

2024-25 Health Benefit Plan Changes

Plan changes will be effective September 1, 2024, through August 31, 2025



For more information on your 2024-25 Benefit Plan offerings, please review the benefits guide and/or contact Human Resources.

OPEN ENROLLMENT 2024-2025

- Employees working 30+ hours per week are eligible for benefits.
- Open enrollment will occur July 22nd – August 9th.
- Open Enrollment for the 2024-25 benefits will again be processed through the Employee Access Portal.
- **ALL** benefits eligible employees will need to go into the Employee Access Portal to review your plan options and make your benefit elections for the 2024-25 plan year. Open enrollment examples:
 - Enroll in or waive each benefit;
 - Add or Remove Dependents;
 - Update your beneficiaries for the \$25k District Paid Life Insurance benefit.

You must take action in the Employee Access Portal during open enrollment as your current elections will not roll-over. If you do not complete your elections in the Employee Portal, your benefit coverage will end August 31, 2024.

MEDICAL BENEFITS – UPDATES

- We will continue to offer the same two medical plan options with UMR/United Healthcare of Colorado:
 - Healthy Measures PPO; and
 - High Deductible Health Plan (HDHP) with HSA
- The only change to either plan that will occur is with the High Deductible Health Plan (HDHP). This plan currently has a \$1,500 deductible for single enrollment and a \$3,000 deductible for family enrollment. **Due to IRS requirements**, this must be changed to \$1,600 for single enrollment and \$3,200 for family enrollment starting 9/1/24.
- **Regenexx** will continue to be offered – this is a great Alternative to Orthopedic Surgery

BENEFIT PLAN FEATURES:

Telemedicine (CirrusMD)

- 24/7/365 Medical and Behavioral 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, 2024 then a fee will apply (due at the time of service) if you are an HDHP plan member, beginning January 1, 2025 (unless extended by law).
- **Available to ALL employees regardless of eligibility for other benefits (includes part-time employees).**

Plan Advisor (Member Advocacy)

- A personal guide for all things healthcare
- Higher level of customer service
- CARE programs (complex condition assistance e.g., high risk pregnancy)

Prescription Benefit Value Adds (OptumRx)

- Pre-Check my script™
- DivvyDOSE (Multi-Dose Pill Packing)

Real Appeal – Healthier habits, healthier lifestyle

- Evidence based program supporting weight management and loss
- Customized plan for everyone
- Ongoing individual and group coaching support
- No cost to eligible members and dependents

2024 HEALTH FLEXIBLE SPENDING ACCOUNT (FSA)

- \$3,200 annual limit on salary reduction contributions to health flexible spending accounts (FSA's)
- There are no changes to the dependent care FSA calendar year maximum limit of \$5,000/\$2,500 if married and filing separately

2024 HEALTH SAVINGS ACCOUNT (HSA) LIMITS

- Per IRS Regulations, the maximum HSA contribution levels for calendar year 2024 are as follows:
 - Individual: \$4,150
 - Family: \$8,300
 - Catch-Up (Over age 55): +\$1,000

DENTAL and VISION BENEFITS

- The District will continue to offer you a choice of the same TWO dental plans, with **UHC**.
 - In the buy-up plan, orthodontia is covered for dependent children **up to age 19**
- Voluntary Vision benefits will continue with **UHC**.

VOLUNTARY BENEFITS

- Voluntary Benefit Options – If you are interested in adding any of these benefits, please review them in the Employee Portal for additional information, including costs. Benefits available include:
 - Voluntary Life and AD&D - **UHC**
 - Accident Benefit - **UHC**
 - Critical Illness Benefit - **UHC**
 - Hospital Indemnity Benefits - **UHC**
 - Life Insurance with Long Term Care - Trustmark
 - Voluntary Short-Term Disability - **UHC**
 - Pet Insurance - ASPCA
 - ID Theft - Identity Guard

MONTHLY PREMIUMS

Health, Dental & Vision

Plan	District Monthly Cost	Employee Monthly Cost
Medical HDHP / HSA		
- Employee Only	\$690.00	\$97.00
- Employee + Spouse	\$1,130.00	\$521.00
- Employee + Employee	\$1,457.00	\$194.00
- Employee + Child(ren)	\$1,070.00	\$384.00
- Employee + Family	\$1,535.00	\$784.00
- Employee + Employee + Family	\$1,838.00	\$481.00
Healthy Measures Medical PPO		
- Employee Only	\$690.00	\$277.00
- Employee + Spouse	\$1,130.00	\$901.00
- Employee + Employee	\$1,477.00	\$554.00
- Employee + Child(ren)	\$1,070.00	\$720.00
- Employee + Family	\$1,535.00	\$1,319.00
- Employee + Employee + Family	\$1,857.00	\$997.00
Dental BASE Plan		
- Employee Only	\$43.00	\$5.00
- Employee + Spouse	\$45.00	\$39.00
- Employee + Employee	\$76.00	\$8.00
- Employee + Child(ren)	\$45.00	\$35.00
- Employee + Family	\$47.00	\$67.00
- Employee + Employee + Family	\$78.00	\$36.00
Dental BUY-UP Plan (Includes orthodontia for child(ren) under age 19)		
- Employee Only	\$43.00	\$5.00
- Employee + Spouse	\$45.00	\$39.00
- Employee + Employee	\$76.00	\$8.00
- Employee + Child(ren)	\$45.00	\$45.00
- Employee + Family	\$47.00	\$77.00
- Employee + Employee + Family	\$78.00	\$46.00
Vision Plan		
- Employee Only	\$0.00	\$6.63
- Employee + Spouse or 1 Child	\$0.00	\$13.26
- Employee + 2 or more Children	\$0.00	\$13.38
- Employee + Family	\$0.00	\$21.37