedar Administration does an outstanding job of continuing to offer Cadillac level benefits to their employees.

Please reach out to your district office or our office at Benefit Intelligence (contact info below) if you have any additional questions or concerns.

Thank You for your dedication and patience during this time.