

New Hanover County Schools

State Health Plan – High Deductible Health Plan

Name: _____ Last 4 digits of SS#: _____

Location/Position: _____

Congratulations on your employment with New Hanover County Schools! Your employment allows you to enroll or decline health insurance coverage offered under the North Carolina State Health Plan. You are eligible to enroll in the High Deductible Health Plan (HDHP). This coverage being offered to you satisfies our obligations under the Affordable Care Act (ACA). Please be aware that the HDHP plan does meet the Minimum Essential Coverage as required by the ACA.

The following information is to advise you of certain adverse consequences if you do not accept this offer. There may be others besides these listed below.

- Your next opportunity to obtain coverage through this job for yourself, your spouse, and/or dependent children will come with a qualifying event or at the next Annual Enrollment period, assuming that you remain employed in an eligible position with NHCS.
- If your employment should end during the period of the coverage that you declined, you will not be eligible for COBRA continuation coverage.

Please **initial** beside the option you are electing.

_____ **YES – I am interested in enrolling in health insurance coverage under the HDHP.**
(You will be emailed information on the plan, including enrollment instructions.)

_____ **NO – I am declining enrollment in health insurance coverage under the HDHP.**

Signature: _____ Date: _____

Email: _____

HDHP Rates and Plan Overview

Coverage Type	Employer Cost	Employee Monthly Premium	Dependent Monthly Premium	Total Monthly Premium
Employee-only	\$202.80	\$101.00	N/A	\$101.00
Employee + child(ren)	\$202.80	\$101.00	\$140.00	\$241.00
Employee + spouse	\$202.80	\$101.00	\$495.00	\$596.00
Employee + family	\$202.80	\$101.00	\$495.00	\$596.00

Plan Features	Individual Coverage	Family Coverage
Medical Benefits		
Individual Deductible (In-Network)	\$5000	\$10,000
Coinsurance (In-Network)	Covered at 50%	
Out-of-Pocket Maximum (In-Network) Includes Medical and Pharmacy benefits	\$6450	\$12,900
<i>Out-of-network benefits will be paid at 60%. The out-of-network deductible and out-of-pocket maximum will be 2 times the in-network amounts.</i>		
Pharmacy Benefits		
CVS Formulary Prescription Drugs	Covered at 50% after deductible. Out-of-network is 60%.	
ACA Preventative Medications Covered at 100%,	Out-of-network is 60% co-insurance after deductible.	