

# 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 <sup>1</sup>	\$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.

<sup>1</sup> Plan Year Out-of-Pocket Maximum includes deductibles

## Full Year Staff Health Insurance Premiums

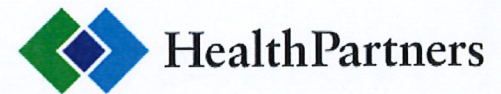
Coverage Tier	Full Premium	Wellness Met		Wellness NOT met	
		District Contribution	Employee Contribution	District Contribution	Employee Contribution
Single	\$756.11	\$680.50	\$75.61	\$642.69	\$113.42
Family	\$1,716.24	\$1,544.62	\$171.62	\$1,458.80	\$257.44

If you successfully completed the health and wellbeing program during the 2021-2022 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 <sup>1</sup>	\$6,250 per person \$12,500 per family
Non-Preventive Care Prescription Drugs	Deductible, then 0%
Your Maximum Exposure	\$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.

<sup>1</sup> 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	\$639.27	\$319.63	\$319.64	\$287.67	\$351.60
Family	\$1,451.04	\$319.63	\$1,131.41	\$287.67	\$1,163.37

If you successfully completed the health and wellbeing program during the 2021-2022 school year you will receive the full premium contribution for this renewal term.

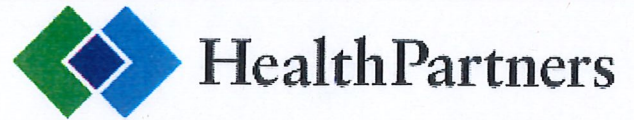
You can find wellness program information for the upcoming year on page 6.

\*New Employees will automatically receive the full contribution.

# 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.



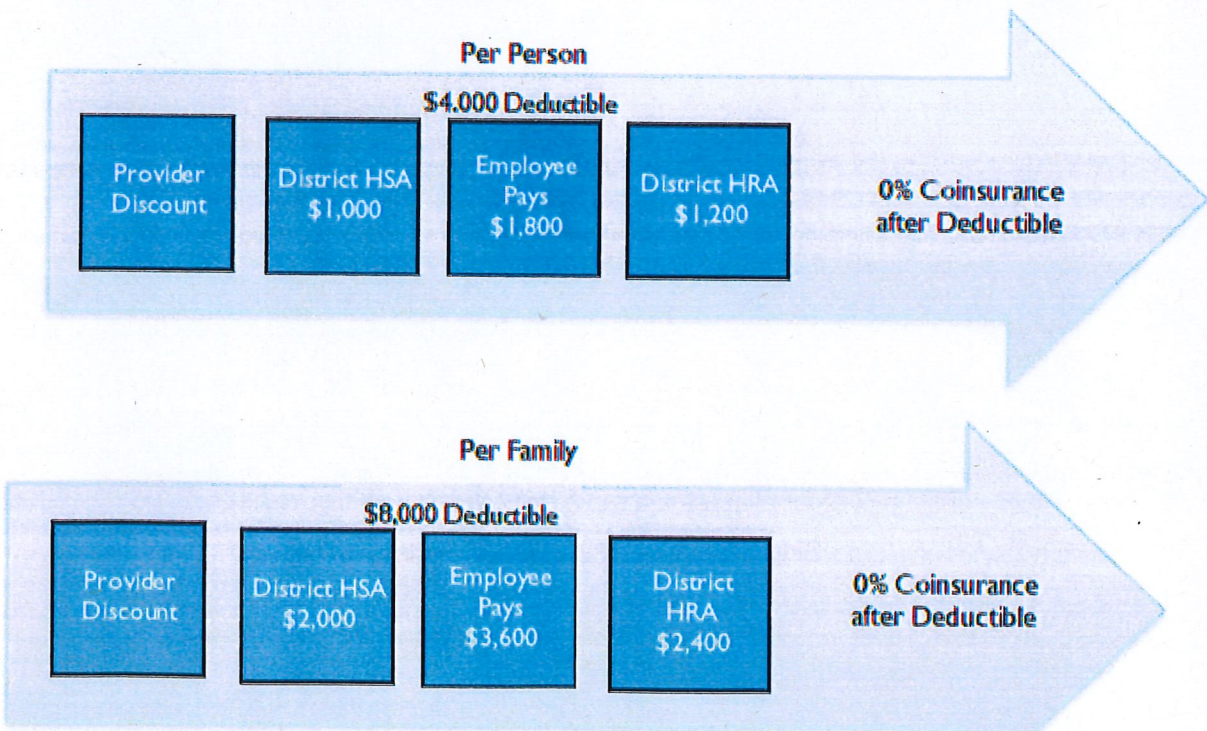
The HRA is administered by **HealthPartners**. Once you have incurred a covered expense, and paid your portion of claims, you will receive reimbursement from HealthPartners by direct deposit or paper check.

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 31<sup>st</sup>, 2023. All manually submitted claims must be submitted before November 30<sup>th</sup>, 2023.

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.



*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 and open an HSA within 30 days. 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](http://www.irs.gov/publications/p969).

## 2022/2023 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. The District contributes up to \$1000 single/ \$2000 family in the HSA.

2022 IRS Annual Contribution Limits**	Single \$3,650	Family \$7,300	Age 55+ Additional \$1,000
2023 IRS Annual Contribution Limits**	Single \$3,850	Family \$7,750	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.

\*\*\*Company contributions are only distributed to active employees.