

OSSEO AREA SCHOOLS

ISD  279



Your Benefits

Effective July 1, 2024 - June 30, 2025



Getting started

Making benefit selections

Eligibility

Covering your family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse

You may cover your legal spouse.

Your children

Dependent children are eligible until age 26 regardless of student or marital status.

Ineligible

- Divorced or Legally separated spouse
- Common law spouse, even if recognized by your state
- Domestic partners, unless your employer states otherwise
- Foster children
- Sisters, brothers, parents or in-laws, etc.

How to Enroll

Read your materials and make sure you understand all of the options available.

- Login to your Staff Portal to elect your benefits and confirm your elections
- Come prepared with dates of birth, social security numbers, and legal names of any dependents you live with to enroll in benefits.
- Remember to review your beneficiaries.
- Complete and submit your EOI form if your enrollment requires it.
- If you have questions or concerns please contact your HR Department

[Enroll now!](#)

Enrolling in coverage

Your benefit plans are in effect July 1, 2024 – June 30, 2025.

Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from July – June of the following year unless you have a qualifying life event.

If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within 30 days of your life event (60 days for changes involving Medicaid eligibility). Documentation may be required.

[View Your Open Enrollment Video Now!](#)



Helpful terms & resources



We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits, and we want you to be prepared!

Balance billing

When you use an **out-of-network** medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

Medical: balance billing is in addition to – and does not count towards – your out-of-pocket maximum.

Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

In-network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

Out-of-pocket maximum

The most you'll pay for covered in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.

Primary care physician

A primary care physician (**PCP**) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

Referral/pre-authorization

Some specialty medical providers and services require a referral from a primary doctor. These may include – but are not limited to – cardiology, psychiatry, orthopedic surgeons, rheumatology, surgery, and imaging (CT or MRI).



How to handle medical bills (4:46)



Contact information

Please contact HR with any questions!

Benefits Assistance: 763-391-7007

Payroll Employee Assistance: 763-391-7283

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of Independent School District #279

[View Your Notices](#)

Medical	<u>UMR</u> Client Portal	Customer Service: 800-826-9781
Rx	<u>ClearScript</u> Client Portal	Customer Service: 877-391-1099
Dental	<u>Delta Dental</u> Client Portal	Customer Service: 1-800-448-3815
Flexible Spending Account Health Savings Account	<u>Further by HealthEquity</u> Client Portal	Customer Service: 800-859-2144
Life & AD&D Long-Term Disability Employee Assistance Program	<u>NIS</u> Client Portal EAP Portal	Customer Service: 800-627-3660 EAP Phone: 866-451-5465 Username: NISEAP Passcode: EAP



Medical insurance

Your Medical plan is provided through UMR

Refer to the carrier benefits summary for the exact benefit levels associated with your plan.



Tiers 1 & 2: Find an In-Network Provider Here: [Tiers 1 & 2 Providers](#)

Tier 3: Out of Network

Benefits	High Plan See plan details	Value Plan See plan details	HSA Plan See plan details
Plan Year Deductible (DED) (Single / Family)	Tier 1: \$50 / \$100 Tier 2: \$140 / \$280 Tier 3: \$20,000 / \$20,000	Tier 1: \$350 / \$700 Tier 2: \$500 / \$1,000 Tier 3: \$20,000 / \$20,000	Tier 1: \$1,500 / \$3,200 Tier 2: \$2,000 / \$4,000 (\$3,200 per person) Tier 3: \$20,000 / \$20,000
Out-of-pocket maximum (Single / Family)	Tiers 1 & 2: \$1,100 / \$2,200 Tier 3: \$20,000 / \$40,000 Rx Only: \$800 / \$1,600	Tiers 1 & 2: \$2,000 / \$4,000 Tier 3: \$20,000 / \$40,000 Rx Only: \$1,000 / \$2,000	Tiers 1 & 2: \$5,000 / \$10,000 Tier 3: \$20,000 / \$40,000
Office Visits Primary Care, Specialist	Tier 1: \$17 Copay* Tier 2: \$22 Copay* Tier 3: 50%*	Tier 1: \$20 Copay* Tiers 2 & 3: \$25 Copay*	Tier 1: \$25 Copay* Tier 2: \$35 Copay* Tier 3: 50%*
Urgent Care	Tier 1: \$17 Copay* Tiers 2 & 3: \$22 Copay*	Tier 1: \$20 Copay* Tiers 2 & 3: \$25 Copay*	Tier 1: \$25 Copay* Tiers 2 & 3: \$35 Copay*
Procedures			
Inpatient	Tier 1/ Tier 2 / Tier 3 \$85* / \$180* / 50%*	Tier 1/ Tier 2 / Tier 3 \$100* / \$250* / 50%*	Tier 1/ Tier 2 / Tier 3 \$200* / \$400* / 50%*
Outpatient	\$85* / \$110* / 50%*	\$75* / \$125* / \$25*	\$100* / \$200* / 50%*
Emergency Room	\$75*	\$75*	\$100*
Pharmacy			
Generic	Retail / Mail / Tiers 2 & 3 \$10 / \$20 / 50%*	Retail / Mail / Tiers 2 & 3 \$15 / \$30 / 50%*	Retail / Mail / Tiers 2 & 3 \$20* / \$40* / 50%*
Brand	\$16 / \$32 / 50%*	\$30 / \$60 / 50%*	\$35* / \$70* / 50%*
Non-Preferred Brand	\$36 / \$72 / 50%*	\$50 / \$100 / 50%*	\$60* / \$120* / 50%*
Specialty (Tier 4)	\$10 / 50%*	\$15 / 50%*	20%, Max of \$200* / 50%*
Specialty (Tier 5)	\$16 / 50%*	\$30 / 50%*	20%, Max of \$200* / 50%*
Specialty (Tier 6)	\$36 / 50%*	\$50 / 50%*	20%, Max of \$200* / 50%*

[ClearScript Plan Details](#)

*Deductible Applies First

For complete plan benefits, refer to your plan documents.



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Wellness Benefits

Telemedicine



[Plan Details](#)

Your life is an adventure, and Telemedicine can afford you the convenience of receiving medical care while on the go. Instead of spending your day and dollars at an urgent care facility, **connect with a board certified doctor over the phone or by video chat to receive immediate and cost-effective care** wherever life's journey may take you.

Available to medical plan enrollees according to plan design cost.



Employee Assistance Program



You encounter more than just health concerns throughout your life. Manage life's curveballs with a confidential and complimentary program designed to provide counseling, support, and resources for a variety of personal issues like stress and anxiety, relationship struggles, substance abuse, eldercare, financial worries, and much more!

Access your EAP now!

24/7/365 access to care.

866-451-5465

www.niseap.com

Username: NISEAP

Password: EAP

The recipe to living well

There are **five** ingredients to wellbeing — each is just as important as the others:



Social & Emotional

Healthy, supportive relationships with family, friends, and most importantly, yourself. Effectively managing feelings and emotions and practicing healthy ways to manage stress and adapt to challenges



Physical

Having good health and the energy to perform your job life outside of work, such as spending time with family and friends, or participating in activities you enjoy. Think of physical wellbeing as nutrition, staying hydrated, getting rest, avoiding illness through vaccines, preventive screenings, and following doctors' orders!



Financial

The ability to effectively understand and plan for day-to-day expenses, short-term, and long-term goals, like paying back student loans, saving for a house, sending children to college, retirement, or caring for aging family members



Purpose

Connection to your passion, the reason you get out of bed every day.



Community

Feeling connected to where you live, work and play through activities such as volunteering and mentoring.



The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

Health Savings Account (HSA)

An HSA through Further by HealthEquity is paired with your HSA Medical Plan.

Save pre-tax money for health care expenses – or retirement!

FURTHERSM
by HealthEquity

[Plan Details](#)

[Learn more about HSA's with HSA Academy!](#)



Contributions

The District contributes to your Health Savings Account (HSA) when you elect the HSA medical plan and meet IRS eligibility requirements.

You may also contribute tax-free funds to save for current and future health expenses:

	If you cover yourself only	If you cover dependents
2024 IRS maximum contribution*	\$4,150	\$8,300

*Please refer to your employment contract for District contribution details.

55 or older? You can contribute an extra **\$1,000** per year in catch-up contributions.

Eligibility

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- be enrolled in the HSA Medical Plan,
- not be covered under any other non-HDHP health coverage, including a full health care FSA through your spouse,
- not be anyone else's tax dependent, and
- not be eligible for or enrolled in Medicare A or B, Tricare, or VA benefits.

HSA funds

Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is **always yours** and available for qualified health care expenses – even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties. **Keep your receipts!**

Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties.



Learn how HSAs can help you save for today and tomorrow.



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Flexible Spending Accounts (FSAs)

Pay for qualifying expenses with tax-free money using your Flexible Spending Account through Further by HealthEquity.

Health and dependent care expenses can add up. Paying with tax-free funds can help. Enroll in one or more flexible spending accounts (FSAs) depending on your needs.



FURTHERSM
by HealthEquity

[Eligible expenses](#)

Health care expenses

Health care FSA

[Plan Details](#)

Pay for eligible medical, prescription, dental, and vision expenses.

2024 maximum contribution \$3,200

Limited purpose FSA

[Plan Details](#)

Pay for eligible **dental** and **vision** expenses when you're also contributing to an HSA.

2024 maximum contribution \$3,200

Enrolled in an **HDHP** plan and eligible for HSA contributions? You're not eligible for a health care FSA; you can contribute to a limited purpose FSA instead.

Dependent care FSA

[Plan Details](#)

Pay for eligible child or disabled adult care while you work or attend school.

2024 maximum contribution \$5,000

Married filing separately?

You can contribute up to \$2,500 per person.

Only the amount you've **actually contributed** is available for use at any one time.

Estimate carefully! Unused funds will be forfeited at the end of the year per IRS regulations.



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Dental insurance

Your dental coverage is through Delta Dental.

You'll get in-network preventive care at 100% along with coverage for basic and major dental services.



Find an In-Network Provider Here:

[Network Directory](#)

In Network Benefits

[See plan details](#)

Delta Dental PPO & Premier

Plan Year Deductible (DED) (Single / Family)	\$25 / \$75
Plan Year maximum benefit	\$1,200
Diagnostic & Preventive Services Cleanings, X-rays, Exams, Fluoride, Spacers	100% Covered
Basic Services Sealants, Emergency Treatment for Pain, Fillings, Endodontics, Periodontics, Oral Surgery	Deductible then you pay 20%
Major Services Crowns, Repair	Deductible then you pay 20%
Prosthetics Dentures, Bridges, Repairs	Deductible then you pay 20%
Orthodontics For covered dependent children ages 8 to 19	50% up to \$750 Lifetime Maximum

For out-of-network benefits refer to your plan documents.



Stay in-network to avoid balance billing (the difference between what an out-of-network provider charges and the amount your insurance pays).



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Life and AD&D & Disability insurance

Financial peace of mind through NIS.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.



Employer Paid Basic life & AD&D insurance

- The district offers basic life and AD&D coverage. Please refer to your employment contract for plan details.
- Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

Voluntary life and AD&D insurance

You may also purchase additional coverage for you, your spouse, and your eligible child(ren). Please refer to your employment contract for plan details.

Long Term Disability insurance

Benefit	66.67% of Monthly Earnings
Maximum Benefit	Varies by class, please refer to your employment contract for details
Waiting Period	60 Days
Duration	Up to Social Security Normal Retirement Age
Cost	100% Employer Paid



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Carrier Resources

Your employer offers a handful of non-traditional benefits through your insurance carriers to support you and your family as you juggle life's demands.



Amplifon Hearing

Offered through Delta Dental

[See plan details](#)

Ongoing Condition CARE

Offered through UMR

[See plan details](#)

Identity Theft Protection

Available through NIS

[See plan details](#)



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2024 Benefits