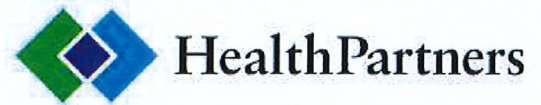


Medical: Full Year Staff



| | |
|--|--|
| HealthPartners | Full Year Staff \$4,000/\$8,000 HRA HSA |
| <u>In-Network Only</u> | You Pay |
| Preventive Care | 0% |
| Deductible and Out-of-Pocket Max ¹ | \$4,000 per person \$8,000 per family |
| Non-Preventive Care Prescription Drugs | Deductible, then 0% |
| District HSA Contribution | \$1,000 per person \$2,000 per family |
| <i>Your Maximum Exposure</i> | \$1,800 per person \$3,600 per family |
| District HRA Contribution (If needed – see page 14) | \$1,200 per person \$2,400 per family |



It is important for you to know that if you use an Out-of-Network provider, your coverage may be different.

Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage for more information.

¹ Plan Year Out-of-Pocket Maximum includes deductibles

Full Year Staff Health Insurance Premiums

| Coverage Tier | Full Premium | Wellness Met | | Wellness NOT met | |
|---------------|--------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | District Contribution | Employee Contribution | District Contribution | Employee Contribution |
| Single | \$756.32 | \$680.69 | \$75.63 | \$642.87 | \$113.45 |
| Family | \$1,716.72 | \$1,545.04 | \$171.68 | \$1,459.21 | \$257.51 |

If you successfully completed the health and wellbeing program during the 2020-2021 school year you will receive the full premium contribution for this renewal term.

You can find wellness program information for the upcoming year on page 6.

*New Employees will automatically receive the full contribution.

Medical: School-Year Support Staff



| | |
|---|---|
| HealthPartners | School Year Support Staff \$6,250/\$12,500 HSA |
| <u>In-Network Only</u> | You Pay |
| Preventive Care | 0% |
| Deductible and Out-of-Pocket Max ¹ | \$6,250 per person \$12,500 per family |
| Non-Preventive Care Prescription Drugs | Deductible, then 0% |
| <i>Your Maximum Exposure</i> | \$6,250 per person \$12,500 per family |



It is important for you to know that if you use an Out-of-Network provider, your coverage may be different.

Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage for more information.

¹ Plan Year Out-of-Pocket Maximum includes deductibles

Support Staff Health Insurance Premiums

| Coverage Tier | Full Premium | Wellness Met | | Wellness NOT met | |
|---------------|--------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | District Contribution | Employee Contribution | District Contribution | Employee Contribution |
| Single | \$623.07 | \$311.53 | \$311.54 | \$280.38 | \$342.69 |
| Family | \$1,412.27 | \$311.53 | \$1,100.74 | \$280.38 | \$1,131.89 |

If you successfully completed the health and wellbeing program during the 2020-2021 school year you will receive the full premium contribution for this renewal term.

You can find wellness program information for the upcoming year on page 6.

*New Employees will automatically receive the full contribution.

Wellness Benefit Program HealthPartners

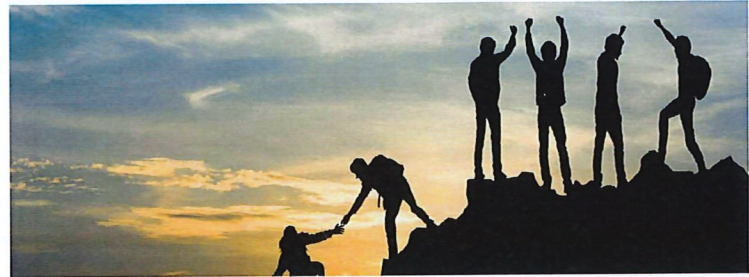
Our district's strength and success depends on you, so your health is important to us. The everyday choices we make can help us live healthier, happier and more fulfilling lives — both at work and at home. That's why we offer you an opportunity to participate in the Wellness Benefit Program.

Available to all employees and their spouses, the Wellness Benefit Program focuses on health awareness and provides you with tools and resources to learn more about healthy living.

Participation in the program is voluntary and includes the completion of wellness activities. All aspects of the program are completely confidential and will be administered by HealthPartners.

Here are some of the great online wellness activities:

- **MyStrength – NEW!**
- Wellbeats
- Online Trackers (Steps, Sleep, and Stress Tracking)
- Digital activities (Go for Fruits & Veggies)
- Choose to Lose & Healthy Thinking
- Healthy Pregnancy
- Case Management
- Virtual Coaching



Wellness Incentive

- Employees (and their spouses) are eligible to earn the full premium contributions if you complete the wellness activities outlined below.
- Completion is based on participation in the activities, not on the outcome.

Visit the [Health and Wellbeing portal to get started](https://healthpartners.com/wellbeing)
healthpartners.com/wellbeing

WELLNESS ACTIVITIES

To earn your preferred premium discount for 2022-2023 plan year
Covered employees and spouses must complete the following:

1. Complete Health Risk Assessment online
2. Complete ONE online wellness activity by April 30th, 2022
3. Annual Physical Exam before March 31st, 2022*

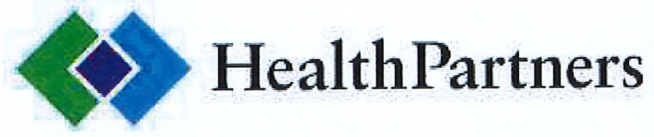
** Completed Form must be completed by physician and returned to Jodi at the District Office (found on Class Link)*

Rewards for participating in the School District of Somerset wellness program is available to all employees and spouses covered under a School District of Somerset medical plan. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Jodi Pechacek at 715-247-3313 x506 and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you considering your health status.

Health Reimbursement Account (HRA)

Only applies to Full Year Staff Plan.

The School District of Somerset will contribute up to \$1,200 single and \$2,400 family (as detailed below) to fund a Health Reimbursement Account (HRA) for Full Year Staff enrolled in the \$4,000/\$8,000 plan.

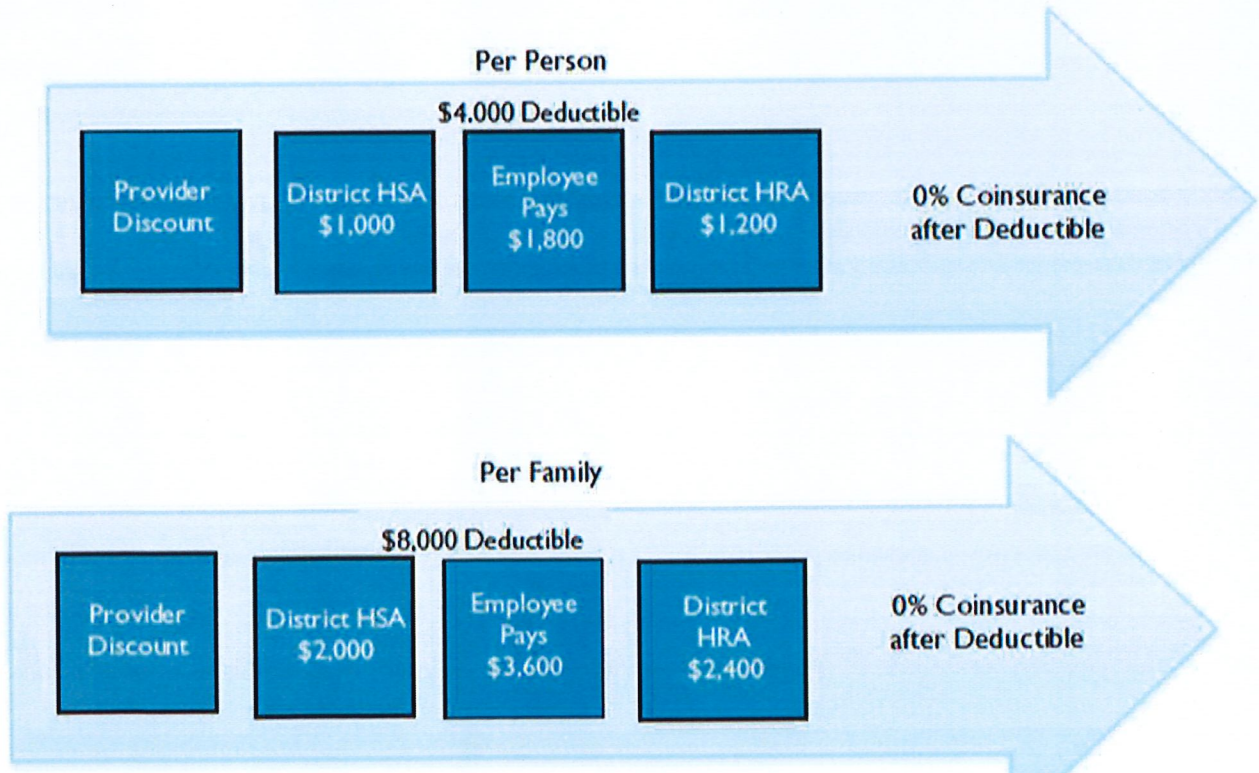


The HRA is administered by **HealthPartners**. Once you have incurred a covered expense, and paid your portion of claims, you will receive reimbursement from HealthPartners by direct deposit or paper check.

Health Reimbursement Accounts (HRAs) are employer-funded group health plans from which employees are reimbursed tax-free for qualified medical expenses up to a fixed dollar amount per year. The employer funds and owns the account. Health Reimbursement Accounts are sometimes called Health Reimbursement Arrangements.

Any unused portion of your HRA will not roll over from year-to-year. If you leave the School District of Somerset, you cannot take this money with you.

Eligible expenses must be incurred by August 31st, 2022. All manually submitted claims must be submitted before November 30th, 2022.



Funds are COBRA eligible
Reimbursement is not available for out-of-network expenses.

Health Savings Account (HSA)

Use it or save it!



Funding and Enrolling in an HSA

You have the option to contribute to your HSA through pre-tax payroll contributions if you enroll in the HSA through Royal Credit Union.* You can change the amount you contribute to your HSA at any time during the plan year.

To make or receive contributions to an HSA, you must be enrolled in a QHDHP. Once you have opened an account with Royal Credit Union at the Somerset location, provide your account number to the District Office.

It is important to note that expenses are not eligible for reimbursement until your HSA has been established.

Reminder: Be sure to update the beneficiary on your HSA account when applicable.

Who Can Open an HSA?

You can contribute to an HSA if you:

- Are covered under an HSA-qualified high-deductible health plan (QHDHP).
- Are not enrolled in any other health insurance plan (such as your spouse's plan) that is not an HSA qualified plan.
- Are not enrolled in Medicare*, TRICARE or TRICARE for Life.
- Cannot be claimed as a dependent on someone else's tax return.
- Have not received Veterans Affairs (VA) benefits within the past 3 months
- You (or your spouse) do not contribute to a Healthcare FSA.

** Enrollment in Medicare Part A may be retroactive by up to 6 months when you begin taking social security retirement after your Social Security Normal Retirement Age (SSNRA). This may affect your HSA eligibility.*

Other restrictions and exceptions may also apply. For more information, visit www.irs.gov/publications/p969.

2021/2022 HSA Contributions and Limits

Each year, you can contribute up to the IRS annual limit for HSAs which includes contributions from the School District of Somerset.*

| | | | |
|---------------------------------------|----------------|----------------|----------------------------|
| 2021 IRS Annual Contribution Limits** | Single \$3,600 | Family \$7,200 | Age 55+ Additional \$1,000 |
| 2022 IRS Annual Contribution Limits** | Single \$3,650 | Family \$7,300 | Age 55+ Additional \$1,000 |

* The district contribution counts toward the HSA calendar year IRS contribution limits. Money used for non-qualified healthcare expenses is subject to income tax, as well as an additional 20% penalty tax if you are younger than 65.