

## MEDICAL PLAN— FULL YEAR STAFF



Below is a summary of the plan options that are available to teachers, full-year support staff, supervisory support staff, administrators and eligible retirees. This is a brief summary, if you would like additional information about coverage you can reference the Summary of Benefit Coverage.

This is not a confirmation of claims—please contact HealthPartners directly for these questions.

Employees who are currently enrolled in the medical plan will continue to be enrolled for the 2019-2020 plan year. If you wish to make changes, including adding or deleting dependents, you must complete the change form and submit to the District Office before the end of Open Enrollment. Forms are located on Class Link: Staff Resource Folder.

\$4,000 - 100% EMBEDDED HRA-HSA PLAN	
In Network Benefits	
Preventive Care	100% Coverage
Non-Preventive Care	100% Coverage after Deductible
Deductible	\$4,000 Per Person \$8,000 Per Family
Prescription Drugs	100% Coverage after Deductible
Plan Out of Pocket Max	\$4,000 Per Person \$8,000 Per Family
District HSA Contribution	\$1,000 Per Person \$2,000 Per Family
District HRA Contribution (if needed)	\$1,200 Per Person \$2,400 Per Family
Your Maximum Exposure	\$1,800 Per Person \$3,600 Per Family

	TOTAL Monthly Premium	DISTRICT Monthly Premium	EMPLOYEE Monthly Premium
<b>Single:</b> Wellness program Met	\$579.22	\$521.30	\$57.92
<b>Single:</b> Wellness Program <u>NOT</u> met		\$492.34	\$86.88
<b>Family:</b> Wellness Program Met	\$1,314.73	\$1,183.26	\$131.47
<b>Family:</b> Wellness Program <u>NOT</u> met		\$1,117.52	\$197.21

If you successfully completed the health and wellbeing program during the 2018-2019 school year you will receive the full premium contribution for this renewal term.

You can find wellness programming information for the upcoming year on page 7.

*\*New employees will automatically receive the full contribution*

## MEDICAL PLAN— SCHOOL-YEAR SUPPORT STAFF



Below is a summary of the plan options that are available to school-year support staff. This is a brief summary, if you would like additional information about coverage you can reference the Summary of Benefit Coverage.

This is not a confirmation of claims—please contact HealthPartners directly for these questions.

Employees who are currently enrolled in the medical plan will continue to be enrolled for the 2019-2020 plan year. If you wish to make changes, including adding or deleting dependents, you must complete the change form and submit to the District Office before the end of Open Enrollment. Forms are located on Class Link: Staff Resource Folder.

SCHOOL-YEAR SUPPORT STAFF \$6,250 - 100% EMBEDDED HSA PLAN	
In Network Benefits	
Preventive Care	100% Coverage
Non-Preventive Care	100% Coverage after Deductible
Deductible	\$6,250 Per Person \$12,500 Per Family
Prescription Drugs	100% Coverage after Deductible
Plan Out of Pocket Max	\$6,250 Per Person \$12,500 Per Family
Your Maximum Exposure	\$6,250 Per Person \$12,500 Per Family

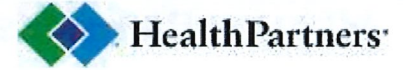
	TOTAL Monthly Premium	DISTRICT Monthly Premium	EMPLOYEE Monthly Premium
<b>Single:</b> Wellness program Met	\$470.53	\$235.27	\$235.27
<b>Single:</b> Wellness Program <u>NOT</u> met		\$211.74	\$258.79
<b>Family:</b> Wellness Program Met	\$1,068.03	\$235.27	\$832.76
<b>Family:</b> Wellness Program <u>NOT</u> met		\$211.47	\$856.29

If you successfully completed the health and wellbeing program during the 2018-2019 school year you will receive the full premium contribution for this renewal term.

You can find wellness programming information for the upcoming year on page 7.

*\*New employees will automatically receive the full contribution*

## HEALTH AND WELL-BEING PROGRAM



Thank you to those who participated during the 2018-2019 plan year and congratulations on earning the full district contribution! We know that living a healthy lifestyle can be challenging—your effort is appreciated!

The District is excited to provide employees a comprehensive wellness program focused on helping you improve your health and live a longer, healthier, disease-free life.

Beginning October 1st, health plan members (*employee and spouse covered on plan*) who would like to take advantage of this savings opportunity for the 2020-2021 school year will be required to complete the following:

1. Health Risk Assessment
2. One Wellbeing online activity
3. Annual Physical Exam before March 31st, 2020\*

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

HealthPartners has a **NEW** Health and Well-Being platform with new program and website access. You will find a more personalized experience that will be specific to your needs and appetite for wellness initiatives. Here is a sample of the programs you can choose from.

- Online Trackers (10,000 Steps, Sleep & Stress Tracking)
- New Digital activities (Go for Fruits & Veggies, Choose to Lose, Healthy Thinking)
- Frequent Fitness—  
12 visits per months for 2 months, need not be consecutive. (To be completed between October 1st, 2019 through March 31st, 2020)
- Healthy Pregnancy
- Case Management
- Beating the Blues
- Virtual Coaching

Checkout the new website at [healthpartners.com/wellbeing](https://healthpartners.com/wellbeing)

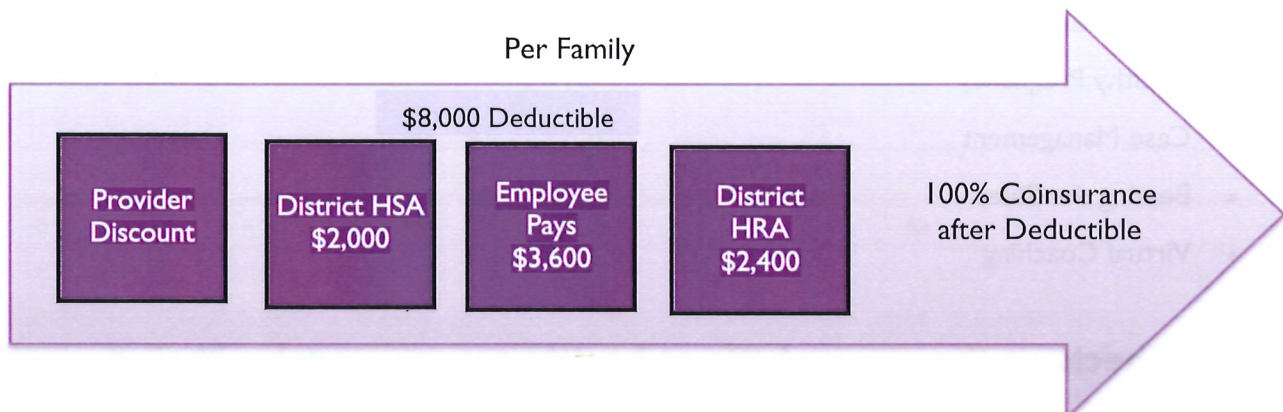
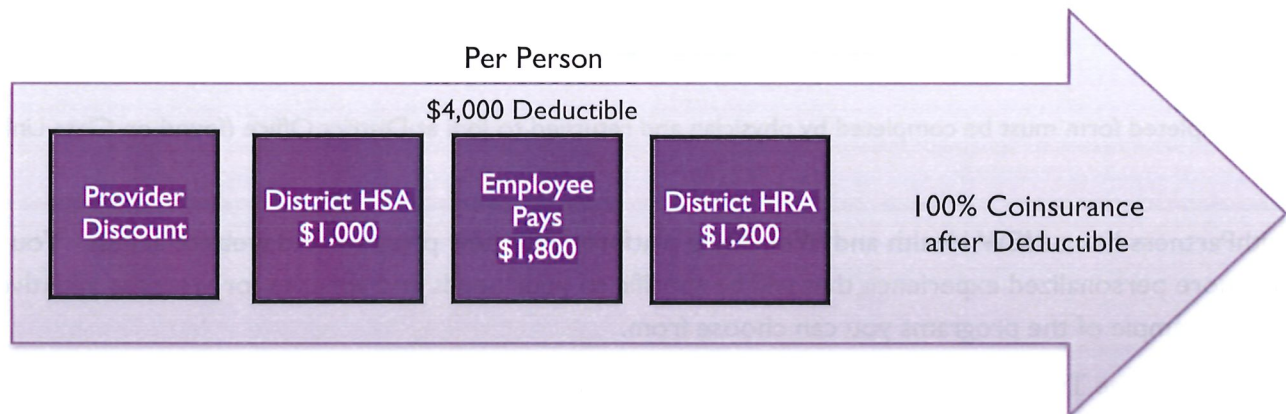
## HEALTH REIMBURSEMENT ACCOUNT (HRA)

**Note: This section does not apply to School-Year Support Staff.**

An HRA is designed to work with a High Deductible Health Plan (HDHP) to reduce your medical expenses. The HRA is an account set aside by the Somerset School District to help you pay for eligible health care expenses that are subject to your health plan deductible (The HRA only applies to the \$4,000/\$8,000 Medical Plan).

When you receive medical care, you pay for the first \$1,800 per person or \$5,600 per family of your deductible. (You may fund this portion of your deductible with HSA dollars, if you wish.) The next portion of your deductible, \$1,200 per person up to a maximum amount of \$2,400 per family is reimbursed to you from the HRA. Once your eligible expenses reach the individual or family deductible, your HDHP begins to pay it's share of costs.

- Reimbursements will come directly from HealthPartners as tax free dollars either electronically or by mail. You can access a form for reimbursement on the Class Link: Staff Resource Folder. You can use your health savings account to contribute your own dollars on a pre-tax basis to cover additional uninsured medical expenses.



NOTE: No Double Dipping! You must not use your HSA for expenses for which you have been or will be reimbursed from your HRA.

## HEALTH SAVINGS ACCOUNT (HSA)



The opportunity to participate in an HSA is connected to your enrollment in a qualified high-deductible health plan (HDHP). An HSA is a tax-favored account, set-up to pay certain medical expenses of the account owner, spouse and dependents.

### Why consider a health savings account?

- Reduce your expected monthly spend – moving to a high-deductible health plan (HDHP) typically comes with lower premiums, reducing your monthly cost.
- It's portable – it's your money, take it with you.
- Reduce your tax burden – contributions to your HSA are made with pre-tax dollars and the dollars you spend on qualified medical expenses are not taxed when you use them.
- Balance your retirement savings – the funds in your HSA accumulate tax-free, as does the interest.
- Funds roll-over – you never lose your dollars, they roll over and can grow every year.

### What else do I need to know?

There are some important eligibility requirements to know about with a HSA, make sure you review these and that you are indeed eligible to utilize a health savings account.

- You are enrolled in an eligible high-deductible health plan.
- You are not enrolled in any other non-HSA qualified plan.
- You are not eligible to use a general purpose flexible spending account (FSA).
- You are not claimed as a dependent on another person's tax return.
- You are not enrolled in Medicare, Medicaid or Tricare.
- You have not used VA medical benefits for anything other than preventive services in the past three months

#### How do I enroll?

##### Step 1:

Enroll in a qualified high-deductible health plan (HDHP)

##### Step 2:

Open a HSA account through RCU.

##### Step 3:

Complete a payroll deduction form.

**Start saving!**

#### CONTRIBUTION LIMITS

The IRS limits how much you can put away each calendar year into your HSA. It is up to you to make sure that you're not exceeding those limits regardless of contributions.

**2019 Maximum Contribution:** \$3,500 single, \$7,000 family

**2020 Maximum Contribution:** \$3,550 single, \$7,100 family

**If you're 55 or older, you can also make an additional \$1,000 annual contribution.**

## HEALTH SAVINGS ACCOUNT (HSA)



The District will make a lump-sum contribution to your Health Savings Account (HSA) in September 2019 (This does not apply to School-Year Support Staff). You can also elect to make pre-tax contributions to the HSA through payroll deduction.

Coverage Type	2019 IRS Maximum Contribution	District Contribution	2019 Employee Maximum Contribution
Single	\$3,500*	\$1,000	\$2,500
Family	\$7,000**	\$2,000	\$5,000

\* 2020 Single IRS Annual Maximum Contribution limits increases to \$3,550  
 \*\* 2020 Family IRS Annual Maximum Contribution limits increases to \$7,100

### HSA Concepts - How do my HSA claims get paid?

