



HSD#1 HEALTH BENEFITS PLAN PREMIUMS BENEFIT CHANGES FOR THE 2023-2024 PLAN YEAR

Benefit Dollars – There will be a 0% increase to the Benefit Dollars. They will remain at \$969.40 per month for a full-time (1.00 FTE) 12-month employee. Part-time employees will be pro-rated accordingly.

Premium Increase – There is a 13% increase to the rates this year. After calculations for the 2023-24 Plan Year, it was projected we would need an increase of 12.88% to cover the rising costs of claims and inflation. The Health Benefits Committee and Board voted to increase 13% to keep the Health Plan solvent. The Committee will explore possible benefit changes to the Health Plan over the course of the next benefit year which can result in a reduction of Benefits and keep any premium increase modest for 2023-2024 PY.

Wellness Program – The Wellness Screening criteria are focused on health risk and the Fall and Spring Health Clinics are administered by St. Peter's *Well Now!* Staff. You ***MUST*** complete the Assessment before the Screenings.

- Premium Reduction Incentive will be paid out in full on September 25, 2023, payroll for those who qualified for the 2023-2024 Plan Year from the 2022-2023 fall and spring 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 active 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 year.

i.) To qualify for \$100 of the \$400 incentive you **must**:

- a. Complete the HRA Questionnaire and attend a Wellness Screening
- b. Take results to your Physician and have the Physician initial and sign off on the Primary Care Provider (PCP) form. Then fax to WellNow! staff from the Physician's office. (\$100)
- c. Pass all criteria by June 30th, you receive \$400

ii.) 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 – Please see the Plan Document to review changes and verbiage to keep in compliance with ACA laws and mandates.

Employee Access/Portal Enrollment– *ALL Helena School District #1 Health Benefit Plan Active members **must** log into Employee Access to make their insurance selections.* If you wish to change your plan or make any changes to your 2023-2024 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 (8/14 – 9/11). **Retirees do not** have to enroll through the Employee Portal.

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.