



**SCHOOL DISTRICT OF ALMA  
HEALTH INSURANCE BENEFITS**

Effective September 01, 2021 the School District of Alma renewed the health insurance through the WEA Trust with a 16 month contract. The health insurance will have a contract period of September 01, 2021-December 31, 2022 and will renew January 01, 2023. The deductibles will remain on a calendar year basis and will re-set January 01, 2022 & January 01, 2023. Below is a brief description of the plan design, Health Savings Account, and monthly premiums. Please refer to the enclosed Summary of Benefits, provider directories, and informational brochures for a more detailed outline.

**Health Savings Account**

The School District of Alma will continue to contribute towards each eligible employees Health Savings Account annually, which is administered by HSA Bank of America. The employer contribution will be \$2,000 for a single and \$4,500 for a family election. Along with the employer contribution you are eligible to make voluntary ones as well. The annual contribution limit for individuals under the age of 55 in 2022 is \$3,650 for a single and \$7,300 for a family. For individuals age 55 and older the additional “catch up” contribution is \$1,000.

**If you are eligible for Medicare, you will need to purchase a separate Medicare Part D prescription drug plan or will incur a penalty imposed by Medicare.**






Embedded HSA	In- Network	Out of Network
Deductible - Single/Family	\$3,000/\$6,000	\$6,000/\$12,000
Coinsurance	Deductible then 0%	Deductible then 20%
Maximum Out-of-Pocket	\$3,000/\$6,000	\$8,000/\$16,000
<b>Out-of-Pocket Maximum AFTER HSA Contribution</b>	<b>\$1,000/\$1,500</b>	<b>\$6,000/\$11,500</b>
Preventative Care	No Charge	Deductible then 20%
Maddy Virtual Medical Services	\$59	
Maddy Virtual Therapy Services	\$85 Therapist/ \$99 Psychologist/ \$199 Psychiatrist	
Office Visit (Primary/Specialist)	Deductible then 0%	Deductible then 20%
Emergency Room Services	Deductible then 0%	
Urgent Care Services	Deductible then 0%	
Prescription Drugs	Deductible then 0%	

Monthly Premiums	
<b>Single</b>	<b>\$98.46</b>
<b>Family</b>	<b>\$224.00</b>

If you have any additional questions/concerns please feel free to call or e-mail Brooke Shufflebotham at Benefit Advisors Insurance Agency 608-779-0633, [brooke.shufflebotham@baia.us](mailto:brooke.shufflebotham@baia.us) .



## SCHOOL DISTRICT OF ALMA HEALTH INSURANCE BENEFITS

Value Added Programs (Refer to enclosed Brochures for further details)	
	<u>FREE Virtual Wellness Program for Employees</u>
	<u>24/7 Telemedicine</u> - Urgent care & therapy visits.
	<u>Diabetes Management Program</u> - Access to a FREE glucose meter and unlimited lancets and test strips.
	<u>Member Portal</u> - Review your benefits, view your EOB's, print ID cards, etc.
	<u>Prescription Drug Discount Program</u> - NOT associated with WEA Trust.

As an employee, you are only eligible to purchase the health insurance during specific times throughout the year. You can elect the insurance when you are first eligible as a new hire, during the open enrollment, or if you were to have a qualifying event such as loss of coverage, birth, death, etc. The month of December is the open enrollment for a January 1st effective date. The open enrollment would allow for you to elect coverage for the first time, add dependents, etc.

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