

OSSEO AREA SCHOOLS

ISD  279

2023 Benefits Guide

2023-2024 Plan Year

 ONEDIGITAL



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Eligibility & Advocacy



Core Benefits



Ancillary Benefits

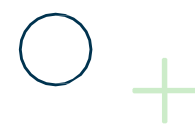
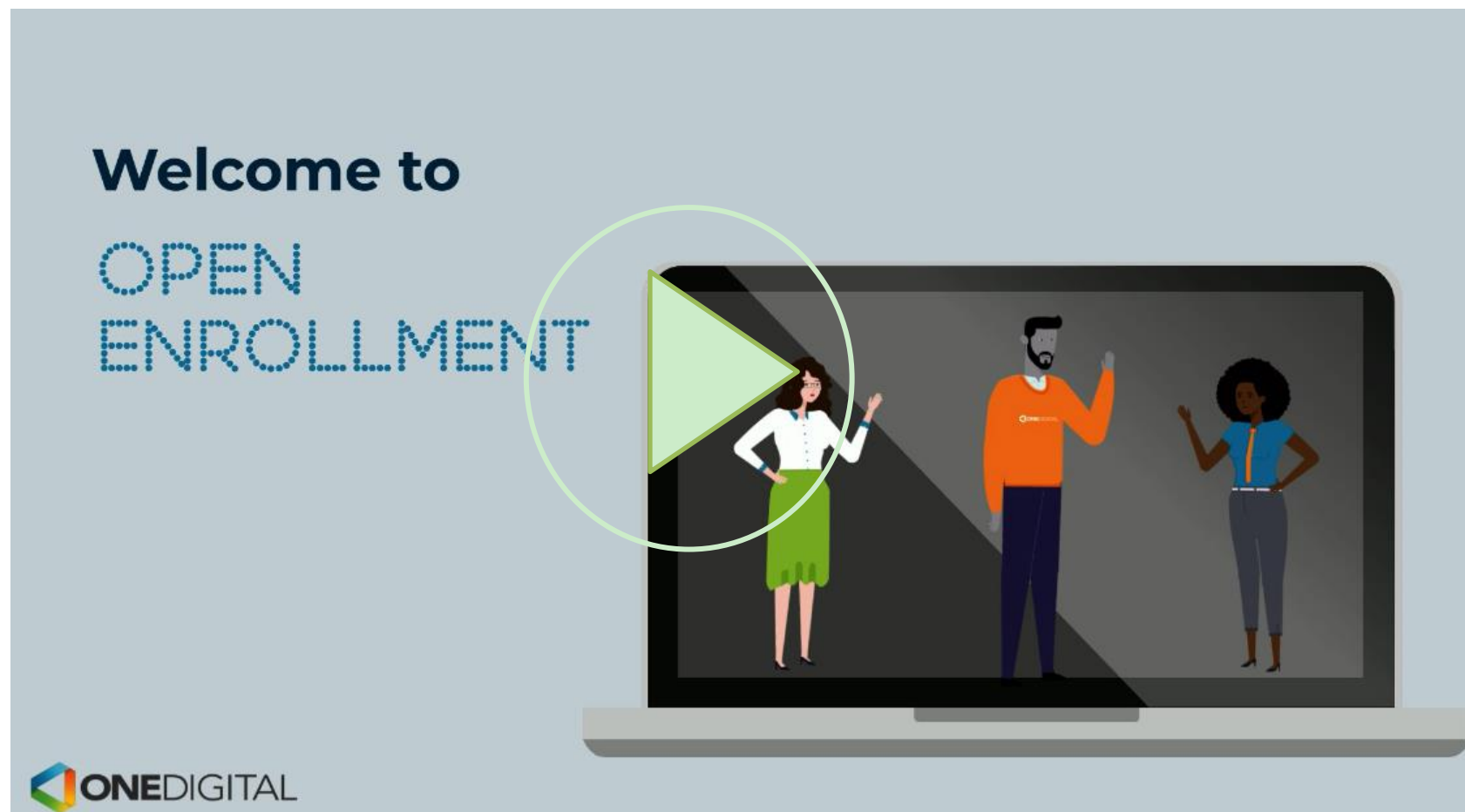


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WELCOME TO YOUR INTERACTIVE BENEFITS GUIDE EXPERIENCE.





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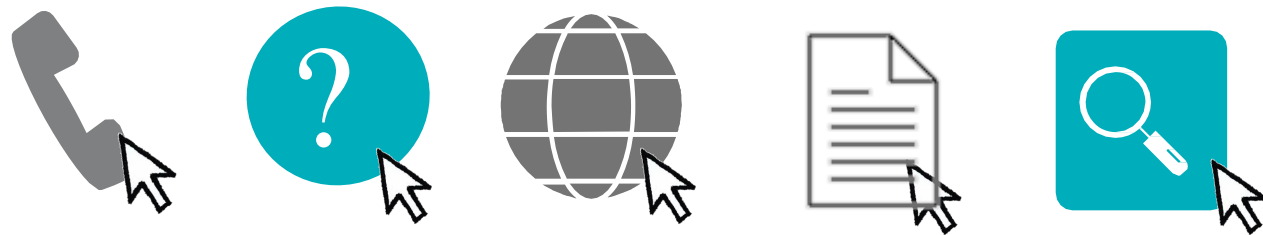


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HOW TO USE THIS GUIDE

LINKED ICONS

When you see the icons below, click to link out to websites, download documents, or learn more!



NAVIGATION SIDEBAR

Click the links in the navigation sidebar to skip ahead to any section you'd like to explore.

SAVE THIS URL FOR FUTURE USE

You'll want to refer back to this guide throughout the year as benefit questions come up. Save this guide to your desktop or bookmark it for easy use in the future.

QUESTIONS???

Contact District Human Resources:

Lisa McLearn

McLearnL@district279.org

Benefits Assistance: 763-391-7007

Payroll Employee Assistance: 763-391-7283



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OPEN ENROLLMENT

Open Enrollment runs from May 8 – May 19, 2023.

Benefit elections will remain as is, but if you are making any changes to medical or dental you may access enrollment forms below. You must re-elect Flexible Spending contributions each year.

Your benefits will be active starting July 1, 2023.

[ENROLL HERE](#)

MID-YEAR CHANGES

Once Open Enrollment ends, the only time you are allowed to make changes to your benefits elections in the middle of the year is if you experience a qualified mid-year change. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage.

You must notify Human Resources within 30 days of the mid-year event to be eligible to change your elections.

2023 BENEFIT OVERVIEW

- Medical Insurance will be **moving to UMR**
- Dental Insurance will be provided by **Delta Dental of MN**
- Basic and Voluntary Life / AD&D and Long Term Disability will be provided by **Madison National Life**
- FSA and HSA plans will be administered by **Further**

MEDICAL INSURANCE

Click icon below for
UMR member resources:




Click icon below for
Pharmacy Benefit information



Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

OPEN ACCESS NETWORK

Benefits below are In-Network. Please refer to the SBC's to view Out of Network Benefits
Please refer to your employment contract for District contribution details

	HIGH PLAN 	VALUE PLAN 	H.S.A. PLAN 
DEDUCTIBLE	Individual: Level 1 \$50 Individual: Level 2 \$140 Family: Level 1 \$100 Family: Level 2 \$280	Individual: Level 1 \$350 Individual: Level 2 \$500 Family: Level 1 \$700 Family: Level 2 \$1,000	Individual: Level 1 \$1,500 Individual: Level 2 \$2,000 Family: Level 1 \$3,000 Family: Level 2 \$4,000
OFFICE VISITS/ SPECIALISTS/ URGENT CARE	Level 1: * then \$17 Copay Level 2: * then \$22 Copay	Level 1: * then \$20 Copay Level 2: * then \$25 Copay	Level 1: * then \$25 Copay Level 2: * then \$35 Copay
CONVENIENCE CARE/WEB BASED CARE	Convenience Care: * then \$10 Copay Web Care: * then \$10 Copay	Convenience Care: * then \$15 Copay Web Care: * then \$15 Copay	Convenience Care: * then \$20 Copay Web Care: * then \$20 Copay
PROCEDURES (LEVEL 1 Copay /LEVEL 2 Copay)	Inpatient: * then \$85 / * then \$180 Outpatient: * then \$55 / * then \$110 Emergency Room: * then \$75	Inpatient: * then \$100 / * then \$250 Outpatient: * then \$75 / * then \$125 Emergency Room: * then \$75	Inpatient: * then \$200 / * then \$400 Outpatient: * then \$100 / * then \$200 Emergency Room: * then \$100
PRESCRIPTIONS	Generic: \$10 Copay Brand: \$16 Copay Non-Preferred Brand: \$36 Copay Specialty: \$16 Copay	Generic: \$1,000 Ded, \$15 Brand: \$1,000 Ded, \$30 Non-Preferred Brand: \$1,000 Ded, \$50 Specialty: \$1,000 Ded, \$30	Generic: \$20 Copay Brand: \$35 Copay Non-Preferred Brand: \$60 Copay Specialty: * / 20% Coinsurance
PREMIUMS (MONTHLY)	Employee: \$970.01 Employee + Spouse: \$1,945.87 Family: \$3,112.57	Employee: \$783.40 Employee + Spouse: \$1,570.13 Family: \$2,513.72	Employee: \$494.88 Employee + Spouse: \$991.88 Family: \$1,588.00

*Deductible Applies First

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents and/or plan document(s) that govern the terms and conditions of the plans described in this guide, the underlying insurance and/or plan documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.



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TELEMEDICINE

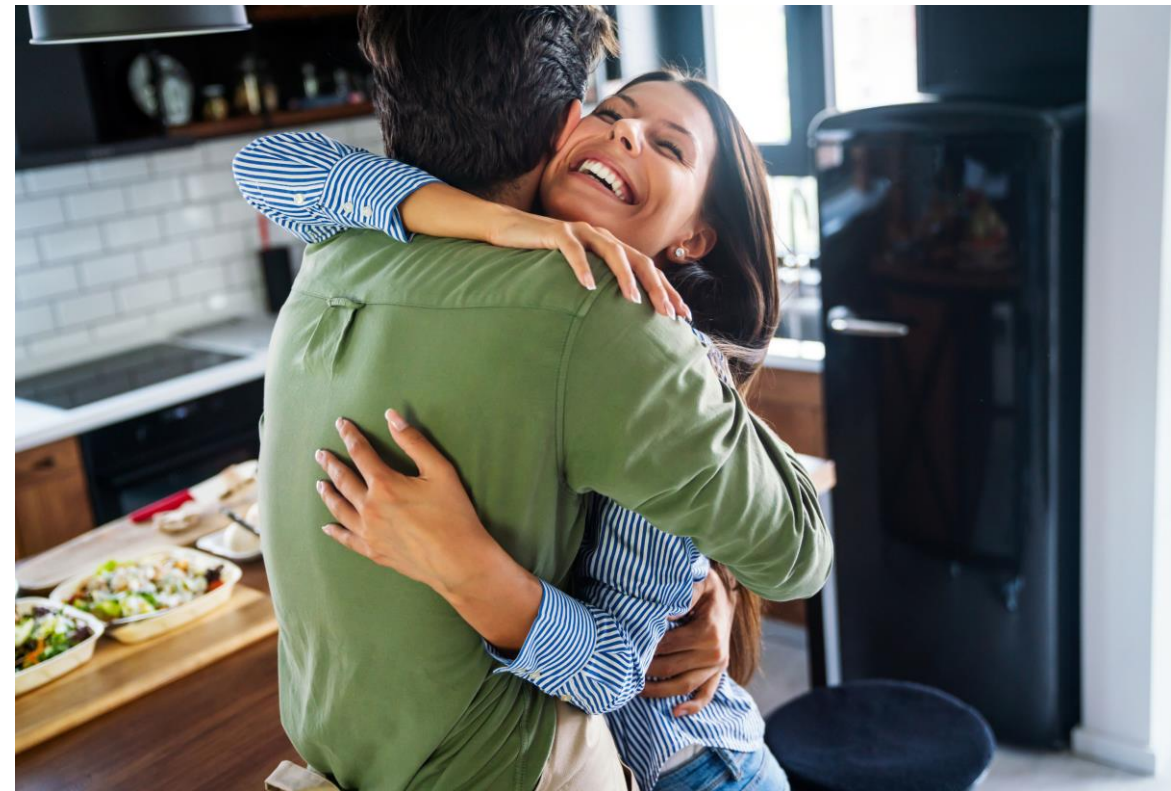


Your life is an adventure, and Telemedicine affords you the convenience of receiving medical care while on the go. Instead of spending your day and dollars at an Urgent Care facility, connect with a board-certified doctor over the phone or video chat to receive immediate and cost-effective care wherever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

Click icon below for to learn more!



If you think your physical health alone is related to your overall performance, think again. Total Wellbeing as a whole is comprised of 5 elements: physical, financial, communal, emotional, and purpose. To build your overall wellbeing, you have to make sure all of these elements are being "exercised".

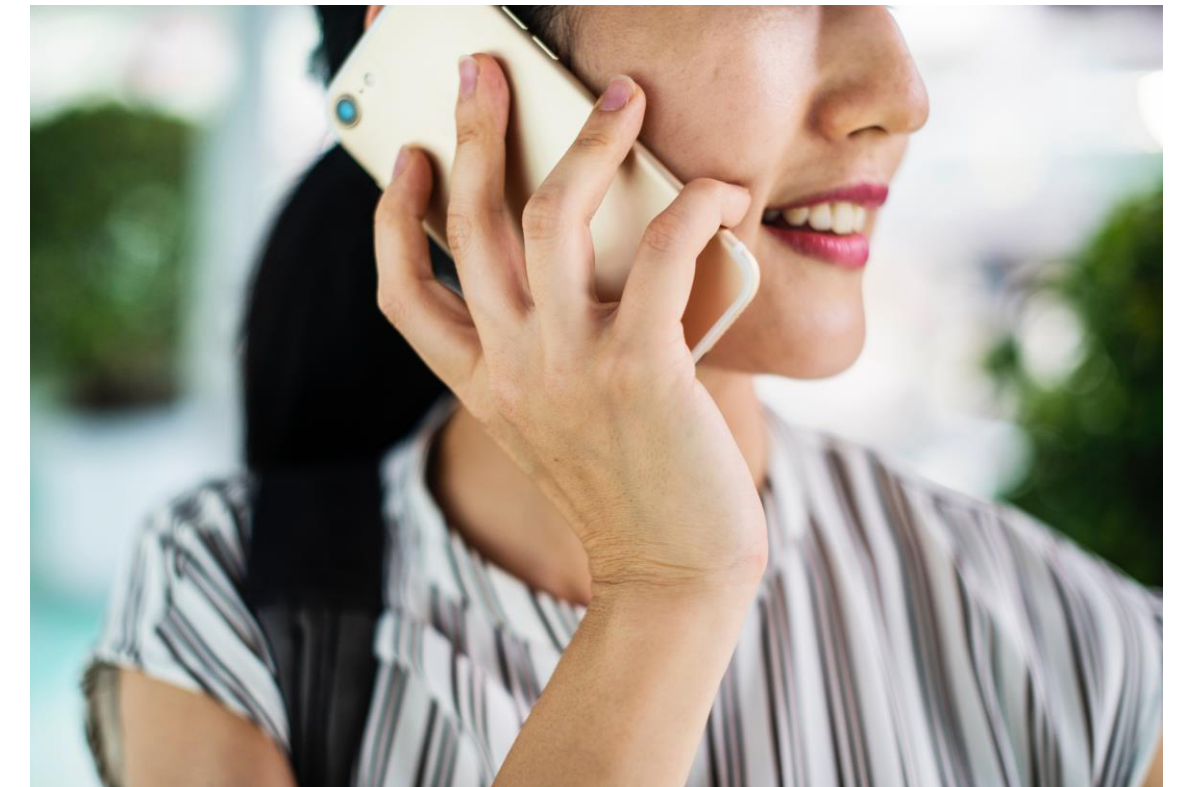


WELLBEING



<https://www.youtube.com/user/myUMRhealth/videos>

EMPLOYEE ASSISTANCE



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. Get the FREE support you need today!

1-866-451-5465
www.niseap.com

Username: NISEAP
Password: EAP

Click banner below for member resources:



The Truth about Telemedicine





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HEALTH SAVINGS ACCOUNT (HSA)

Take advantage of triple tax savings through an HSA. Reduce your taxable income by contributing into this account, purchase qualified healthcare items free of tax, and earn tax-free interest on HSA investment dollars. Unused funds will roll over from year to year.

You must be enrolled in the District's High Deductible Medical Plan to be eligible to receive and make contributions to an HSA.

2023 HSA MAXIMUM CONTRIBUTIONS

Individual: \$3,850

Family: \$7,750

If you are age 55 or older, you can contribute an extra \$1,000 each year through the HSA Catch-Up Contribution.

DISTRICT HSA CONTRIBUTIONS

Individual: \$2,400 Annually

Family: \$4,800 Annually

FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts allow you to receive an advanced loan to assist with qualified expenses. Determine your per paycheck contribution in the beginning of the year, and then spend those funds on qualified health expenses or dependent care expenses as needed before the plan year ends. Any money set aside every paycheck is income tax-free!

There are two types of FSAs you can open, so learn more about your specific plan by reviewing your plan documents!

2023 FSA MAXIMUM CONTRIBUTIONS

Health Care FSA: \$3,050

Dependent Care FSA: \$5,000



Both HSA and FSA are Administered by Further:

1-855-363-2583

www.hellofurther.com

[Learn how to use your FSA](#)



[Learn 8 Life-Changing HSA Tips in Under 8 Minutes!](#)



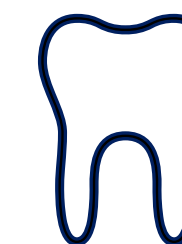
The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the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

DENTAL INSURANCE

Good dental hygiene has substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventive dental care.

	PPO/PREMIER	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE	Individual: \$25 Family: \$75	Individual: \$25 Family: \$75
PREVENTATIVE SERVICES	0%	0%
BASIC SERVICES	Deductible then 20%	Deductible then 20%
MAJOR SERVICES	Deductible then 20%	Deductible then 20%
ANNUAL PLAN MAXIMUM	\$1,200	\$1,200
ORTHO SERVICES	50%	50%
ORTHO LIFETIME MAX	\$750	\$750
FULL PREMIUMS (MONTHLY) Please refer to your employment contract for District contribution details	Individual: \$33.22 Individual + Spouse: \$87.81 Family: \$148.34	Contact: Phone: 1-800-448-3815 www.DeltaDentalMN.org

Click icon below for Member Resources and Additional Benefits:



[4 Ways to Save on Dental Costs](#)



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LIFE AND DISABILITY INSURANCE



1-800-356-9601 x2410
Group # for Life/AD&D: #017256
Group # for LTD: #07256

BASIC LIFE AND AD&D

100% DISTRICT PAID!

Refer to your Terms and conditions of Employment

VOLUNTARY LIFE AND AD&D

Refer to your Terms and conditions of Employment



LONG TERM DISABILITY

100% DISTRICT PAID!

BENEFIT	66.67% of your earnings to a maximum of \$5,000 a Month
DURATION	Up to SSNRA
WAITING PERIOD	60 Days



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EMPLOYEE NOTICES

Please review the following required employee notices detailing your rights and options. You can also request a paper copy of any of these notices at any time.

[DOWNLOAD NOTICES HERE](#)

READY TO ENROLL?

Are you ready to make your benefit elections? Click the link below to log into your enrollment system and begin your enrollment.

[ENROLL NOW](#)

