



HSD#1 HEALTH BENEFITS PLAN PREMIUMS BENEFIT CHANGES FOR THE 2024-2025 PLAN YEAR

Benefit Dollars – There will be about a 6.4% increase to the Benefit Dollars. They will be \$1031.90 per month for a full-time (1.00 FTE) 12-month employee. Part-time employees will be pro-rated accordingly.

Premium Increase – There was projected a 27% increase to the rates this year after calculations for the 2024-25 Plan Year, to cover the rising costs of claims and inflation. However, it was also recommended by our consultants to close the gap in our premium costs between our 2 health plan options. Currently the gap sits at 47.2% and it was recommended to close it down to about 12%. The Committee and Board voted to close it by about 20% so the impact isn't as severe to our members. This has definitely increased the cost of the lower of the 2 plans, but with the actuarial value between the 2 plans only being around a 3% difference then it was necessary. This will help keep the Health Plan solvent. The Committee is going to have our Medical/Rx/Dental/Vision benefits go out for bid in the upcoming year, to help reduce potential admin costs and hopefully bring in better benefit coverage for dental and vision. The Committee is also looking at the potential to add an HSA plan offering to provide a lower cost plan. The Committee will continue to look at other potential ways to keep the costs down as much as possible.

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, 2024, payroll for those who qualified for the 2024-2025 Plan Year from the 2023-2024 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 \$200.
- 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 \$200 of the \$400 incentive you **must**:
 - a. Complete a Questionnaire (if requested) 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 to receive the \$200.
 - 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
 - e. Tobacco: no use in previous 3 months

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 2024-2025 Insurance Benefits you **MUST** do it through Enrollment Online. If you do not go through enrollment by the end of Open Enrollment, **YOU WILL HAVE A LAPSE IN HEALTH INSURANCE COVERAGE**. To avoid any of this, please go through the enrollment process during the Open Enrollment Period (8/15 – 9/12). **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.