

Open Enrollment Meeting

Lake Superior ISD 381
November 14 and 16, 2023



First Things, First.



- Introductions
- Health Insurance
- Health Savings Accounts
- Voluntary Employees' Beneficiary Association
- Medical Flexible Spending Account
- Dental Insurance
- Life Insurance
- Disability Insurance
- Additional Services
- Open Enrollment
- Questions



NIS

National Insurance Services

NIS: Who We Are



Meet Your Team



Steve Smith
Employee Benefits
Consultant

Your full benefit expert:
Responsible for overall
assessment and
management of all your
benefit plans.



Coming Soon
Account Manager

Your main point of contact
for all your benefit plans.
Resolves employee claim
issues with carriers, takes
policy-related questions,
and assists the Consultant
with the medical carrier
during renewal.



Ashley Veenendaal
Senior Client Relations

Your medical and ancillary
benefit resource for
assistance with policy
changes, renewals, claim
reconciliation, and Benefit
Bridge implementation.



Pierre Guilfoile
Director of Health Plan
Analytics

Your medical and dental
utilization specialist: Runs
utilization analytics and
presents solutions based on
your data. Handles medical
and dental renewals, policy
changes and claim
reconciliation.

NIS

National Insurance Services

Health Insurance Definitions



Definitions



Deductible

- The amount of money you're required to pay out-of-pocket before your plan starts paying benefits. Once you reach your deductible, your insurance will cover the rest for the duration of your plan year if your plan includes 100% coinsurance.

Coinsurance

- The percentage of claims charged by your health care provider that you're responsible for paying until you reach your out-of-pocket maximum.

Out-of-Pocket Maximum

- The dead-stop total amount of money you have to pay out of your own pocket for claims costs after your deductible and coinsurance are both satisfied.

Co-Pay

- The payment you're responsible for in addition to an amount paid by your insurance. For example, if you have a \$50 copay for a \$250 in-network doctor's visit, that means you pay \$50 for the visit. Your health insurance would pay the rest.

Definitions Continued



Network

- A network is a group of health care providers who've agreed to provide you with discounted, pre-negotiated rates.
- When you visit providers outside of your network (called out-of-network providers), they can charge you whatever they want and can balance bill you after the insurance company pays their portion.

Embedded Deductible

- On a family contract, each family member has an individual deductible in addition to the overall family deductible. This means that if one member of the family reaches the individual deductible before the family deductible is reached, his/her services will be paid by the insurance company. The other members on the plan would then have to satisfy the remaining family deductible/out of pocket maximum.

Non-Embedded Deductible

- There is no individual deductible. On a family contract, the overall family deductible must be reached, either by an individual or by the family in order for the insurance company to pay for services.

NIS

National Insurance Services

Health Insurance Options



Your Insurance Carrier



- Your insurance carrier is Medica



Plan Options



Your plan offering includes 3 plan options, with 2 networks

- \$2,000 Deductible Plan
- \$3,500 Deductible Plan (*new*)
- \$5,000 Deductible Plan (*new*)



Plan Design Layout



\$2,000 HSA Passport or Essentia Deductible Plan	In-network	Out-of-network
Deductible (Non-Embedded)	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family
Out-Of-Pocket Maximum (Non-Embedded)	\$3,000 Individual \$6,000 Family	\$6,000 Individual \$12,000 Family
Preventive Care	100% Coverage	Well Child: No Charge Other: 50% Coinsurance
Office Visits	25% Coinsurance	50% Coinsurance
Urgent Care	25% Coinsurance	50% Coinsurance
Emergency Room	25% Coinsurance	50% Coinsurance
Hospital Visits	25% Coinsurance	50% Coinsurance
Prescription Coverage	\$30 - \$75 Copay (Includes Prev RX)	50% Coinsurance



Plan Design Layout



\$3,500 HSA Passport or Essentia Deductible Plan	In-network	Out-of-network
Deductible (Embedded)	\$3,500 Individual \$7,000 Family	\$7,000 Individual \$14,000 Family
Out-Of-Pocket Maximum (Embedded)	\$3,500 Individual \$7,000 Family	\$10,500 Individual \$21,000 Family
Preventive Care	100% Coverage	Well Child: No Charge Other: 50% Coinsurance
Office Visits	0% Coinsurance	50% Coinsurance
Urgent Care	0% Coinsurance	50% Coinsurance
Emergency Room	0% Coinsurance	50% Coinsurance
Hospital Visits	0% Coinsurance	50% Coinsurance
Prescription Coverage	0% Coinsurance (Includes Prev RX)	50% Coinsurance



Plan Design Layout



\$5,000 HSA Passport or Essentia Deductible Plan	In-network	Out-of-network
Deductible (Embedded)	\$5,000 Individual \$10,000 Family	\$10,000 Individual \$20,000 Family
Out-Of-Pocket Maximum (Embedded)	\$5,000 Individual \$10,000 Family	\$15,000 Individual \$30,000 Family
Preventive Care	100% Coverage	Well Child: No Charge Other: 50% Coinsurance
Office Visits	0% Coinsurance	50% Coinsurance
Urgent Care	0% Coinsurance	50% Coinsurance
Emergency Room	0% Coinsurance	50% Coinsurance
Hospital Visits	0% Coinsurance	50% Coinsurance
Prescription Coverage	0% Coinsurance (Includes Prev RX)	50% Coinsurance



Rates



Passport Network	Single	Family
\$2,000 Deductible Plan	\$720.30	\$1,902.50
\$3,500 Deductible Plan	\$700.60	\$1,850.46
\$5,000 Deductible Plan	\$640.58	\$1,691.94

Essentia Network	Single	Family
\$2,000 Deductible Plan	\$576.24	\$1,522.00
\$3,500 Deductible Plan	\$560.48	\$1,480.38
\$5,000 Deductible Plan	\$512.46	\$1,353.54



Medica Member Portal

[Medica.com/SignIn](https://medica.com/SignIn)

- NEW App – **Search Medica Member**
- Access information to manage your health plan benefits
- Find out what's covered in your plan
- Track your claims
- Find in network providers
- Check prescription coverage
- **Order ID cards**
- View account balances



Preventive care

Preventive care helps you maintain good health and avoid health problems

Typical covered preventive services:

- General medical exams, immunizations, routine eye exams
- Colon, breast and prostate cancer screenings
- Certain laboratory tests, as recommended by your physician
- Women's preventive care including:
 - Contraception and counseling
 - Gestational diabetes screening
 - Breastfeeding supplies
 - HPV testing
 - HIV screening
 - Domestic violence screening/counseling



Virtual care options*

Convenient and cost effective online treatment

Amwell	Virtuwell	Callink
24/7 online clinic Includes coverage for medical and behavioral health care services	24/7 online clinic available in select states	Available 24/7
Medical: Each visit is \$64 or less Behavioral health: Price varies by type of service	Medical: Each visit is \$59 or less	FREE
Mobile, web and phone visits with a board-certified doctor	Online visits with a certified nurse practitioner	Phone visits with a certified nurse practitioner
Amwell.com	Virtuwell.com	https://www.medica.com/wellness/nurse-line

*Virtual care options can vary by your plan's network. Check care options at [medica.com/findadoctor](https://www.medica.com/findadoctor).

Medica CallLink

Medica CallLink connects you with advisors and nurses around the clock. When you call, you'll receive trusted answers, information and support for a wide range of health concerns.



Program Features

- Learn more about a diagnosis
- Decide what type of care will meet your needs
- Understand symptoms and treatment options
- Make a plan to add healthy habits to your day
- Discover the right way to take your medications
- Find a doctor or hospital and make an appointment
- Get information on preventive screening services and immunizations
- Access 1,000+ health and wellness topics in the audio library



Need help? We're here.

Talk with an advisor or nurse, 24/7. 1 (800) 962-9497 (TTY: 711).

Your Network Options

Medica Choice[®] Passport: Your access to freedom

Experience the Medica Choice[®] Passport plan:

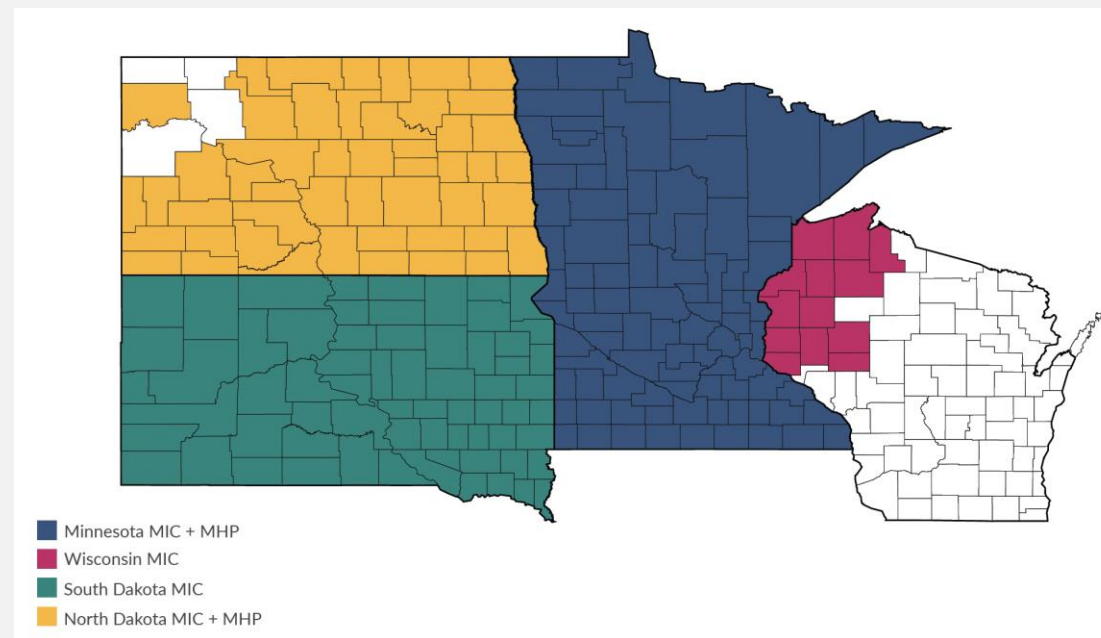
- Enjoy a vast, national network
- Absolute freedom to choose any provider, wherever you are
- User-friendly, no matter your location

Plan highlights:

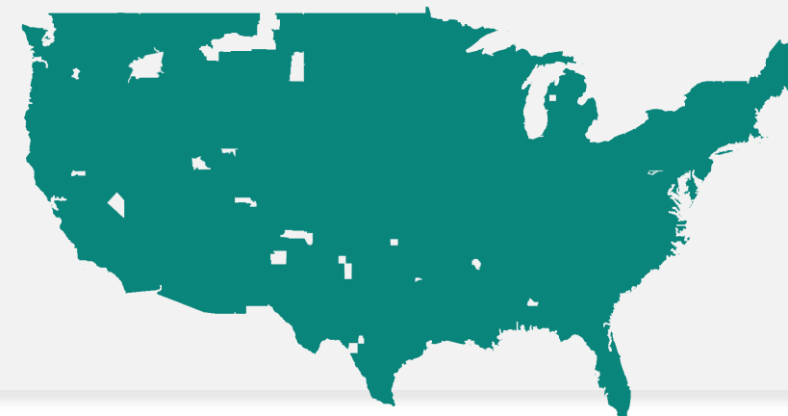
- Among the nation's largest networks
- Nationwide coverage while traveling
- Enjoy a singular call center for all members, regardless of location
- No referral needed to access primary and specialty care providers within the Medica Choice Passport network

Medica by the numbers:

- Over 1 million providers and nearly 7,300 hospitals
- A 1,500,000+ doctors at your service
- Access to 64,000+ pharmacies, including 24-hour options
- Convenience and urgent care at your fingertips



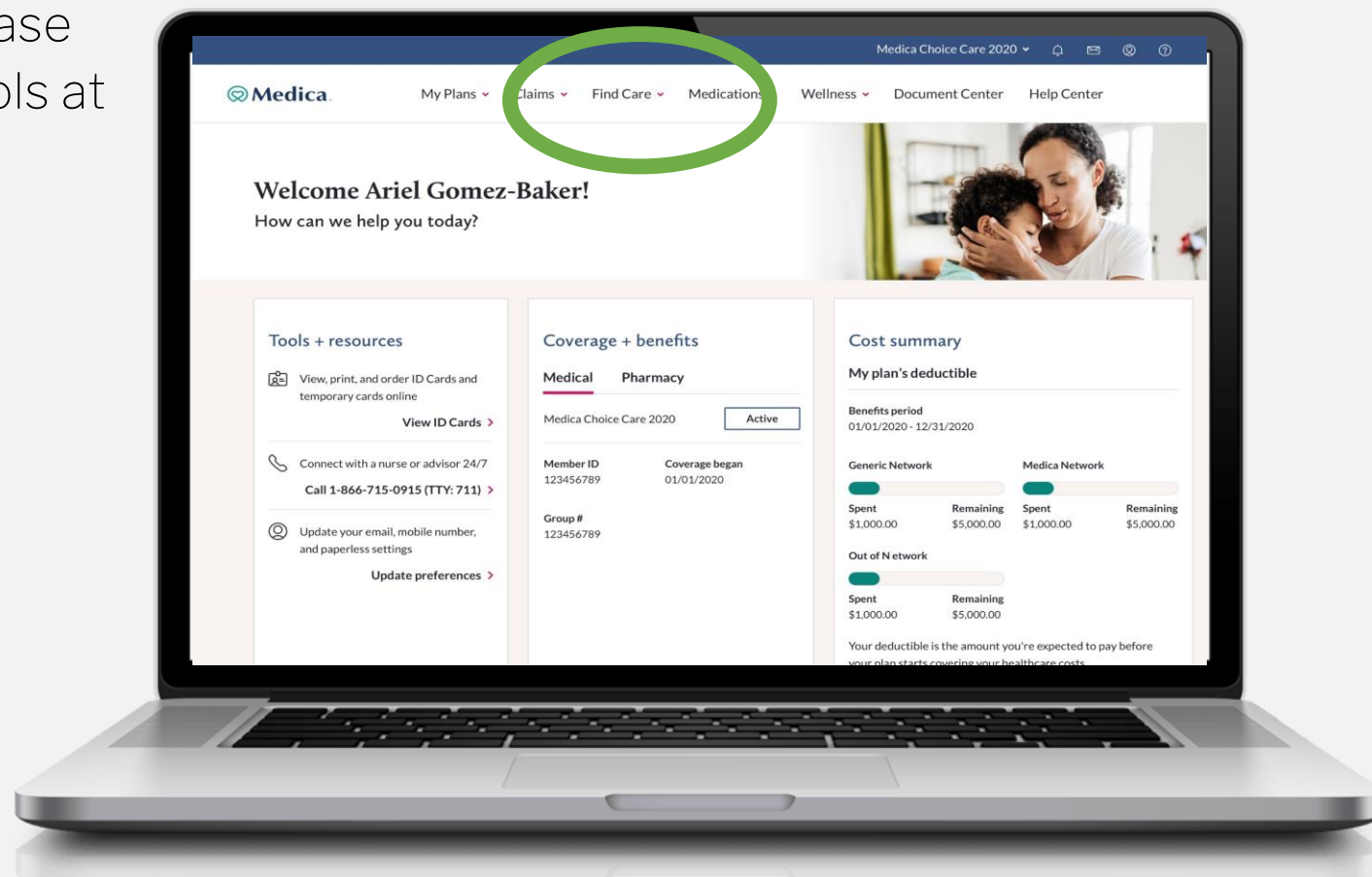
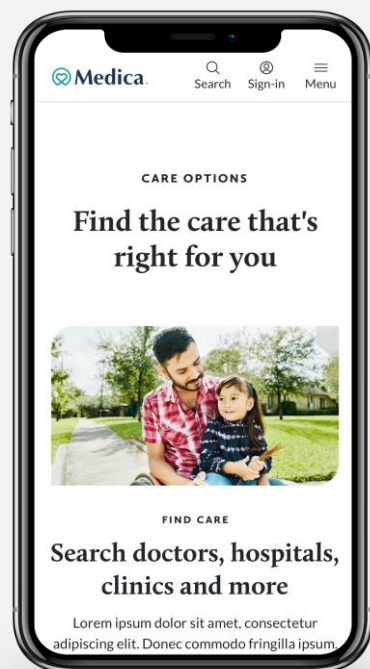
Medica Choice Passport Network



Unlock Your Member Website: Medica.com/SignIn

Access a world of convenience:

- Find physicians and facilities with ease
- Uncover valuable resources and tools at your fingertips



Choose an in-network provider?

Opting for network providers offers you:

- Optimal coverage as per your plan's terms
- Benefit from the Medica discounted rate

Choosing non-network providers entails:

- Reduced coverage under your plan
- Incurring your portion of costs according to the provider's full charges



Essentia Choice Care with MedicaSM

Essentia Choice Care with Medica

Quick facts

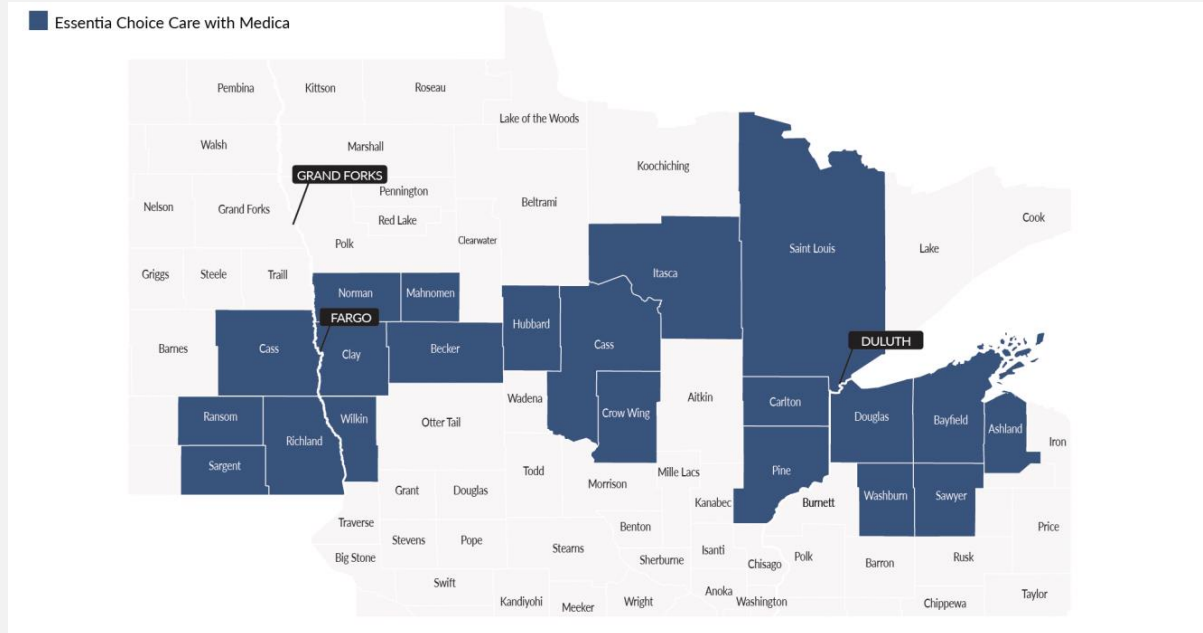
- 14 hospitals
- More than 78 clinics
- More than 2,200 providers
- Medica's standard networks for chiropractic, behavioral health, pharmacy

Features:

- Same-day access to a care team
- Direct access to network specialists and primary care providers without a referral
- MyChart, a secure online portal to schedule appointments, pay bills, see tests results, and more
- Patient assistant
- Single phone number
- 20% discount on skin products and services at Essentia Health Skin Renewal locations in Detroit Lakes, Duluth, and Fargo
- Health coaches available to improve health and navigate chronic health conditions like diabetes and high blood pressure



Essentia Health



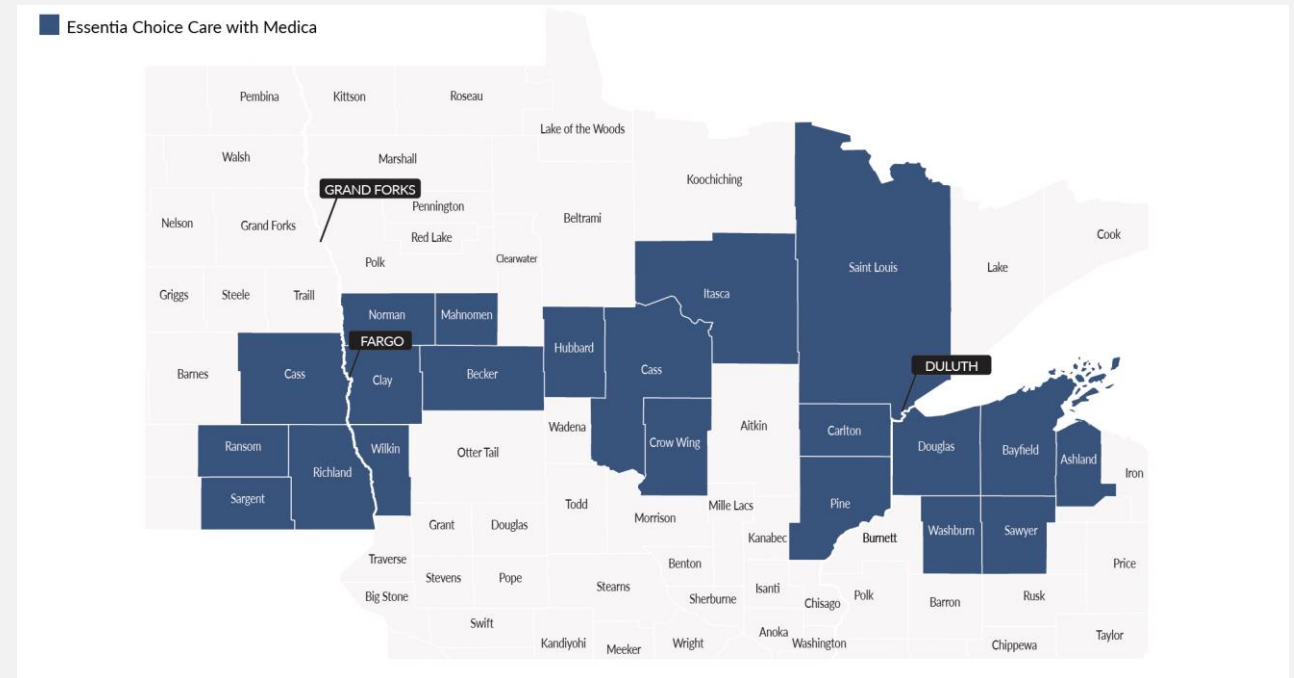
Primary service area:

Northern Minnesota, southeastern North Dakota, northwestern Wisconsin

Essentia Choice Care with Medica

Quick facts

- 14 hospitals
- More than 78 clinics
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Primary service area:

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Essentia Choice Care with Medica

Features

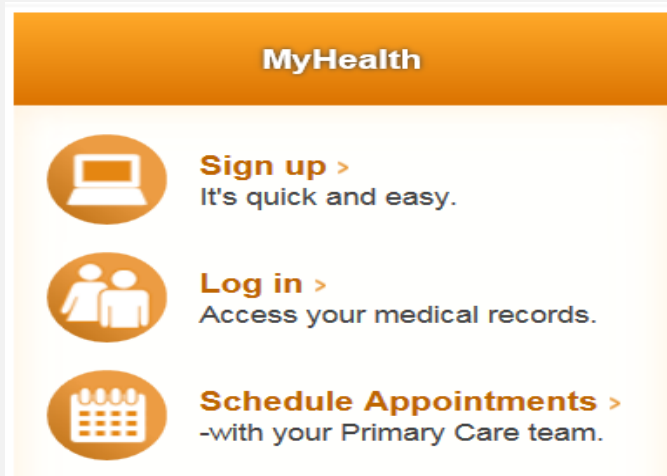
- Same day visits with a member of the care team
- Direct access to specialists
- Essentia MyHealth
- A secure online patient portal
- Patient Assistant
- Single phone number
- A 20% discount on skin products and services at Essentia Health Skin Renewal Clinics
- Health coaching



Essentia Choice Care with Medica

Enhanced consumer experience

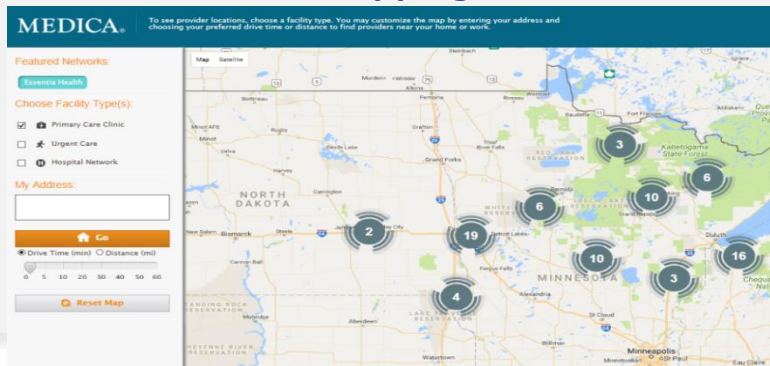
My Health Portal



MyHealth

- Sign up >**
It's quick and easy.
- Log in >**
Access your medical records.
- Schedule Appointments >**
-with your Primary Care team.

ACO Mapping Tool



MEDICA To see provider locations, choose a facility type. You may customize the map by entering your address and choosing your preferred drive time or distance to find providers near your home or work.

Featured Networks:
Essentia Health

Choose Facility Type(s):
 Primary Care Clinic
 Urgent Care
 Hospital Network

My Address:

Go

Drive Time (min) Distance (mi)

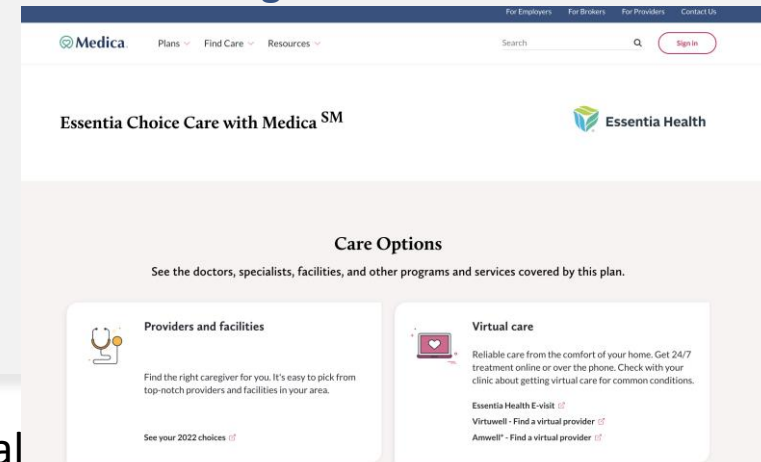
0 5 10 20 30 40 50 60

Reset Map

Member onboarding and targeted outreach



Integrated website



Medica Plans Find Care Resources Search Sign In

Essentia Choice Care with MedicaSM Essentia Health

Care Options

See the doctors, specialists, facilities, and other programs and services covered by this plan.


- Providers and facilities**
Find the right caregiver for you. It's easy to pick from top-notch providers and facilities in your area.
See your 2022 choices
- Virtual care**
Reliable care from the comfort of your home. Get 24/7 treatment online or over the phone. Check with your clinic about getting virtual care for common conditions.
Essentia Health E-visit
Virtwell - Find a virtual provider
Amwell - Find a virtual provider

NEW in January 2024 Digital Fitness Program

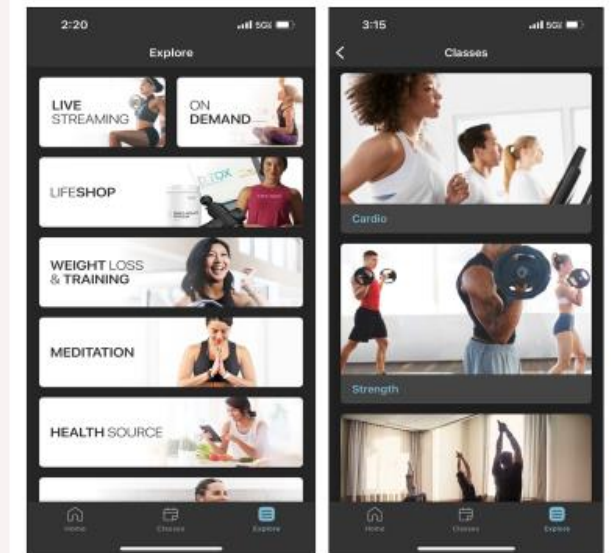
- Over 500 weekly classes led by top instructors
- Exercise anytime, anywhere, with live streaming and on-demand cardio, strength, yoga, and more
- Expert-designed coaching programs covering nutrition, exercise, strength, recovery, and healthy habits
- Discover the benefits of guided meditation with hundreds of hours of support led by a dedicated team of mental health experts
- Expert-curated, evidence-based resources are just a tap away, covering physical, mental, spiritual, and social aspects of a healthy life

Unlock a healthier you with the Life Time® Digital fitness program at no extra cost. The Life Time Digital app provides access to hundreds of on-demand and live fitness classes, meditations, plus nutrition and lifestyle articles to support your well-being goals.

Innovative new virtual fitness offering

-  On-demand classes
-  Livestream classes from health clubs around the nation
-  Structured training programs
-  Curated health and wellness content

© Medica | Business Confidential



10

My Health Rewards by Medica®

2024 My Health Rewards Pulse Cash Earnings

Your **healthier future** starts now.

The My Health Rewards online tool and app lets you log healthy habits, track activity through a fitness tracker, and complete other healthy activities to earn rewards. Rewards can be redeemed as e-gift cards and health and fitness products. You can also choose to donate your rewards to a charitable cause.

Earn points, get rewards

- 1 Go to the "Rewards" page
- 2 Click on "Learn How to Earn More Points"
- 3 See a list of all the ways you can earn

A monthly statement, also under the "Rewards" page, gives you a summary of the points you've earned. Your points add up throughout the year.

WAYS TO EARN	POINTS	PULSECASH REWARD AMOUNT	REWARD TYPE
EARN PROGRAM POINTS	2,000	\$10	E-gift card or other options
	10,000	\$20	E-gift card or other options
	25,000	\$50	E-gift card or other options
	40,000	\$80	E-gift card or other options
		\$160 per year	
20-DAY TRIPLE TRACKER	Track* any combination of the following activities on 20 or more days in a calendar month to earn a bonus reward: <ul style="list-style-type: none"> • 7,000 steps a day and/or; • 15 active minutes a day and/or; • 15 workout minutes a day. 	Contract Holders: \$15 per month Spouses/dependents ages 18+: \$5 per month	E-gift card or other options
PREVENTIVE CHECKUP	Complete your annual preventive checkup and earn a bonus reward. Go to My Care Checklist in the Health tab and enter your preventive checkup completion date.	\$5 per year	E-gift card or other options
Point-based rewards + 20-day triple tracker + preventive checkup =		\$345 in potential rewards per year (Contract Holders) \$225 in potential rewards per year (Spouses/dependents ages 18+)	

Personal Dashboard

Minnesota Healthcare Commission

Home Health Benefits Social Media More

Rewards 2185 / 4000 Points

My Actions

- 15 active minutes in a day +70 Points
- 30 active minutes in a day +140 Points
- 45 active minutes in a day +210 Points
- Add a recipe to grocery list +10 Points

Mar 17, 2023

Discounted devices are available!

Consider redeeming your reward points for the Max Buzz™, a fitness tracker that can help track your steps, sleep and activity. It's available in the Virgin Pulse store for 2,000 reward points. Or you can purchase the Max Buzz anytime your like for a reduced price of \$9.99.

- Go to the Rewards page, then select Shop the Store.
- Find the Max Buzz and select Buy Now to add it to your cart and see the reduced price.
- Apply your rewards cash in the cart if applicable.

Get Your Device

1 / 5

Stats

- 1,062 Steps (Daily goal: 7000 steps)

Healthy Habits

- Keep tracking your habits. Get closer to your goals. Repeat!

Challenges

- Food Around the Globe (Ends March 27 Destination Challenge)

Journeys

- Move to Improve (2 of 10 Days Complete)
- Eat for Energy (2 of 10 Days Complete)
- Calm Your Mind for Sleep (7 of 10 Days Complete)
- Get Strong at Home (9 of 10 Days Complete)

View All Journeys

Health Check

My Care Checklist

Keep tracking your health appointments and care.

- 10 Preventive Activities (2 Overdue)
- 2 Health Situation Activities

Go to My Care Checklist

Review your personalized health summary. Or, re-take the survey to see how the progress you've made changes your

Self-guided wellness journeys

BENEFITS

Explore Saved View All

Search

Filters 19 results Sort: A-Z

View

- All(19)
- Recommended(5)

Energy

- Eating Healthy(9)
- Sleeping Well(3)
- Getting Active(2)

Focus

- Reducing Stress(4)
- Staying Safe(1)
- Learning New Things(3)

findhelp.org

Alcohol Use | Contributing to My Community

Use Findhelp.org to find free and reduced-cost resources for you and your loved ones.

foodsmart

Foodsmart by Zipongo

Foodsmart is pioneering the world's first healthy eating easy, affordable, and access

Fresh & Healthy Meals from Eat Fit Go

Eating Healthy

Delicious and healthy ready-to-eat vacuum packed meals delivered directly to your home or office. Real ingredients with no added preservatives. Meals are fresh for 10+ days in your refrigerator.

Journeys®

Reaching a personal health goal starts with a single step. Journeys® are daily, self-guided courses to help you build healthy habits. Take that first step by starting a journey today.

Live and Work Well

Alcohol Use | Anxiety & Depression | Building Relationships

If you need extra help and support, Live and Work Well can help. It gives you health resources and personalized services to help you and those you care about live the healthiest life possible. The Live and Work Well site is available 24/7 for confidential access to professional care, self-help programs, and a variety of helpful information.

Monj: A New Approach to Food

Eating Healthy

Set goals and pick up new tricks as Monj empowers you to forever improve the way you eat, cook and connect.

Monj: Cook Up Healthy Habits

Eating Healthy

Did you know the simple act of cooking can make you healthier and happier? Pick up new tricks as Monj walks you through preparing healthy, delicious meals that your friends & family will love!

My Care Checklist

Take the guesswork out of preventive care with My Care Checklist. This handy, personalized checklist makes it easy to keep track of all your health checkups, in one place.

Next-Steps Consult®

How are you doing? Schedule a 15 minute call with a health guide to talk about current challenges and discover wellbeing tips and resources that are helpful to you during this time.

Programs within the program!

Minnesota Healthcare Commission

Home Health Benefits Social Media More

Rewards 2185 / 4000 Points

REDEEM A VOUCHER

Total Balance \$260

Pulse Cash to Spend

281 days left to earn rewards

Reward Progress

Pulse Cash Maximum reward: \$220 \$40 Earned

Level 1 2000 Points \$10 Pulse Cash

Level 2 10000 Points \$20 Pulse Cash

Level 3 25000 Points \$50 Pulse Cash

Level 4 40000 Points \$80 Pulse Cash

View: All Rewards Action Rewards Level Rewards

20-Day Triple Tracker: 7,000 steps/15 active minutes/15 workout minutes (17 out of 20)

\$5 Pulse Cash Complete once per month

What's in it for you:

- Don't wait for opportunity. Create it.
- Make yourself a priority.
- It's not a giant step to get there, rather many little ones.
- A healthy outside starts from the inside.
- The best thing you'll ever do is believe in yourself.

REASONABLE ALTERNATIVE:

Not sure if you can fully participate in this program because of a

Today

Steps (Daily goal: 7000 steps) 6104 Track

Sleep (Daily goal: 7.5 hrs) Track

Active Minutes (Daily goal: 30 min) 6 Track

Mindful Minutes Track

Workouts Track

Calories Consumed Track

Calories Burned 1129 cal Track

Weight Track

Waist Track

Hip Track

Blood Pressure Track

Cholesterol Track

Glucose Track

A1C Track

Track your stats

MEDIA

Your Library Sort: Newest

Stand Up and Stretch 04:35

Mini Fitness Break 04:50

5-Minute Yoga Break 05:01

Express Energizer 05:10

Why Non-Exercise Activity Matters 05:21

3 Seated Mobility Moves to Release Tension 01:47

Wellness videos

Challenges

Ongoing Challenges (1)

Food Around the Globe

2 days left | Destination Challenge

Way to put in the effort for your team! You've taken 679,474 steps so far.

My Position:

30 NESCFood Groupies 679,474 total steps

Statewide Challenges

Self Care by AbleTo (formerly Sanvello*)

Self-care techniques, coping tools, meditations, and more at no additional cost to you.

Check in, track your progress, and explore personalized content that you can move through at your own pace on your mobile device. Build skills you can use for life to feel better.

To get started, visit AbleTo.com/Begin and enter "Medica" when asked for your access code. After you register, download the AbleTo app.

NEW: Online Therapy available with licensed therapists. *Member cost for online therapy. Covered provider under Medica.

*The self-care app, Sanvello, is transitioning to Self Care by AbleTo. If you're an existing user of Sanvello Premium, you'll be invited to transition to Self Care at the renewal of your annual subscription.



Anxiety

- Anxiety 101: Get to Know the Basics
- Anxiety 102: Find Calm in Your Body
- Anxiety 103: Overhaul Anxious Thinking

Depression

- Depression 101: Understanding Emotions
- Depression 102: Improve Your Mood
- Depression 104: Build Better Days

Healthy habits

- Turn a Bad Day Around
- Your Good-Sleep Guide

Work and relationships

- Overcoming Imposter Syndrome
- Improve Your Relationship with Work
- Permission to Grieve
- Parenting SOS

Live and Work Well

Well-being support and resources

The Live and Work Well site is available 24/7 for confidential access to professional care, self-help programs, and a variety of helpful information.

- Get personalized assistance for the big events in your life
- Browse information and resources and get referrals to help balance work and your personal life
- Find answers to questions about behavioral health and medical concerns to help you deal with stress, depression, anxiety, and other conditions

Substance Use Disorder (SUD) helpline and online chat

Access the SUD helpline and online chat — a free, confidential resource offering direct, 24/7 access to substance use recovery advocates via phone at 1 (855) 780-5955 or live chat.



www.LiveAndWorkWell.com

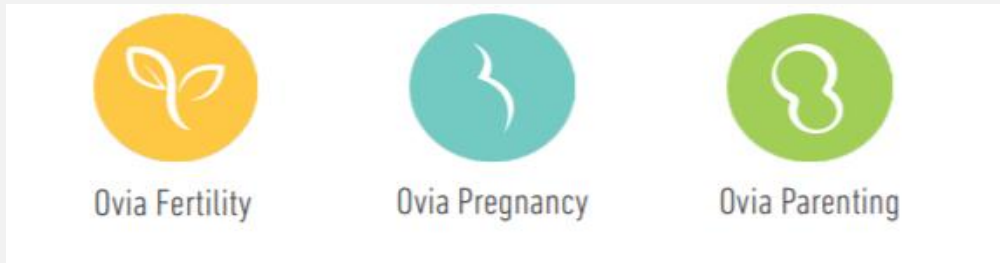
To view educational content and use the provider search, enter access code MEDICA.

Create an account to access all self-help resources and the claims center. Just click on Register at the top of the page. Then enter your Medica member ID number, and you'll be all set.

Additional information available through My Health Rewards.

Ovia – Digital Tools for Modern Parenthood

Program available through My Health Rewards



Overall Goal

Ovia Health apps gives an on-demand personalized support through parenthood.

Eligibility

Medica members who are female and 18-46 years of age can access personalized Ovia Health resources.

With Ovia Health apps, you get:

- A health assessment and symptom tracking**
Get alerts and personal coaching when you need it.
- Calendars, updates, and checklists**
Use a pregnancy calendar, daily baby updates, and a development checklist to track milestones for you and your baby.
- Health and wellness programs**
Explore health and wellness programs to help you learn about infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding, and more.
- Unlimited one-on-one coaching**
Send instant messages to registered nurse health coaches to ask all your questions.
- Benefits library**
Learn about all of your health care benefits from one, easy-to-find place.
- Career and return-to-work programs**
Find coaching and career advice about maternity leave, returning to work, and being a working parent.

Omada for Prevention

Improve Overall Health

Program Goals



Lose weight (and keep it off) with small, sustainable lifestyle changes



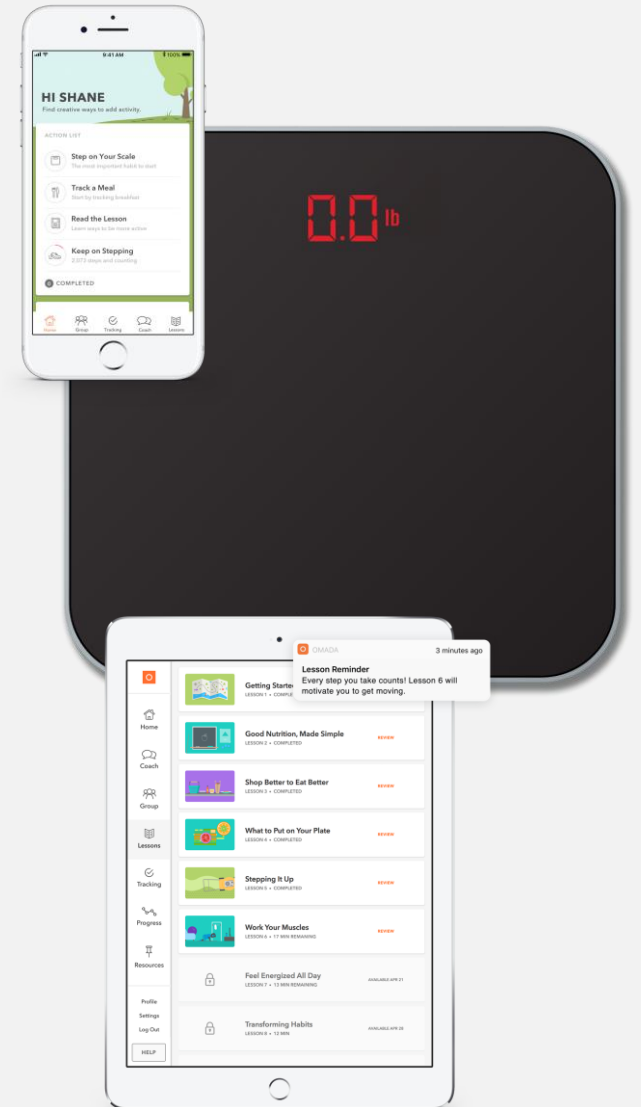
Build strategies for healthy eating, activity, sleep and stress management



Reduce the risk of developing Type 2 diabetes, heart disease and stroke

Program Features

- A dedicated, professional health coach provides participants with proactive, real-time support and motivation throughout the entire program
- Rigorous scientific data analysis used – in real-time – to determine how to deliver the right personalized interventions at the right time to each participant
- Participants matched into online peer groups for encouragement and accountability
- Participants can build a more personalized, engaging social experience by joining topic-based communities of interest
- Participants learn how to eat healthier, increase activity levels, and overcome challenges through fun games and interactive lessons
- Connected scale, web, and mobile apps track weight, activity and food



Omada for Diabetes

Improve Glucose Control

Program Goals



Reduce number of episodes of low- and high-glucose values to achieve target glucose levels



Reduce risk of diabetes complications and decrease diabetes distress



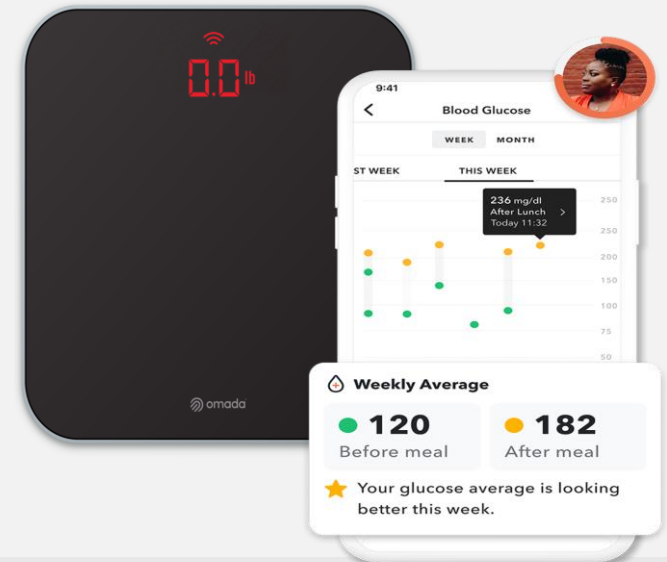
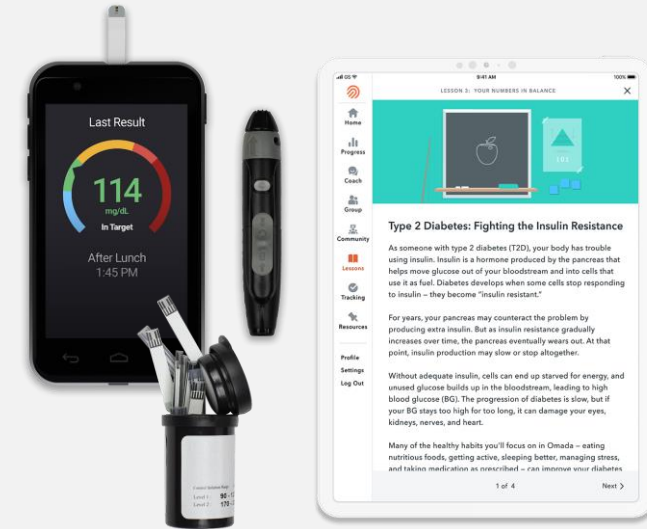
Build problem-solving skills and promote confidence to self-manage diabetes or cholesterol medications



Encourage safe, achievable lifestyle changes and promote healthy coping

Program Features

- Proactive guidance from a professional health coach and Certified Diabetes Care and Education Specialist (CDCES) trained in diabetes management and the interpretation of glucose data
- Type 1 or Type 2 diabetes curriculum covering all core topics of Diabetes Self-Management Education and Support (DSMES)
- Consistent review of each participant's glucose values through continuous glucose monitoring and self-reporting to identify relationship between diet, exercise, medications, and glucose
- Personalized support to enable participants with medication self-management
- Connected glucose monitor to seamlessly track progress of glucose levels

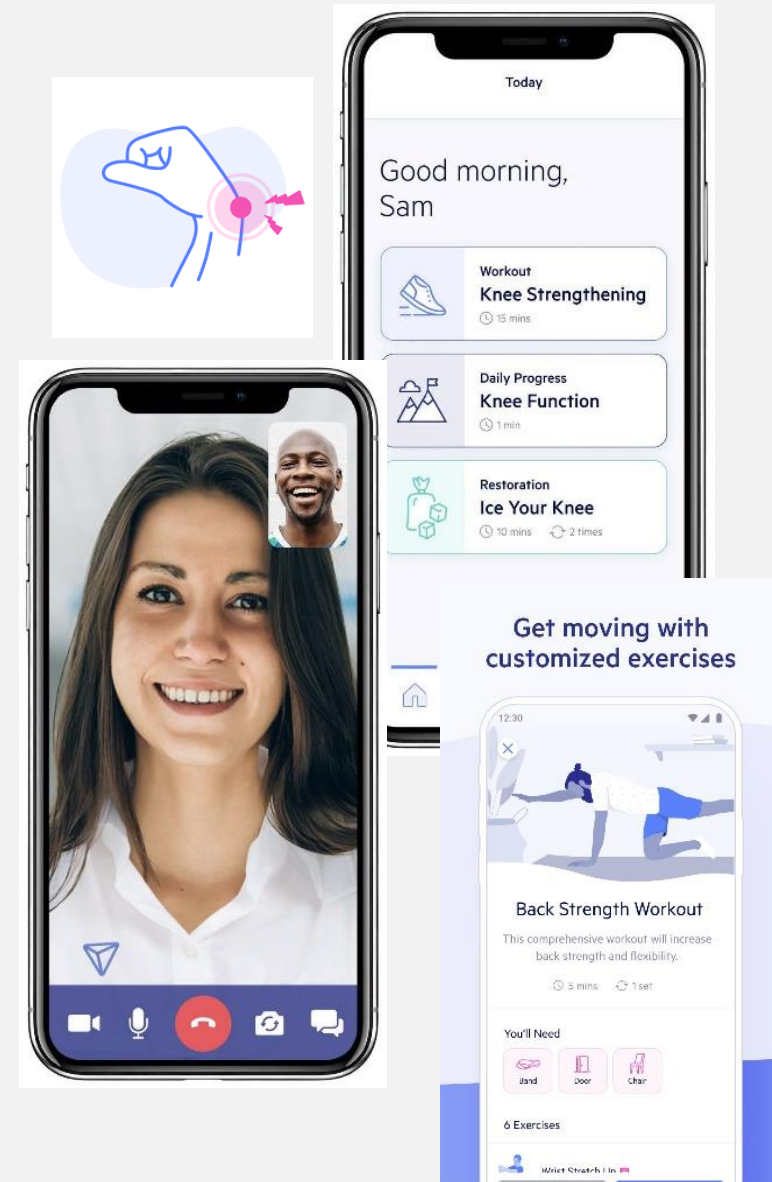


Omada for Joint and Muscle Health

A convenient, personalized approach to muscle and joint care

Program Features

- ❑ Omada® for Joint & Muscle Health combines personalized physical therapy with virtual technology. It's a proven program that can help build muscle, prevent pain, and treat existing aches and injuries.
- ❑ Members get effective musculoskeletal care, with access to a licensed physical therapist (PT), diagnosis, and treatment typically within 48 hours of enrollment.
- ❑ PT-guided recovery that includes unlimited chat and video visits.
- ❑ App-guided exercises with 3D animations and voice narration to help with pacing and form
- ❑ When ongoing PT-guided services aren't needed, members get a customized care plan, along with access to a self-guided recovery program
- ❑ This program is available to members enrolled in a Medica Choice Passport plan and applicable deductible, coinsurance, or copays apply. Check your insurance benefits for more detail.



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Health Savings Account (HSA)



Eligibility



- ✔ Elect an HSA qualified High Deductible Health Plan
- ✔ Are not claimed as a dependent on someone else's tax return
- ✔ Have no other health plan coverage (including spouse's medical FSA)
- ✔ Are not enrolled in Medicare (generally that's age 65)
- ✔ Funds can be contributed by Employer or Employee

Your Health Savings Account (HSA)



Account you own that works with your HSA-qualified health plan. The account stays with you, even if you change jobs or retire. You can also assign a beneficiary.

Allows you to set aside a portion of pretax payroll
2024:
\$4,150 for single
\$8,300 for family
(For 55+, you can contribute an additional \$1,000)

Triple tax advantaged. You pay no taxes on the money you place in the account – or funds you use for qualified medical expenses

Any interest earned is tax-free

No “use it or lose it” stipulation; unused funds rollover to the next year.

Investment options available on account balances over \$2,000 with no fees



You Can Use Your HSA to Pay for:



These You Can't Pay for:

- Health insurance premiums
- Costs that aren't considered qualified medical expenses as defined by the IRS



Always save your receipts to ensure proper validation of expenses, as required by the IRS.

You Can Use Your HSA to Pay for:

- Medical expenses that your plan doesn't cover
- Over-the-counter medications, supplies, and some feminine hygiene products
- Copayments, coinsurance and prescription drugs
- Dental and vision care expenses
- Some long-term care premiums
- Tax dependents eligible for claims regardless of their medical coverage
- Medicare Premiums



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Voluntary Employees' Beneficiary Association (VEBA)



How Your VEBA Works



1

Works

with any employer-sponsored medical health plan. It is protected within a trust

2

Your employer

funds the account; the money belongs to you. No “Use it or lose it”; Beneficiary can be named on the account

3

No Taxes

on account contributions, interest earned or on qualified withdrawals

4

Unused Money

rolls over to save for future medical expenses. Funds can be spent post employment

5

Convenient

debit card to pay providers for eligible expenses

6

Earn Interest

Right away, funds are automatically placed into a Lincoln Stable Value Fund with a guaranteed rate of return. Access to 30+ additional funds

7

Pair with an HSA¹

or an FSA for added flexibility and increased savings

8

Mutual Fund

investment options are available with no fees or minimum balances

¹ VEBA dollars will be limited toward eligible dental and vision expenses until individuals meet their medical health plan deductibles.



You Can Use a VEBA to Pay for:



These You Can't Pay for:

- Current health insurance premiums while you are employed
- Costs that aren't considered qualified medical expenses as defined by the IRS



Always save your receipts to ensure proper validation of expenses, as required by the IRS.

Medical Expenses that Your Plan Doesn't Cover:

- Over-the-counter medications, supplies, and some feminine hygiene products
- Copayments, deductibles, coinsurance and prescription drugs
- Dental and vision care expenses
- Some long-term care premiums
- Health insurance premiums like COBRA during transition or Medicare in retirement
- Dependent Expenses (spouse or child under age 26 enrolled in any group-sponsored health plan)
- Post employment – VEBA funds can pay your medical insurance premiums



Combine HSA



Pairing an HSA with an FSA and/or VEBA Increases the Spending and Savings Power for Members

Pairing with an FSA

If paired with an FSA, the FSA will be limited to permitted benefits such as vision and dental care benefits until the health plan deductible is met.

Pairing with a VEBA

If paired with a VEBA, the VEBA will be limited to permitted benefits such as vision and dental care benefits until the health plan deductible is met. Members can “Freeze” the account for future expenses.

Pairing with an FSA and VEBA

Combining the benefits of the HSA, FSA, and VEBA allows members to maximize tax-advantaged medical spending and savings.



Maximizing Pre-Tax Spending Account Strategies



FSA/VEBA

- Preserve VEBA dollars and utilize FSA for current expenses first
- Both will cover all 213(d) expenses

FSA/HSA

- Use FSA for dental, vision, ortho
- Use HSA for Medical and additional dental, vision or ortho expenses

HSA/VEBA

- If pairing with both HSA and VEBA, the VEBA is limited to vision and dental
- The VEBA can be frozen, and the HSA has no reimbursement restrictions

HSA/VEBA/FSA

- Use FSA for dental, vision or ortho
- Use HSA for medical
- Freeze VEBA for post-employment
- Maximize HSA contributions

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Medical Flexible Spending Account (FSA)



How Your Medical FSA Works



1

You Estimate next year's out-of-pocket costs

2

Equal Portions are deposited from your paycheck into the account

3

Total amount is available day one. Pay for qualified costs, tax free

4

A Spouse in another plan may also open an FSA. Spouses and Dependents can use the funds

5

Use a convenient FSA debit card to pay providers for eligible expenses

6

A Medical FSA is a "use it or lose it" account¹, cannot be invested, and does not accumulate interest

7

2024: \$3,200 IRS contribution limit

¹ Depending on how your employer sets up the account, money may be forfeited at end of the plan year or grace period.

You Can Use a Medical FSA to Pay for:



These You Can't Pay for:

- Health insurance premiums
- Costs that aren't considered qualified medical expenses as defined by the IRS



Always save your receipts to ensure proper validation of expenses, as required by the IRS.

Medical Expenses that Your Plan Doesn't Cover:

- Over-the-counter medications, supplies, and some feminine hygiene products
- Copayments, coinsurance and prescription drugs
- Dental and vision care expenses
- Some long-term care premiums
- Expenses for you, your spouse, and any health plan dependent
- If you have an HSA, your FSA will be limited to vision and dental expenses until your health plan deductible has been met



CCFlex Benny Card



As a reminder, your CCFlex Benny Card is loaded with the value of your current FSA, HSA, or HRA balance. Using your card helps you keep cash in your wallet and makes accessing your HSA funds easy. The card can be used, instead of cash, to pay for qualified health care expenses such as:

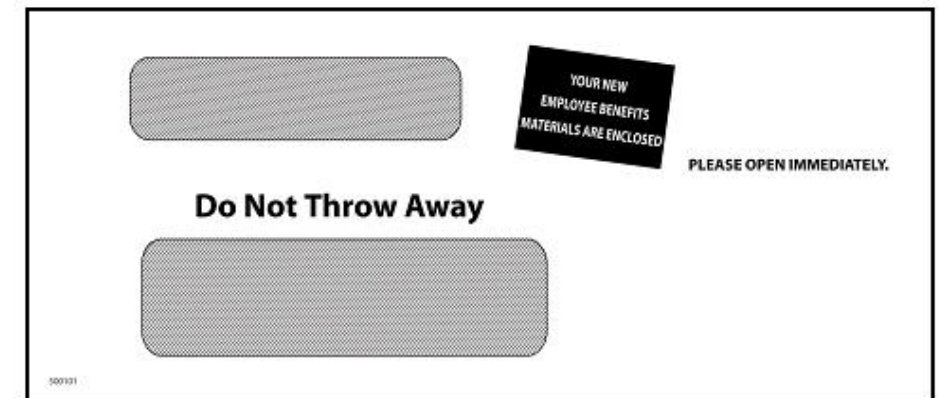
- Prescription and health plan copayments, deductibles, and coinsurance
- “Amount Due” on medical and dental statements
- Orthodontics
- Mail-order or online prescription invoices
- Vision services and eyeglasses
- LASIK surgery
- Eligible over-the-counter (OTC) items

You’ll simply swipe your card each time you incur a qualified health care expense, and the amount of your purchase will be deducted from your HSA or HRA – automatically. You can also fill in your card number on bills you receive from providers to pay the amount you owe. You’ll have no claim forms to complete, and you won’t have to wait to get a check in the mail. You can check balances or account details anytime – online or via the mobile app. It’s easy!

Remember, the card will not work at gas stations or restaurants – only at health care related providers.

Same great card, great NEW look!

We are excited to announce that our card is getting a new look! Starting January 2021, as your current card is set to expire, you will automatically receive the CCFlex Benny Card at your home address for you and your family members to use. The card will arrive in a special envelope that looks like this – so please don’t throw it out!



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Dental Insurance



Dental Plan Highlights



Covered Services	In-Network	Out-Of-Network
Deductible	\$50 per person total per coverage year maximum of \$150 per family	
Annual Maximum	\$1,500 per person per calendar year	
Benefit Waiting Period	12month Waiting Period for Major Services	
Diagnostic & Preventative Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%



Dental Plan Rates



Monthly Dental Premiums	1/1/24 Rates
Employee	\$32.18
Employee + Spouse	\$60.76
Employee + Child(ren)	\$76.64
Family	\$113.46



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Life Insurance



Life Insurance



Life Insurance protection is usually needed most during your working career. When choosing an amount, consider:

- Making sure that all outstanding debts are covered (i.e. mortgage, outstanding loans, credit cards, insurance premiums, bills, etc.)
- What kind of income replacement will your loved ones need when you are gone? Your family's continued cost of living should be considered.
- Burial costs
- Education for your dependents
- Inheritance, charity, etc.

Accidental Death and Dismemberment (AD&D) is hard to talk about. But if you need it, you'll be glad you have it.

- Benefit Levels based on your individual family needs
- Madison National Life



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Long-Term Disability Insurance



Long-Term Disability Insurance



Disability insurance is income insurance.

- Employer Paid Premiums
- Benefit is a 66 2/3% based on pre-disability earnings with a 90 consecutive calendar day elimination period
- Eligibility varies by contract
- Madison National Life



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Additional Services



Employee Assistance Program (EAP)



Take Care of Your Most Valuable Asset Mental health is an aspect of our health that is often overlooked. Utilize the EAP to find solutions to some of your more personal struggles.

- Employees have access to counselors 24-hours a day,
- Toll free: 866-451-5465
- Up to 3 in-person assessment and counseling sessions at no cost.
- Legal Assistance, Financial Assistance, Child & Eldercare Assistance, Memorial Planning, Stress Management, Relationship problems, Depression
- Claimant Assist Services
- Toll Free: 866-472-2734



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Open Enrollment



Don't Miss Open Enrollment!

Your Open
Enrollment Period is:
11/06 TO 11/30



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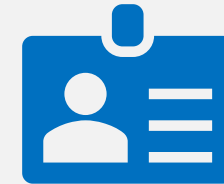
National Insurance Services

Questions?





Who can I call?



■ Benefits Questions:

- Ashley Veenendaal, NIS Sr Client Relations; 262-780-1236 or aveenendaal@nisbenefits.com
- Steve Smith, NIS Consultant; 262-780-1366 or ssmith@nisbenefits.com
- Tanner Spawn, Business Manager; 218-834-8201 x8219 or tspawn@isd381.org