



January 1, 2027 Open Enrollment

October 19 – October 30, 2026



Open Enrollment

October 19 – October 30, 2026

- Health
- Dental
- Flex

Forms Required (available on district website)

- Changes to your Medical / Dental plan
- Enroll in Flex

All 2027 Open Enrollment information is located on the district website

www.sspps.org/departments/hr/open-enrollment



Eligible Dependents

- Legally-married spouse
- Dependent Children to age 26
- Natural or legally-adopted child
- Legal guardianship (you or your spouse)
- Qualified Child Support Order
- Stepchildren
- Grandchild; resides since birth with and financially dependent
- Disabled dependent incapable of self-sustaining employment by reason of developmental disability, mental illness or disorder, physically AND chiefly dependent for support and maintenance



Medical - HealthPartners

Three Plans

- \$500 – \$35 Copay
- \$1,500 – \$35 Copay
- \$3,500 – 80% HSA RxPlus

Network

- Open Access
- National Network - CIGNA
- No referrals

Drug Formulary

- Preferred Rx





Medical Plan Comparison

In Network Benefits	\$500-\$35 Co-pay Plan	\$1,500-\$35 Co-pay Plan	\$3,500 HSA* RxPlus Plan
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Calendar Year Deductible	\$500 per member \$1,500 per family	\$1,500 per member \$4,500 per family	\$3,500 per member * \$7,000 per family *
Calendar Year Out-of-Pocket Maximum	\$1,500 per member \$3,000 per family	\$4,500 per member \$9,000 per family	\$5,600 per member \$11,200 per family
Preventative Care	100%	100%	100%
Vision: Routine Eye Exam	100%	100%	100%
Office Visit	\$35 co-pay	\$35 co-pay	You pay 20% after deductible
Convenience Care Retail Clinics	\$35 co-pay	\$35 co-pay	You pay 20% after deductible
Urgent Care Visit	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
ER Visit	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
Hospital Services	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
Retail Pharmacy (31-day supply)	Generic: \$12 Formulary: \$35 Non-formulary: \$50 Specialty Rx: You pay 20% to a \$200 maximum copay	Generic: \$12 Formulary: \$35 Non-formulary: \$50 Specialty Rx: You pay 20% to a \$200 maximum copay	You pay 20% after deductible Generic Preventive Rx: \$12 Brand Preventive Rx: \$45

*HSA plan
increase
Deductible to
remain
embedded per
IRS
Requirements



Access of care – sinus infection

Average Cost of Care in Minnesota							
	Nurse Line	Doctor On Demand*	Teladoc	Retail Clinic	Office Visit	Urgent Care Visit	Emergency Room
Average Billed	\$0	\$70	\$75	\$120	\$175	\$220	\$1,000

[Doctorondemand.com](https://www.doctorondemand.com)

[Teladochealth.com](https://www.teladochealth.com)

* 15-minute visits





HealthPartners Value-Adds

- Nurse CareLine
- BabyLine
- Nurse Navigators
- Wellbeats
- Active&Fit Direct

**Sign up for
myHealthPartners with
information on Member ID
Card**

- Find a Provider
- Mail Order Rx
- Personal Claims Information
- Procedure Costs
- Drug Formulary



kavira.

What is Kavira?

Kavira is a membership-based primary and urgent care clinic that provides everyday medical care, lab work, medications, tests, exams, and non-emergency imaging via virtual visits, in-person house and office visits, for you and your family.



Kavira

kavira.

New Benefit Offering January 1, 2027!

Available to employees enrolled in a South St Paul Public Schools Medical Plan and their immediate families



Free* Visits: Chat, Video, In-Person House and Office Visits



Medications: 300 free medications: our providers can diagnose, treat and prescribe



Labs: 30 free labs available; access to thousands of other heavily discounted labs



Who has Access: You, your spouse, and your children under the age of 26 have free* access to Kavira



Hours of Service: Weekdays available for House Visits and Telehealth from 8am-7pm; Weekends available for Telehealth-Only from 10am-2pm



Kavira

Services List

Acute Conditions We Treat:

- Asthma
- Athlete's foot
- Bronchitis
- Bug bites
- Cold sores
- Cough, cold & flu
- Diarrhea
- Ear concerns (pain, drainage, wax)
- Gout flare up
- Hand, foot, mouth
- Insomnia
- Muscle or joint pain
- Pink eye
- Rashes, skin conditions, burns
- Sprains and strains
- Sinus infection
- Sore throat
- Stitch removal
- UTI (female)
- Vaginitis (yeast or BV infection)
- Various viral illnesses
- Wart evaluation
- Many more

Chronic Conditions We Treat:

- Acne
- Anemia (mild) evaluation
- Anxiety / Mild-moderate depression
- Asthma
- Constipation
- Diabetes type 2
- Eczema
- Epi-pen refills
- Gout
- Hair Loss
- Heartburn (GERD)
- High cholesterol
- Hypertension
- Hypothyroidism
- Obesity
- Osteoarthritis
- Seasonal allergies

Preventive:

- Wellness exams
- Contraception
- Sports physicals
- Tobacco / nicotine cessation
- Wellness goals

Imaging (non-emergency):

- X-rays
- EKGs

Additional Services:

- 30 free labs
- 300 free Rx's

Note: This is not a comprehensive list of treatable conditions. Decisions to treat specific medical conditions will be based on patient medical history, complexity, and provider discretion. For the most up-to-date services list, please visit www.kavirahealth.com/services

kavira.



How do I learn more about the free labs and medications?

Visit our website at www.kavirahealth.com/labsandmeds

Who are my providers?

We have a team of Board-Certified Nurses and Nurse Practitioners. Our providers have specialties in family medicine, urgent care, pediatrics and behavioral health.

Who in my family can use this?

Your spouse and children (under the age of 26). If they are under the age of 18, we ask that you use the app and handle communication with providers. If they are between the ages of 18-26, we ask that you provide us with their information so that we can get them into our system.

I don't have a smartphone

No problem! Give us a call or send us a text at (763) 373-3856. Or access our clinic through your browser.



Dental – HealthPartners

	In-Network	Out-of-Network **
Annual Maximum	\$2,000	\$1,000
Annual Implant Maximum *	\$500	\$500
Annual Deductible	none	\$25/\$75
Diagnostic and Preventive *	100%	Deductible then 80%
Basic Restorative	80% coverage (fillings; amalgam & anterior composite covered at 100%)	Deductible then 50% (fillings; amalgam & anterior composite covered after Deductible at 80%)
Major Services	50% coverage	Deductible then 50%
Dependent Coverage	To age 26	

*Included in annual maximum

**Out-of-network subject to usual and customary rate; member may be balance billed





Flexible Spending Account (FSA) - Medsurety

Your pre-tax dollars

- Maximum Election: \$3,400
- Elected amount is available on the 1st day of the plan year
- Use it or lose it
- Eligible for Medical, Dental and Vision Expenses
- Contributing to an HSA? Participate in our Limited Scope FSA for Dental and Vision Expenses

2027 Plan Year

- ☐ Jan - Dec
- ☐ 2.5-month grace period
- ☐ Incur expenses through March 15th, 2028
- ☐ Submit for reimbursement by March 31st, 2028



Moving to the HSA Plan?

Must exhaust HFSA by December 31st to be eligible to fund your HSA beginning January 1, 2027



Flexible Spending Account (FSA) - Medsurety

Reimbursements

- Reimbursements can be submitted through Medsurety's online portal or via paper forms available through the district website
- Reimbursement requests **must** include documentation of services
- Set-up direct deposit to receive reimbursements directly to your bank account
- Explanation of Benefits (EOB) or Receipt
 1. Patient's name
 2. Provider Name
 3. Date of Service
 4. Type of Service / or Procedure Code(s)
 5. Your out-of-pocket cost

To request reimbursements from MEDSURETY:

Mail; 4350 Baker Rd STE 350, Minnetonka, MN 55343 or

Fax; 952-856-2656 or Mobile App





Dependent Care Flexible Spending Account (FSA) - Medsurety

Eligible expenses include:

- Individual that regularly spends at least 8 hours a day in your home
- Care for children under age 13
- Dependent who is physically or mentally incapable of self-care

**Complete the
MEDSURETY
Recurring Claim Form!**

Eligible providers include:

- Day care centers
- Nannies
- Nursing homes
- Neighbor, friend or family member

(provided the family member is at least 19 and not your dependent; income must be reported)





Flexible Spending Accounts – Medsurety

Customer Service 952-303-5700

www.medsurety.com/contact

After you are enrolled, download the Medsurety app for access to your information

**Complete & Submit the MEDSURETY
2027 Enrollment Form to Human
Resources**

**Complete the MEDSURETY
Direct Deposit Form**





Employee Assistance Program (EAP) – HealthAdvocate through The Standard

The number you call when you don't know who to call

- Legal
- Relationship
- Financial
- Mental Health
- Childcare and/or elder care
- CONFIDENTIAL
- 24/7
- (3) free face-to-face visits per issue

www.healthadvocate.com/standard3

888-293-6948

The Standard is our life and long-term disability insurance carrier





Election Changes

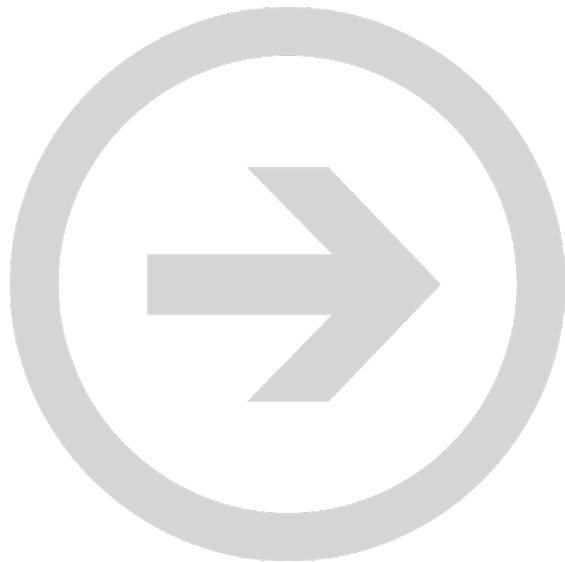
After a new plan year begins, you generally cannot change your benefit election(s). However, if there is a Qualifying Event, you may be able to change your election(s), within **30 days of the event**.

Qualifying Events include:

- Marriage
- Divorce
- Birth or adoption of a child
- Death of spouse or a child
- Involuntary loss of coverage
- Obtain new coverage



What's Next?



2027 Health & Dental enrollment changes
and 2027 Flexible Spending Account (FSA)
enrollment must be provided to Human Resources
no later than 4:00 p.m. on **Friday, October 30th**

*(forms available on the district website and can be
emailed to Hailey Galloway at hailey.galloway@sspps.org or
dropped off at District Office)*



Questions?

Contact **Hailey Galloway**

South St. Paul School District

Benefits Coordinator

hailey.galloway@sspps.org

(651) 552-5598