



**July 1, 2022**  
**BENEFITS OVERVIEW**



For: Lexington R-V School District

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## Welcome to Open Enrollment!

Be sure to read this guide completely and if you need additional information during Open Enrollment please contact:

<b>Contact:</b>	<b>Regina Harrelson</b>
	817 S. Business Highway 13
<b>Address:</b>	Lexington, MO 64067
<b>Phone:</b>	(660) 259-4369
<b>Email:</b>	rharrelson@lexington.k12.mo.us

**Open Enrollment is the time for you to make changes to your benefits.  
Elections you make during Open Enrollment will be effective July 1, 2022**

### Is anything new or changing?

With healthcare premiums on the rise, many employers are seeing double-digit increases and are dramatically reducing benefits and shifting costs to employees to combat this. Despite these increased employer costs, Lexington R-V will be making improvements to the current benefits package.

Here are the highlights you need to know about before you make your elections:

- **No change to funding rates; the District will contribute \$700 per employee, per month for employee benefit elections.**
- **We are adding a \$200 emergency room copay (waived if admitted) to all plans.**
- **We are adding a 3<sup>rd</sup> plan option, which will be HSA eligible with a lower premium.**
- **We are changing our Pharmacy Benefit Manager to MedOne.**
- **We will be bringing back a customized wellbeing program...stay tuned, more to come!**
- **We are adding HealthJoy Mobile App to our benefit offering; including Teledoc telemedicine for you and your family!**

### What information do I need for Open Enrollment?

While you contemplate changes to your coverages, be sure to gather the following information for you and your dependents:

- Social Security Number(s)
- Date of Birth
- Full Legal Name
- Marriage/Divorce/Adoption/Legal Guardianship papers if dependent status has changed
- Beneficiary Information (for Life and AD&D)

## Eligibility

### Who is Eligible?

If you are a regular employee (working 30 or more hours per week) you are eligible to enroll in benefits. You also have the option to enroll any eligible dependents. Eligible dependents include:

- Children (biological, adoptive, foster, or under your legal custody) up to the age of 26 (regardless of student or marital status)
- Unmarried children of any age who are incapable of supporting themselves due to mental or physical disability

### Can I make changes outside Open Enrollment?

Benefit contributions are made on a tax-exempt basis, and IRS regulations state that you cannot change your tax exempt benefit options during the year unless you have a qualified life event. Qualified life events include:

- Change in legal marital status (marriage, divorce, legal separation)
- Change in dependents (birth, adoption, legal guardianship, or if a child is no longer an eligible dependent)
- Change in dependent status (your child turns 26)
- Change in your Spouse's employment status (resulting in gain or loss of coverage)
- Change in your employment status from full-time to part time, or part-time to full-time
- Entitlement, or loss of, Medicare or Medicaid
- Termination of COBRA Continuation Coverage or exhaustion of coverage

Any changes resulting from a qualifying event must be reported and documented within 30 days. It is YOUR responsibility to notify and submit applicable change forms to capture such changes. Only benefit changes consistent with a qualified life event are permitted outside of the Open Enrollment period.

### How do I enroll?

Lexington R-V School District will continue using Employee Navigator, our online benefits enrollment system. **ALL EMPLOYEES must go online and enroll/decline 2022 benefits.**

To enroll, go to <https://www.employeenavigator.com/benefits/Account/Login>, then Login if you completed Open Enrollment online in 2021.

If you have **not** enroll online in the past, you will need to register.

### To Register, provide:

- First Name
- Last Name
- Company Identifier **LexRV**
- PIN (last 4 digits of your Social Security Number)
- Date of Birth
- Select Register

### Create Username/Password

- Username – you can create a username or use your email address
- Password

The system will prompt you when there are incomplete areas.

**Employees must go online and complete enrollments NO LATER THAN May 20, 2022.**

The system will prompt you when there are incomplete areas. For help with your online enrollment, please contact:

**Cindy Carter**  
Benefits Account Manager  
816.843.4467

**Janine McClung**  
Client Service Executive  
816.843.4479

## Your Cost

Lexington R-V will contribute \$700 per employee per month and the employee can choose to use the money to toward their employee benefit package.

Benefit	Who Contributes?	Tax Basis
Medical	Lexington R-V & You	Tax Exempt
HSA	Lexington R-V & You	Tax Exempt
Voluntary Dental	Lexington R-V & You	Tax Exempt
Voluntary Vision	Lexington R-V & You	Tax Exempt
Voluntary Short Term Disability	Lexington R-V & You	N/A
Voluntary Long Term Disability	Lexington R-V & You	N/A
Basic Life & AD&D	Lexington R-V	N/A
Voluntary Life & AD&D	You	After Tax
EAP	Lexington R-V	N/A
Accident, Critical Illness & Hospital Indemnity	Lexington R-V & You	After Tax
Travel Assist	Lexington R-V	N/A
Legal Shield/Identity Theft	You	N/A
Satori World Medical	Lexington R-V	N/A

# Medical Benefits

## 2022 Medical Plan(s) At-A-Glance

Insurance Management Services (IMS) | Group Number: S5339539 | (800) 687-5944 ext. 363, Brett Bontke, Participant Advocate | **Network:** Freedom Network Select | [www.imstpa.com/findaprovider.com](http://www.imstpa.com/findaprovider.com) | **Pharmacy Benefit Manager:** MedOne | (888) 884-6331 | [www.medone-rx.com](http://www.medone-rx.com)

	HDHP Plan 1	HDHP Plan 2	PPO Plan 3
	"YOU PAY"	"YOU PAY"	"YOU PAY"
<b>Deductible</b> Individual / Family	\$3,000/\$6,000	\$2,000/\$4,000	\$2,000/\$4,000
<b>Deductible Type</b>	Non-Embedded	Non-Embedded	Embedded
<b>Out of Pocket Maximum</b> Individual / Family	\$5,000/\$10,000	\$3,000/\$6,000	\$3,000/\$6,000
<b>Ded. &amp; Copays Included in Out-of-Pocket Maximum</b>	Yes	Yes	Yes
<b>Coinsurance</b>	30%	20%	20%
<b>Office Visits:</b> Primary Care Physician Specialists Telemedicine ( <b>HealthJoy</b> )	Deductible then 30% Deductible then 30% 0%	Deductible then 20% Deductible then 20% 0%	\$30 Copay \$60 Copay \$0
<b>Preventive Care*</b>	0% Deductible Waived	0% Deductible Waived	0% Deductible Waived
<b>Hospital Services – In Patient/Out Patient</b>	Deductible then 30%	Deductible then 20%	Deductible then 20%
<b>Emergency Room</b> (Copay waived if admitted)	\$200 Copay, 30% Deductible Applies	\$200 Copay, 20% Deductible Applies	\$200 Copay, 20% Deductible Applies
<b>Urgent Care</b>	Deductible then 30%	Deductible then 20%	Deductible then 20%
<b>Retail – 34 Day Supply</b>	<b>AFTER DEDUCTIBLE</b>	<b>AFTER DEDUCTIBLE</b>	
Generic	\$10 Copay	\$10 Copay	\$10 Copay
Preferred Brand	\$35 Copay	\$35 Copay	\$35 Copay
Non-Preferred Brand	\$60 Copay	\$60 Copay	\$60 Copay
Specialty	Deductible then 30%	Deductible then 20%	
<b>Mail Order – 90 Day Supply</b>	<b>AFTER DEDUCTIBLE</b>	<b>AFTER DEDUCTIBLE</b>	
Generic	\$25 Copay	\$25 Copay	\$25 Copay
Preferred Brand	\$87.50 Copay	\$87.50 Copay	\$87.50 Copay
Non-Preferred Brand	\$150 Copay	\$150 Copay	\$150 Copay

### A Note about Preventive Care

Preventive care services are generally linked to annual wellness exams. Non-preventive services are those services that are considered treatment or diagnostic for an illness, injury or other medical condition. There may be limits on how often you can receive preventive care treatments and services. You should ask your health care provider whether your visit is considered preventive or non-preventive care or refer to [www.healthcare.gov/preventive-care-benefits/](http://www.healthcare.gov/preventive-care-benefits/).

## Health Savings Account (HSA)

Optum Bank | (877) 470-1771 | [www.optumbank.com](http://www.optumbank.com)

### **2022 Contribution Limits:**

Individual \$3,650 | Family \$7,300

*\*You may change your contributions throughout the year. See HR for the necessary paperwork to make changes.*

### **Benefits of a Health Savings Account (HSA)**

- Tax-free earnings on your HSA, pre-tax payroll contributions to your HSA, tax-free withdrawals from your HSA to cover qualified healthcare expenses, and tax-advantaged savings for your future medical needs.
- No “use it or lose it” penalty so employees continue to earn interest tax-free on their HSA funds year after year.
- No excise tax on HSA funds used for non-medical expenses after age 65, so HSA can operate much like a 401(k) plan.

The money belongs to the employees – so whether they change jobs or health plans, the assets are yours to continue to save or spend on health care needs as you see fit. Additionally, employees can contribute up to the annual IRS limits to their HSA each year.

# Dental Benefits

## Dental Plan(s) At-A-Glance

The Standard | Group Number: 169119 | (888) 490-9991 | Network: Ameritas Classic PPO | [www.standard.com/dental](http://www.standard.com/dental)

Dental Benefits – Base Plan		
	In Network	Out of Network
<b>Annual Deductible</b>	\$50/\$150	\$100/\$300
<b>Preventive Services</b>	<b>100%, Deductible Waived</b> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period), Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays, Cleaning (2 per benefit period), Fluoride for Children 18 and under (1 per benefit period) Sealants (age 16 and under) Space Maintainers	<b>80%, Deductible Waived</b> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period), Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays, Cleaning (2 per benefit period), Fluoride for Children 18 and under (1 per benefit period) Sealants (age 16 and under) Space Maintainers
<b>Basic Services</b>	<b>After Deductible – 80%</b> Restorative Amalgams, Restorative Composites, Denture Repair, Simple Extractions, Complex Extractions	<b>After Deductible - 50%</b> Restorative Amalgams, Restorative Composites, Denture Repair, Simple Extractions, Complex Extractions
<b>Major Services</b>	<b>After Deductible – 50%</b> Onlays, Crowns (1 in 5 years per tooth). Crown Repair, Endodontics (nonsurgical), Endodontics (surgical), Periodontics (nonsurgical), Periodontics (surgical), Implants, Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years), Anesthesia	<b>After Deductible - 50%</b> Onlays, Crowns (1 in 5 years per tooth). Crown Repair, Endodontics (nonsurgical), Endodontics (surgical), Periodontics (nonsurgical), Periodontics (surgical), Implants, Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years), Anesthesia
<b>Orthodontia Services</b>	<b>Not Covered</b>	<b>Not Covered</b>
<b>Annual Maximum</b>	\$1,000 per person per calendar year – Maximum Plan Accumulation	\$1,000 per person per calendar year – Maximum Plan Accumulation

Dental Benefits – Buy-Up Plan		
	In Network	Out of Network
<b>Annual Deductible</b>	\$50/\$150	\$100/\$300
<b>Preventive Services</b>	<b>100%, Deductible Waived</b> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period), Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays, Cleaning (2 per benefit period), Fluoride for Children 18 and under (1 per benefit period) Sealants (age 16 and under) Space Maintainers	<b>100%, Deductible Waived</b> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period), Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays, Cleaning (2 per benefit period), Fluoride for Children 18 and under (1 per benefit period) Sealants (age 16 and under) Space Maintainers
<b>Basic Services</b>	<b>After Deductible – 100%</b> Restorative Amalgams, Restorative Composites, Denture Repair, Simple Extractions, Complex Extractions	<b>After Deductible – 80%</b> Restorative Amalgams, Restorative Composites, Denture Repair, Simple Extractions, Complex Extractions
<b>Major Services</b>	<b>After Deductible – 60%</b> Onlays, Crowns (1 in 5 years per tooth). Crown Repair, Endodontics (nonsurgical), Endodontics (surgical), Periodontics (nonsurgical), Periodontics (surgical), Implants, Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years), Anesthesia	<b>After Deductible - 50%</b> Onlays, Crowns (1 in 5 years per tooth). Crown Repair, Endodontics (nonsurgical), Endodontics (surgical), Periodontics (nonsurgical), Periodontics (surgical), Implants, Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years), Anesthesia
<b>Orthodontia Services</b>	<b>50% – Deductible Waived</b>	<b>50% – Deductible Waived</b>
<b>Annual Maximum</b>	\$2,500 per person per calendar year – Maximum Plan Accumulation	\$2,500 per person per calendar year – Maximum Plan Accumulation
<b>Ortho Maximum</b>	\$1,500 per child per lifetime	\$1,500 per child per lifetime



# Vision Benefits

## Vision Plan At-A-Glance

The Standard | Group Number: 169119 | (877) 490-9991 | Network: VSP Choice Network

Vision Benefits	
Frequency	Exam: 12 months Lenses OR Contact Lenses: 12 months Frames: 12 months
Annual Exam	\$10 Copay
Lenses	\$10 Copay
Frames	\$130 Allowance (Costco and Walmart allowance will be the wholesale equivalent.)
Contact Lenses	
- Medical Necessary	100%
- Elective	\$130 Allowance
Lasik	15% off regular price or 5% off promotional price
Out of Network	Out-of-Network allowed amounts based on services

## Medical Payroll Contributions

Cost per Pay Period			
Coverage	HDHP Plan 1	HDHP Plan 2	PPO Plan 3
Employee Only	\$626.81	\$670.69	\$833.06
Employee + Spouse	\$1,448.51	\$1,549.91	\$2,091.41
Employee + Child(ren)	\$1,242.79	\$1,329.78	\$1,774.23
Family	\$1,738.28	\$1,859.96	\$2,129.26

## Dental Payroll Contributions

Cost per Pay Period		
Coverage	Base Plan	Buy-Up Plan
Employee Only	\$20.80	\$33.80
Employee + Spouse	\$42.00	\$68.28
Employee + Child(ren)	\$42.00	\$68.92
Family	\$67.60	\$111.80

## Vision Payroll Contributions

Cost per Pay Period	
Coverage	Vision Plan
Employee Only	\$6.76
Employee + One	\$13.53
Employee + 2 or More	\$19.04

## Ancillary Benefits

### Basic Life/AD&D Insurance

The Standard | Group Number: 169119 | (800) 628-8600

Life/AD&D Benefits	
Basic Life/AD&D Benefit	\$20,000
<b>Benefit Reduction</b>	<b>Reduces to 67% at Age 65 and 45% of the reduced amount at Age 70; terminates at retirement</b>
Accidental Death & Dismemberment	The amount payable is a percentage of the AD&D insurance benefit in effect on the date of the accident and is determined by the loss suffered: Life - 100% One hand, one foot or sign of one eye - 50% Two or more of the losses listed above - 100%

### Voluntary Short-Term Disability Insurance

The Standard | Group Number 169119 | (800) 368-2859

Short-Term Disability Benefits	
Weekly Benefit	66 2/3% to \$1,153
Elimination Period	Accident and Illness - 15 <sup>th</sup> Day
Benefit Duration	11 Weeks

### Voluntary Long Term Disability Insurance

The Standard | Group Number 169119 | (800) 368-2859

Long-Term Disability Benefits	
Monthly Benefit	60% to \$10,000
Elimination Period	90 Days
Benefit Duration	Social Security Normal Retirement Age

### Voluntary Life/AD&D Insurance

The Standard | Group Number 169119 | (800) 368-2859

Voluntary Life/AD&D Benefits	
Employee Benefit	The lesser of \$500,000 or 5x Basic Annual Earnings (increments of \$10,000) Guarantee Issue \$130,000
Spouse Benefit	100% of employee's benefit, up to \$250,000 (increments of \$5,000) Guarantee Issue \$50,000
Children Benefit	\$10,000 (Live Birth to Age 25)
<b>Benefit Reduction</b>	<b>Reduces to 67% at Age 65 and 45% of the reduced amount at Age 70; terminates at retirement</b>
Accidental Death & Dismemberment	The amount payable is a percentage of the AD&D insurance benefit in effect on the date of the accident and is determined by the loss suffered: Life - 100% One hand, one foot or sign of one eye - 50% Two or more of the losses listed above - 100%

## Voluntary Additional Benefits

### Accident, Critical Illness Plan and Hospital Indemnity

The Standard | Group Number: 169119 | (866) 851-5505

Accident, Critical Illness and Hospital Illness plans are designed to help provide financial protection for covered individuals by paying benefits due to a hospitalization, accident, or illness. Employees can use the benefit to meet the out-of-pocket expenses and extra bills associated with their injury or illness. Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage, regardless of the cost of treatment. Employees can purchase this coverage for themselves and any of their dependents.

### Employee Assistance Program (EAP)

The Standard | (888) 293-6948 | [www.workhealthlife.com/Standard3](http://www.workhealthlife.com/Standard3)

Confidential guidance and resources for you and all household members. This includes toll-free phone and web access to speak with Masters-degreed clinicians 24/7, 365 days per year and up to 3 assessment and counseling sessions per issue. Sessions can be done in person, on the phone or by video. They are available to help find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being. Will Preparation services are also available through the EAP program.

### Travel Assist

The Standard | (800) 872-1414 | [medservices@assistamerica.com](mailto:medservices@assistamerica.com)

Whenever you travel 100 miles or more from home to another Country or just another city, Travel Assistance is available for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories
- Credit card and passport replacement and missing baggage and emergency cash coordination
- Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission
- Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains
- Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond
- Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization
- Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded
- Evacuation arrangements in the event of a natural disaster, political unrest and social instability

## LegalShield/Identity Theft

LegalShield | (800) 654-7757

LegalShield gives you the ability to talk to an attorney on any matter without worrying about high hourly costs. For one flat monthly fee, you can access legal advice, no matter how traumatic or trivial the issue. They also offer Identity Theft with restoration services.

## Satori World Medical

Satori World Medical | (866) 613-9686

Satori World Medical is a global healthcare network that generates significant cost savings for self-insured employers by providing high quality healthcare network of world-class International Centers of Excellence with board certified surgeons in eight countries.

## HEALTHJOY

(877) 500-3212 | HealthJoy App

Lexington R-V has made available to you a one stop mobile app that allows you to have your benefit information in one location. HealthJoy knows that healthcare is complicated. **HealthJoy is your first stop for all your healthcare needs.** Their mobile app gives you access to all your company's employee benefits from a variety of vendors right from your smart phone. If you don't have a smart phone you may call HealthJoy at (877) 500-3212 or via email at [groups@healthjoy.com](mailto:groups@healthjoy.com). At the center is **Joy**, their virtual assistance who is instantly available to find, understand and use your benefits. Joy is backed by a team of expert healthcare concierges to help you with whatever you need. Joy will find you the perfect local doctor, unlock savings in your prescriptions and explain complicated medical bills. Think of their concierges as your friends in the business able to answer your healthcare questions you and your family can even **talk to a medical provider 24/7 through our app HealthJoy.** HealthJoy will simplify your healthcare experience!

## Additional Information

### [HealthJoy Mobile App](#)

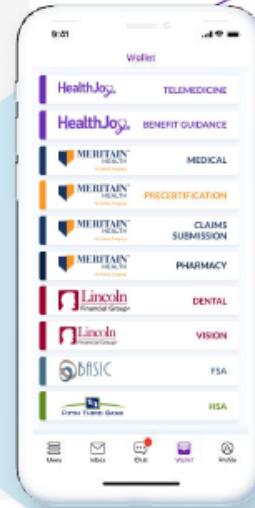
## HealthJoy Makes it Easier to be Healthy and Well.

HealthJoy is the virtual access point for all your healthcare navigation and employee benefits needs. We're provided free by your employer to help understand and make the most of your benefits. We connect you and your family with the right benefits at the right moment in your care journey, saving you time, money, and frustration.

### Help For Your Healthcare Journey.

With 24/7 access to our dedicated healthcare concierge team, telemedicine visits, and care navigation tools, you never have to walk alone. HealthJoy helps you locate in-network doctors, find extra savings on your prescriptions, and spot errors in your medical bills. Our mobile app and dedicated member support team are always on hand to help make it easier to stay healthy and well.

HealthJoy



**BENEFITS  
WALLET**



**ONLINE MEDICAL  
CONSULTATIONS**



**HEALTHCARE  
CONCIERGE**



**RX SAVINGS  
REVIEW**



**MEDICAL BILL  
REVIEW**



**APPOINTMENT  
BOOKING**



**PROVIDER  
RECOMMENDATIONS**



**HSA / FSA  
SUPPORT**



It saved me the time I would have spent Googling results, calling specialists, and searching for an appointment. Instead, I just put in the request, and HealthJoy did the work. The app is like my little assistant!

Veronica, AZ

**Chat with us today by logging into the  
HealthJoy app or call (877) 500-3212**



## Credit Union Partner Benefits



**As an associate of a Mid American Credit Union Employer Partner, here are some of the financial benefits you'll enjoy:**



### **Second Chance Savings Account**

An account offered by Mid American Credit Union for consumers needing to re-establish a relationship with a financial institution.



### **\$25 Cash Deposit with Checking Account**

Cash deposit offer requires direct deposit and e-statements. Money is credited after the first direct deposit posts to the account.



### **No Membership Fee**

Our \$10 membership fee is waived for employees of our partners.



### **Health Savings Account**

Open a no-monthly fee HSA with no initial deposit.



### **Over 30,000 Surcharge-Free ATMS**

That's more than most of the bigger banks, which includes select locations where you shop like 7-eleven, Circle K, Costco, Dunkin Donuts and many regional convenience store locations.

[www.midamerican.coop/about/locations](http://www.midamerican.coop/about/locations)

### **Financial Counseling Available!**

Contact us for more information.

### **Over 5,000 Shared Branches**

Feel right at home when you visit participating credit unions in all 50 states. For easy access to your money wherever you go.

For more information, visit

[www.midamerican.coop/thomasmcgeegroup](http://www.midamerican.coop/thomasmcgeegroup)

Federally Insured by NCUA



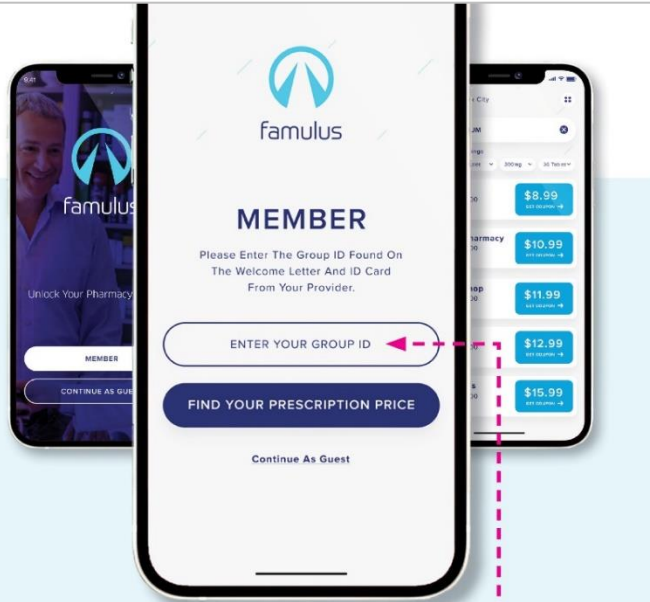


Famulus



**Save up to 80% on your prescriptions**

Stop overpaying! We have partnered with Famulus to access pricing often lower than insurance copays.



**Your Group ID: CS17**

**Steps to save:**

- 1 Download our free Mobile App by scanning the QR code or visiting <https://qrco.de/bc9Ys3>
- 2 Enter your Group ID and search for your drug
- 3 Tap the lowest price at the closest pharmacy to you and present the coupon to the pharmacist

No account, password or insurance card required.  
Famulus is accepted at 70,000+ U.S. pharmacies, including:



**100% FREE. No fees. No paperwork. No obligation.**

\* Famulus network provides access to lower prices on all FDA-approved drugs

**For More Information**




If you have any questions regarding eligibility, benefit plans, enrollment periods, or would like additional information, please contact the HR Department. Need additional information? Contact the resources listed throughout this Guide to find out more about Lexington R-V’s benefits.

**Annual Model Notices are provided by:**

Name: Regina Harrelson  
 Phone: (660) 259-4369  
 Email: rharrelson@lexington.k12.mo.us

## Contact Us with Questions

RSC Insurance Brokerage, Inc.  
 (816) 842-4800

	Name	Title	Email	Phone
	<b>Janine McClung</b>	Benefits Client Service Executive	jmcclung@thomasmcgee.com	d: (816) 843-4479 c: (816) 510-6330
	<b>Cindy Carter</b>	Account Manager	ccarter@thomasmcgee.com	d: (816) 843-4467
	<b>Dan Hogan</b>	Producer	dhogan@thomasmcgee.com	d: (816) 843-4660

[RiskStrategies.com](http://RiskStrategies.com)

*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.*