

2022-23 Health Benefit Plan Changes

Plan changes will be effective September 1, 2022 through August 31, 2023



For more information on your 2022-23 Benefit Plan offerings, please review our benefits guide and/or contact Human Resources.

OPEN ENROLLMENT 2022-2023

- Employees working 30+ hours per week are eligible for benefits
- Open enrollment will occur July 25, 2022 – August 15, 2022
- Any Open Enrollment for our 2022-23 benefits will again be processed through your iVisions Employee portal
- This will be an **ACTIVE** open enrollment year – so, you will need to go into iVisions to review your plan options and make your benefit elections. Examples:
 - Enroll in or Waive each benefit
 - Add or Remove Dependents
 - Update your beneficiaries

Please note: You must take action in iVisions during open enrollment as your current elections will not roll-over. If you do not complete your elections in iVisions, your benefit coverage will end August 31, 2022.

MEDICAL BENEFITS - UPDATES

- Beginning 9/1/22, we will offer two medical plan options:
 - Healthy Measures OAP PPO; and
 - High Deductible Health Plan (HDHP) with HSA
- The HDHP Plan offering will be equal to the HDHP Plus plan offered for the 2021/2022 plan year. The deductible is an “aggregate” deductible. That means that if you enroll with ANY dependents on your plan, you will need to reach the full \$2,800 family deductible by one member or collectively before benefits are payable.
- The Healthy Measures plan is the same as it has been. The Healthy Measures Plus plan has been eliminated.

BENEFIT PLAN FEATURES:

Telemedicine (MDLive)

- 24/7/365 Medical and Mental Health Consultations – Access to Board Certified, U.S. Physicians, Licensed Counselors and Psychiatrists by Phone, Email or Live Online Chat
- **No Charge** through December 31, 2022 then a fee of \$59 will apply (due at the time of service) if you are an HDHP plan member, beginning January 1, 2023 (unless extended by law).

Patient Advocacy (Cigna One Guide)

- Your support and guidance on how your coverage works including, education on health plan features and finding the right doctor

Patient Assurance Program (Diabetes Management)

- This program controls the cost of **eligible** insulin products
- A 30-day (or one month) supply costs no more than \$25
- A 90-day (or three month) supply costs no more than \$75
- Covered insulin products are Basaglar, Humalog, Humulin, and Levemir

HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)

- \$2,850 annual limit on salary reduction contributions to health flexible spending accounts (FSA's)
- There are no changes to the dependent care FSA annual maximum limit of \$5,000 (or \$2,500 if married and filing separately)

HEALTH SAVINGS ACCOUNT (HSA) LIMITS

- **NEW!** – Beginning September 1, 2022, the District will **match** your HSA contribution up to \$300. This will be a one-time contribution to your HSA on the first payroll after 9/1/22.
- Per IRS Regulations, the maximum HSA contribution levels (including \$300 District contribution) for calendar year 2022 are as follows:
 - Individual: \$3,650
 - Family: \$7,300
 - Catch-Up (Over age 55): +\$1,000

DENTAL and VISION BENEFITS

- The District will continue to offer you a choice of TWO different dental plans with Cigna
- In the buy-up plan, orthodontia is covered for dependent children **up to age 19**
- Vision benefits are with Cigna and will still utilize the VSP network of providers

VOLUNTARY BENEFITS

- Voluntary Benefit Options – If you are interested in adding any of these benefits, please log into iVisions for additional information, including costs. Benefits available include:
 - Voluntary Life and AD&D - Cigna
 - Accident Benefit - Cigna
 - Critical Illness (with Cancer) Benefit - Cigna
 - Hospital Indemnity Benefits - Cigna
 - Life Insurance with Long Term Care - Trustmark
 - Short-Term Disability - Cigna
 - Pet Insurance - ASPCA
 - ID Theft - Identity Guard

MONTHLY PREMIUMS

Health, Dental & Vision

- The District has restructured employee contributions due to the change to two medical plan offerings, please refer to the next page of this summary for contributions effective September 1, 2022.
- There will be no increase in cost for the dental plans and a small increase for the vision plan.

2022-23 Monthly Contributions

Beginning September 1, 2022, the District will cover 90% of the employee cost and 50% of the dependent cost **for the HDHP Medical Plan**. The District will pay the same DOLLAR amount for each plan. You will need to buy-up to the Healthy Measures OAP Plan if you wish to continue on it. Remember that your contribution is automatically deducted from your paycheck on a pre-tax basis. If you prefer this to be deducted post-tax, please notify Payroll no later than August 15, 2022.

HDHP with HSA	Total Monthly Premium	EE Contribution	EE % of Total	District Contribution	District % of Total
Employee Only	\$661	\$66	10%	\$595	90%
Employee + Spouse	\$1,387	\$429	31%	\$958	69%
Employee + Employee	\$1,387	\$138	10%	\$1,249	90%
Employee + Child(ren)	\$1,222	\$347	28%	\$875	72%
Employee + Family	\$1,949	\$710	36%	\$1,239	64%
Employee/Employee/Family	\$1,949	\$420	22%	\$1,529	78%

HEALTHY MEASURES PPO	Total Monthly Premium	EE Contribution	EE % of Total	District Contribution	District % of Total
Employee Only	\$813	\$218	27%	\$595	73%
Employee + Spouse	\$1,707	\$749	44%	\$958	56%
Employee + Employee	\$1,707	\$458	27%	\$1,249	73%
Employee + Child(ren)	\$1,504	\$628	42%	\$876	58%
Employee + Family	\$2,398	\$1,159	48%	\$1,239	52%
Employee/Employee/Family	\$2,398	\$869	36%	\$1,529	64%

Dental - Base Plan	Total Monthly Premium	EE Contribution	EE % of Total	District Contribution	District % of Total
Employee Only	\$48	\$5	10%	\$43	90%
Employee + Spouse	\$84	\$39	46%	\$45	54%
Employee + Employee	\$84	\$8	10%	\$76	90%
Employee + Child(ren)	\$80	\$35	44%	\$45	56%
Employee + Family	\$114	\$67	59%	\$47	41%
Employee/Employee/Family	\$114	\$36	32%	\$78	68%

Dental - Buy-Up Plan	Total Monthly Premium	EE Contribution	EE % of Total	District Contribution	District % of Total
Employee Only	\$48	\$5	10%	\$43	90%
Employee + Spouse	\$84	\$39	46%	\$45	54%
Employee + Employee	\$84	\$8	10%	\$76	90%
Employee + Child(ren)	\$90	\$45	50%	\$45	50%
Employee + Family	\$124	\$77	62%	\$47	38%
Employee/Employee/Family	\$124	\$46	37%	\$78	63%

Vision Plan	Employee Cost
Employee Only	\$6.85
Employee + 1 (spouse or child)	\$13.70
Employee + Children (2 or more)	\$13.83
Employee + Spouse + Child(ren)	\$22.09