

ACA Benefits Summary



Effective July 1, 2023

Employees that work 30 or more hours a week are benefits eligible. Find more information in the staff portal at www.isd622.org or in the 2022-2023 Benefit Guide.

Employees can view plan summaries and descriptions and elect benefits online at <http://isd622.smartben.net>.

Health benefits and flexible spending elections are effective the first working contract day. Benefit elections must be made within 30 days of eligibility or during Annual Open Enrollment. Questions? Please contact the Benefits Office at (651) 748-7492 or benefits@isd622.org.

Health/Vision Insurance

HealthPartners is the current provider for the District health plans. There are two health plan options available, Copay and ACA.

HealthPartners Network: Open Access

	Copay Plan	ACA Plan
Office Visit Copay	\$35	-
Individual Deductible	\$400	\$6,400
Single Monthly Premium	\$822.70	\$529.72
Family Monthly Premium	\$2,166.00	\$1,384.41

	District Contribution Per Month	Employee's Cost Per Month	Employee's Cost Per Month
Single	\$419.72	\$402.98	\$110.00
Family	\$419.72	\$1,746.28	\$964.69

Copay Health Plan

A traditional health plan comprised of copays, deductibles and out-of-pocket maximums.

ACA Health Plan

Considered a qualified high deductible health plan meaning a Health Saving Account could be established with a bank or another financial institution.

Additional Components of Health Plan Enrollment:

(available with all health plan options)

Frequent Fitness

Qualify for \$20 off your monthly gym membership by working out 12 days or more in a month.

Health and Well-Being Program

Keep your copay or deductible low by completing an online Health Assessment and one qualified Wellness Program by March 31, 2024

ISD 622 HealthPartners Well@Work Clinic

(located in the District Education Center)

NO copay and free prescriptions for employees, their spouses and dependents on the District's health plan. More information www.isd622.org/about/human-resources.

Employee Assistance Program (EAP)

Facing a work or life challenge? Looking for information or resources? ♦ Available 24/7/365 ♦ Confidential ♦ Free ♦ Telephone and/or face to face counseling sessions ♦ Available to employee and any family member ♦ 1-800-383-1908 ♦ www.vitalworklife.com
Username: isd622 Password: member

Log into the Staff Portal on www.isd622.org for more details about 622 benefits.

Flexible Spending Plan

- Allows use of pre-tax dollars for medical and/or dependent (day care) expenses
- Flexible spending plan year is from July 1 through June 30

403(b) or 457 Retirement

- Participation and vesting available immediately upon benefits eligibility
- For more information, please visit www.isd622.org/403b or email the Benefits Office at benefits@isd622.org.

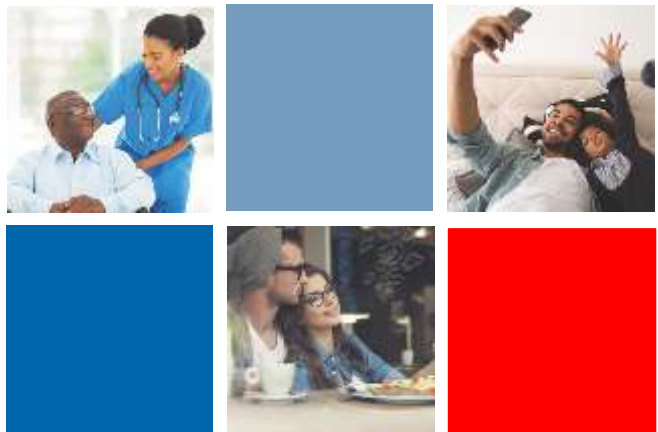
Pension Plan

- State mandated, automatic enrollment in Public Employee Retirement Association (PERA)

Insurance Deductions

Premiums are paid before taxes and taken through a payroll deduction from each paycheck beginning October 15, 2023 through May 31, 2024 (16 paychecks). The payroll deduction amount is calculated by multiplying the months of coverage by the monthly premium divided by the number of paycheck remaining for insurance coverage.

All benefits and deductions will be adjusted based on enrollment and eligibility.



This is intended as an only a summary of possible benefits. This in no way replaces or is a substitute for applicable collective bargaining agreements/ language and insurance summary plan descriptions.