



HSD#1 HEALTH BENEFITS PLAN PREMIUMS BENEFIT CHANGES FOR THE 2019-2020 PLAN YEAR

Benefit Dollars – There will be a 5.5% increase to the Benefit Dollars. They will increase from \$740 to \$781 per month for a full time (1.00 FTE) employee. Part-time employees will be pro-rated accordingly.

Premium Increase – There is an increase to the rates this year by 9%. After calculations for the 2019-20 Plan Year, it was projected we would need the increase to cover the rising costs of claims. The Health Benefits Committee will explore possible benefit changes to the Health Plan over the course of the next benefit year. Any implementations will be to keep any premium increase modest for 2020-2021 PY.

Wellness Program Changes – You ***MUST*** complete the Assessment before the Screenings.

- Premium Reduction Incentive will be paid out in full on September 25, 2019 payroll for those who qualified for the 2019-2020 Plan Year from the 2018-2019 screenings.
- Qualifying members and Spouses who attended the screening and did not pass but did get an Annual Well Visit with their primary physician and filled out the PCP Form, will receive \$100.
- Qualifying members and qualifying spouses who passed all criteria will receive \$400.
- Members and enrolled spouses will always have until **June 30th**, of each year to meet any criteria required to receive the Premium Discount for the next plan years.

i.) Wellness Screenings criteria will be based off:

- a. Waist measurement: <35 Women and <40 Men
- b. Cholesterol: ≤ 200 or Ratio of <4.3 Women and <5 Men
- c. Blood Pressure: $\leq 130/85$
- d. Blood Sugar: ≤ 110

Plan Document Changes – There were minimal changes to keep up with ACA law mandates.

Pharmacy – Effective October 1, 2019 we will have a new Pharmacy Benefit Manager (PBM) named Express Scripts (ESI). Please look to the HSD Insurance website for more information!

Portal Enrollment – ALL Helena School District #1 Health Benefit Plan members must log into the portal to make their insurance selections. If you wish to change your plan or make any changes to your 2019-2020 insurance benefits you **MUST** do it through Enrollment Online. If you do not go through enrollment by the end of Open Enrollment, **YOU COULD HAVE A LAPSE IN HEALTH INSURANCE COVERAGE**. To avoid any of this, please go through the enrollment process during the Open Enrollment Period (8/12/19 – 8/23/19).

To view all the necessary ACA mandated material, or any Plan document changes made to meet requirements of The Patient Protection and Affordable Care Act (PPACA) and Health Care and Education Reconciliation Act of 2010 (HCERA), please visit the HSD1 Insurance website (www.helenaschools.org) located under Human Resources.