



HSD#1 HEALTH BENEFITS PLAN PREMIUMS BENEFIT CHANGES FOR THE 2025-2026 PLAN YEAR

Benefit Dollars – Benefit Dollars increased from \$1031.90 per month to \$1069.40 per month for a full-time (1.00 FTE) 12-month employee. Part-time employees will be pro-rated accordingly.

Plan Changes – There will continue to be two options for Medical and Dental and Vision can still be elected separately.

- Medical/Rx *Option 1* (has the Tier 1 program with co-pays)
- Medical/Rx *Option 2* (does **not** have the Tier 1 program but does still have \$25 Urgent Care visits and Accident/Injury Benefit).
- There is one Dental option that will provide preventative, basic, and major restorative coverage. We have a new TPA this year with Delta Dental.
- Vision is available for Employee or Employee/Spouse only. We have a new TPA this year with Ameritas.
- There were minor increases to the deductibles and maximum out of pocket for each plan.
- There were minor decreases to the premiums for each plan.
- An employee may elect Dental and/or Vision coverage for self only with no out-of-pocket cost if waiving Medical/Rx coverage.

Please refer to the District Insurance website for more detailed information.

Wellness Program – The Wellness Screening criteria is focused on health risk and the fall and spring Health Clinics are administered by St. Peter's *Well Now!* Staff. Participating members may be eligible for the following:

- Premium Reduction Incentive paid out in full on the September 25, 2025, payroll for those who qualified for the 2025-2026 Plan Year from the 2024-2025 fall and spring screenings.
- Qualifying members and spouses who attended the 2024-2025 screenings, completed an Annual Well Visit with their primary physician and filled out the Primacy Care Provider Form, will receive \$200.

- Qualifying active members and qualifying spouses who passed all criteria will receive \$400. Wellness screening criteria includes:
 - Waist measurement: <35 Women and <40 Men
 - Cholesterol: < 200 or Ratio of <4.3 Women and <5 Men
 - Blood Pressure: < 130/85
 - Blood Sugar: < 110
 - Tobacco: no use in previous 3 months
- Members and enrolled spouses have until **June 30th**, of each year to meet any criteria required to receive the Incentive for the next plan year.

Online Enrollment– All Active District Health Benefit Plan members must log into the Employee Portal between August 18 and September 12, 2025, to make insurance selections, even if you are not looking to make any changes for the 2025-2026 school year. **Failure to take action by September 12, 2025 will result in a lapse in insurance coverage.**

Please visit [Human Resources/Health Care and Cafeteria Benefits webpage](#) for a comprehensive overview of the Health Insurance Plan Description, Health Plan Document, Summary of Benefits and Coverage, as well as legal notices regarding the requirements of The Patient Protection and Affordable Care Act (PPACA) and Health Care and Education Reconciliation Act of 2010 (HCERA).