Osseo Area Schools

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Your Benefits

Effective July 1, 2026 - June 30, 2027

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
- 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 add or drop dependents, change plans, waive coverage.
- 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, 2026 - June 30, 2027.

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.

Take a look at your benefits in your open enrollment video now!

Key terms

We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits. **Here's what to know:**

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. *The No Surprises Act prohibits balance billing under certain circumstances.*

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.

Pre/Prior-authorization
Some specialty medical providers, services and prescriptions require prior authorization from your insurance company. These may include – but are not limited to – surgery, imaging (CT, MRI) and certain prescription medications.

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).

Learn more about **insurance costs**

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 Osseo Area Schools.

View Your Notices

Medical	UMR Client Portal	Customer Service: 800-826-9781
Rx	ClearScript Client Portal	Customer Service: 866-718-2845
Dental	Delta Dental Client Portal	Customer Service: Toll Free: 1-800-448-3815 Local: 651-406-5901
Health Savings Account (HSA) **Flexible Spending Account (FSA)**	Benefit Extras Client Portal	Customer Service: 952-435-6858
Life & AD&D **Long-Term Disability** **Employee Assistance Program (EAP)**	Lincoln Financial Client Portal EAP Portal New users click Register, follow the prompts to create your username and password	Customer Service: 800-423-2765 EAP Phone: 888-628-4824 Web ID: LFGSupport

Medical Insurance

Review your medical benefits provided by UMR.

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

Providers may be listed in both tiers based on where services are performed. Check with your provider before receiving services.

For Tiers 1 & 2, find an in-network provider here: Network Directory

Tier 3 is out-of-network.

In-network care	High Plan See plan summary	Value Plan See plan summary	HSA Plan See plan summary
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: $1,700 | $3,400 Tier 2: $2,000 | $4,000 ($3,400 per person) Tier 3: $20,000 | $20,000
Out-of-pocket maximum	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*	Tiers 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	**(Tier 1 | Tier 2 | Tier 3)**	**(Tier 1 | Tier 2 | Tier 3)**	**(Tier 1 | Tier 2 | Tier 3)**
Inpatient	$85* | $180* | 50%*	$100* | $250* | 50%*	$200* | $400* | 50%*
Outpatient	$85* | $110* | 50%*	$75* | $125* | 50%*	$100* | $200* | 50%*
Emergency Room	$75* | $75* | $75*	$75* | $75* | $75*	$100* | $100* | $100*
Prescription drugs	**(Retail | Mail | OON)**	**(Retail | Mail | OON)**	**(Retail | Mail | OON)**
Generic	$10 | $20 | 50%*	$15 | $30 | 50%*	$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 | N/A | N/A	$15 | N/A | N/A	20%, max of $200*
Specialty (Tier 5)	$16 | N/A | N/A	$30 | N/A | N/A	N/A
Specialty (Tier 6)	$36 | N/A | N/A	$50 | N/A | N/A	N/A

UMR Mobile app

See details

Access claims information, get your ID card, and find a provider – all in one convenient location!

*Deductible applies first

ClearScript Plan Details

Refer to your plan documents for complete plan benefits.

Wellness Benefits

Telemedicine

TELADOC

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.

Employee Assistance Program

Lincoln Financial

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!

Plan Details

24/7/365 Access to Care.

888-628-4824

www.GuidanceResources.com

Web ID: LFGSupport

New Users click register and follow the prompts to create your username and password.

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.

Contacts

Learn more about HSA's with HSA Academy!

Health Savings Account (HSA)

An HSA through Benefit Extras is paired with your HSA Medical Plan.

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

BENEFIT EXTRAS, INC.

See plan details

Benefit Extras Portal Guide

Contributions

Osseo Area Schools 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
IRS maximum contribution* (2026)	$4,400	$8,750

***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.

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; regular income tax will still apply.

IRS eligibility requirements

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

- **be enrolled** in a qualified High Deductible Health Plan (HDHP),
- **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 enrolled in Medicare A or B, Tricare, or certain VA benefits.

If you're **married:** you and your spouse need to have separate HSAs. You can decide how to divide the total family contribution limit between the two accounts.

The information shown in this presentation is an illustrative summary only. The underlying plan contract or document governs all aspects of the plan. Final rates are dependent on actual enrollment, insurance carrier or plan rules, plan selection, and eligibility criteria. Please refer to the plan document, contract, and other notices contained in this document, applications, and other corresponding communications for additional information.

Flexible Spending Accounts (FSAs)

Pay for qualifying expenses with tax-free money using a Flexible Spending Account through Benefit Extras.

Enroll in one or more flexible spending accounts (FSAs) depending on your needs.

BENEFIT EXTRAS, INC.

Eligible FSA expenses

Benefit Extras Mobile App

Health care FSA

See details

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

2026 maximum contribution:	**$3,400**

Limited purpose FSA

See details

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

2026 maximum contribution:	**$3,400**

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

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

2026 maximum contribution:	**$7,500**

Married filing separately: contribute up to $3,750 per person

Estimate carefully! Unused funds will be forfeited at the end of the year per IRS regulations.
Only the amount you've actually contributed is available for use at any one time.

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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.

DELTA DENTAL

Find an in-network provider

In-network care	Delta Dental PPO & Premier See plan summary
Plan Year Deductible (DED)	$25 single $75 family
Plan Year maximum benefit	$1,200 per person
Diagnostic & Preventive Services Cleanings, x-rays, exams, fluoride, spacers	100% covered
Basic Services Sealants, emergency treatment for pain, fillings, endodontics, periodontics, oral surgery	DED then you pay 20%
Major Services Crowns, repairs	DED then you pay 20%
Prosthetics Dentures, bridges, repairs	DED then you pay 20%
Orthodontic care For covered dependent children ages 8 to 19	50%, up to $750 Lifetime Maximum

See your plan documents for out-of-network benefits.

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

Life & AD&D and Disability insurance

Financial peace of mind through Lincoln Financial.

Life insurance pays your beneficiary 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 and 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.

What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Long Term Disability Insurance

Disability coverage insures your paycheck, replacing a portion of your income if you're unable to work due to a covered illness or injury.

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 (SSNRA)
Cost	100% Employer Paid

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 summary

One Pass Select
Offered through UMR

See plan summary

CARE
Offered through UMR

See plan summary

Smile Offers
Offered through Delta Dental

See plan summary

LifeKeys
Offered through Lincoln Financial Group

See plan summary

TravelConnect
Offered through Lincoln Financial Group

See plan summary

Maternity CARE
Offered through UMR

See plan summary

WellnessPATH
Offered through Lincoln Financial Group

See plan summary

ONEDIGITAL

Osseo Area Schools

2026 Benefits