



2023 Open Enrollment Presentation

OSSEO AREA SCHOOLS

ISD  279

Agenda

Open Enrollment

- Benefits for 2023
- Enrollment Guide Reference
- Open Enrollment Resources
- Medical Highlights
- Dental Highlights
- HSA & FSA Highlights
- Life & LTD Highlights





Open Enrollment Resources



my279 Staff Portal

GET IN TOUCH ▼

STAFF ACCESS ▼

SCHOOLS ▼



Keyword Search



SEARCH

ALL

BENEFITS

CAREERS

CONTINUING EDUCATION

ESP

LEAVE

PAYROLL

RETIREMENT

STAFFING

SUBSTITUTES

TEACHERS

WELLNESS

Dental

Our dental plan is designed to encourage you to visit the dentist and help ensure your basic dental needs are met in a timely, cost-effective manner.

[View Details](#)

Employee Assistance Program (EAP)

The Employee Assistance Program offers quick, confidential help whenever you need it. Call 866-451-5465 any time, any day. Free remote assistance is just a phone call away.

[View Details](#)

Flexible Spending Plans and Health Savings Accounts

Learn more about how Flexible Spending Plans and Health Savings Accounts can help you with medical and/or dependent care expenses.

[View Details](#)

Life Insurance and Long Term Disability

Life insurance is an important part of your financial security, especially if others depend on you for support. Even if you're single, your beneficiary can use your life insurance to pay off your debts and other final expenses.

[View Details](#)

PEIP Health Insurance

PEIP health insurance applies to employees in the AESP, ESP, Kidstop Instructors, RN/LPN and Teacher contract groups.

[View Details](#)

PreferredOne Health Insurance

PreferredOne Health Insurance is for employees in the following contract groups: Confidential Support Specialists, Custodians, Directors and Confidential Managers, Hourly Technical, Licensed Coordinators, Management Personnel I-M, Principals, Salaried Professionals, School Executives and School Nutrition.

English >

https://staff.district279.org/human-resources?post_category_id=126

Open Enrollment Resources

TELEMEDICINE



Your life is an adventure, and Telemedicine affords you the convenience of receiving medical care while on the go. Instead of spending your day and dollars at an Urgent Care facility, connect with a board-certified doctor over the phone or video chat to receive immediate and cost-effective care wherever life's journey may take you.

Click icon below for
to learn more!



If you think your physical health alone is related to your overall performance, think again. Total Wellbeing as a whole is comprised of 5 elements: physical, financial, communal, emotional, and purpose. To build your overall wellbeing, you have to make sure all of these elements are being “exercised”.



WELLBEING



<https://www.youtube.com/user/myUMRhealth/videos>



EMPLOYEE ASSISTANCE



You encounter more than just health concerns throughout your life. Manage life's curveballs with a confidential and complimentary program designed to provide counseling, support, and resources for a variety of personal issues like stress and anxiety, relationship struggles, substance abuse, eldercare, financial worries, and much more. Get the FREE support you need today!

1-866-451-5465
www.niseap.com

Username: NISEAP
Password: EAP

Click banner below for
member resources:



Changes for 2023

What is Changing:

- PreferredOne is transitioning to UMR
- (New) IRS Minimum Deductible for HSA Plans
- (New) increased IRS Limits for HSA contributions
- Pharmacy will remain with ClearScript
- Medical Premiums will increase

What isn't Changing:

- Everything else!

A photograph of three medical professionals, two women and one man, all wearing white lab coats and stethoscopes. They are gathered around a desk, looking at a laptop screen. The woman on the left is pointing at the screen. The man in the center is looking at the screen. The woman on the right is looking at the screen. The background is a blurred clinical setting with large windows. A semi-transparent green banner with a hexagonal pattern is overlaid across the middle of the image, containing the text "UMR Medical Coverage" in white.

UMR Medical Coverage

MEDICAL INSURANCE

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

Click icon below for
UMR member resources:



A UnitedHealthcare Company

Click icon below for
Pharmacy Benefit information

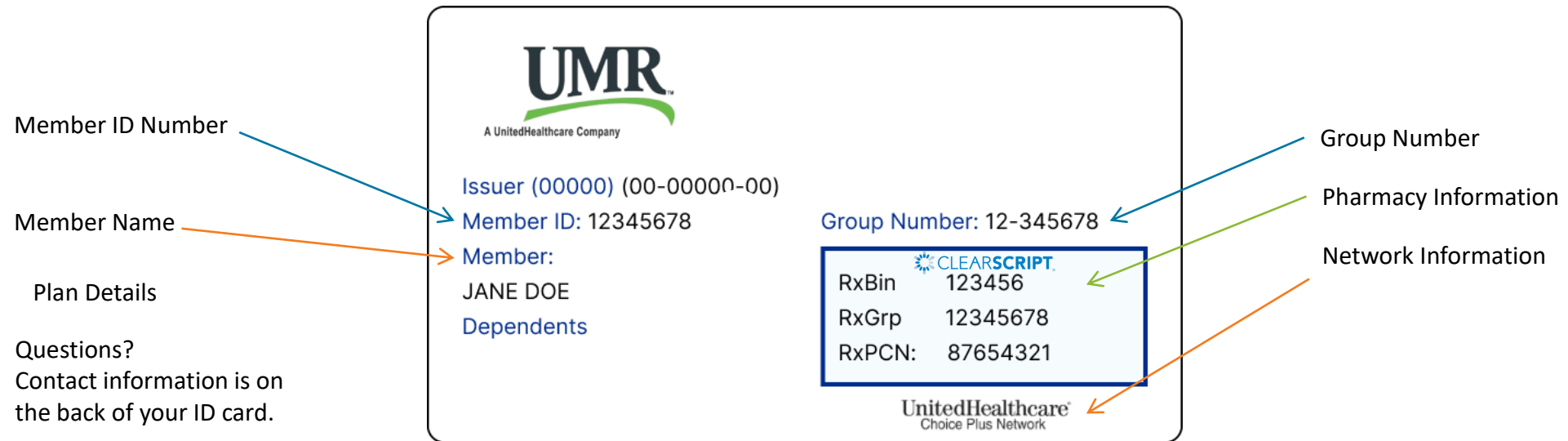


| OPEN ACCESS NETWORK Benefits below are In-Network. Please refer to the SBC's to view Out of Network Benefits Please refer to your employment contract for District contribution details | | | |
|--|---|--|--|
| | HIGH PLAN | VALUE PLAN | H.S.A. PLAN |
| DEDUCTIBLE | Individual: Level 1 \$50 Individual: Level 2 \$140 Family: Level 1 \$100 Family: Level 2 \$280 | Individual: Level 1 \$350 Individual: Level 2 \$500 Family: Level 1 \$700 Family: Level 2 \$1,000 | Individual: Level 1 \$1,500 Individual: Level 2 \$2,000 Family: Level 1 \$3,000 Family: Level 2 \$4,000 |
| OFFICE VISITS/ SPECIALISTS/ URGENT CARE | Level 1: * then \$17 Copay Level 2: * then \$22 Copay | Level 1: * then \$20 Copay Level 2: * then \$25 Copay | Level 1: * then \$25 Copay Level 2: * then \$35 Copay |
| CONVENIENCE CARE/WEB BASED CARE | Convenience Care: * then \$10 Copay Web Care: * then \$10 Copay | Convenience Care: * then \$15 Copay Web Care: * then \$15 Copay | Convenience Care: * then \$20 Copay Web Care: * then \$20 Copay |
| PROCEDURES (LEVEL 1 Copay /LEVEL 2 Copay) | Inpatient: * then \$85 /* then \$180 Outpatient: * then \$55/* then \$110 Emergency Room: * then \$75 | Inpatient: * then \$100 /* then \$250 Outpatient: * then \$75/* then \$125 Emergency Room: * then \$75 | Inpatient: * then \$200 /* then \$400 Outpatient: * then \$100/* then \$200 Emergency Room: * then \$100 |
| PRESCRIPTIONS | Generic: \$10 Copay Brand: \$16 Copay Non-Preferred Brand: \$36 Copay Specialty: \$16 Copay | Generic: \$1,000 Ded, \$15 Brand: \$1,000 Ded, \$30 Non-Preferred Brand: \$1,000 Ded, \$50 Specialty: \$1,000 Ded, \$30 | Generic: \$20 Copay Brand: \$35 Copay Non-Preferred Brand: \$60 Copay Specialty: * / 20% Coinsurance |
| PREMIUMS (MONTHLY) | Employee: \$970.01 Employee + Spouse: \$1,945.87 Family: \$3,112.57 | Employee: \$783.40 Employee + Spouse: \$1,570.13 Family: \$2,513.72 | Employee: \$494.88 Employee + Spouse: \$991.88 Family: \$1,588.00 |

Get Connected

Register on member website once you receive your ID card. Registering is the first step to getting personalized information about your health plan: benefits, network, claims, tools and more.

UNDERSTANDING YOUR MEMBER ID CARD



Choice Plus Network





Preventive care is covered 100 percent in our network.

This includes:

- Immunizations.
- Age-appropriate preventive exams and health screenings.

For more information, check your plan documents.
For a list of preventive care guidelines, visit uhc.com/preventivecare

3
MT 1176274.1 8/18



Home



Contact us

Log in/Register

Hello

How can we help you?

Member

Employer

Provider

Producer

Partner

en Español



ACCREDITED
Health Utilization Management
Expires 01/01/2024

UMR ON THE GO!

The UMR app, a smarter, simpler, faster way for members to stay connected to their health care benefits information.

Learn more



Find COVID-19 vaccination resources near you

Look up the latest COVID-19 vaccination information in your area, including who can receive a vaccine, where to go and how to schedule an appointment. [Get started](#)

Get free OTC at-home COVID-19 tests from the Federal government

Through the Federal government, each household can order a one-time shipment of 4 free OTC at-home COVID-19 tests shipped directly from covidtests.gov.

UMR | Health app



Find a provider



Connect with us



Healthy You Magazine



Home



Contact us

Log in/Register

[Home](#)

Member

How can we help you?

View site tour

Find a form

Tools and resources

Report fraud

en Español

I use UMR.com to track claims for my knee surgery.



UMR member | TRISHA
Basketball coach

HEALTHY YOU

Your source of health news.

Read Healthy You



Find COVID-19 resources near you

Vaccination Information and Resources in Your Area [Get started](#)

Find a provider



Surprise Billing



Health education library



Continuity of care



Glossary





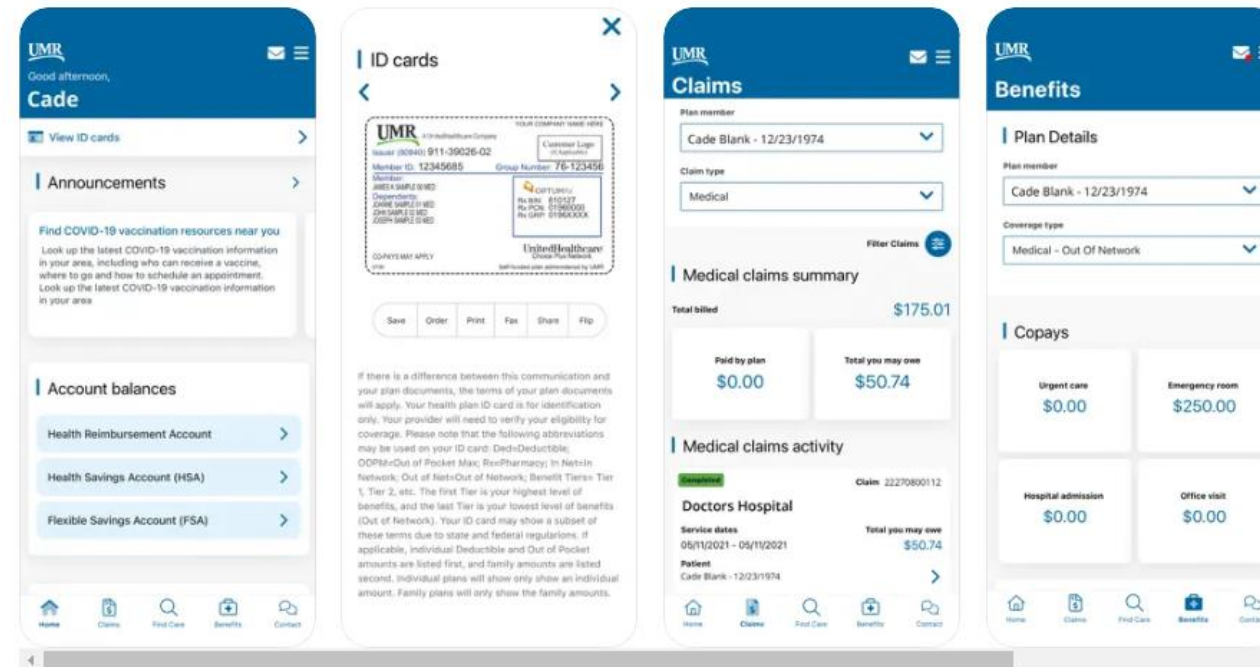
UMR | Health ⁴⁺

UMR makes health benefits easy
United HealthCare Services, Inc.

★★★★★ 3.8 • 224 Ratings

Free

iPhone Screenshots



PROVIDER NETWORK SEARCH

Select a network for search

☒ Medical ☐ Dental

Provider network

[Search](#)

FIND A PROVIDER | UnitedHealthcare Choice Plus Network

Click on the **View providers** button below to search for health care professionals in your network.

Helpful Cost Estimates

This provider search tool also shows information about the cost of care. Look for providers labeled "Premium Care Physician", which indicates the provider meets the criteria for providing quality and cost-efficient care. Click on a specific provider to view average cost estimates for office visits and treatments for illnesses and conditions within your area.

Important: Please verify the provider is still in the network prior to your next visit and before receiving any services.

Additional Resources



Behavioral health directory



National vendors directory



Add my provider to the network

[View Providers](#)



Stay informed on COVID-19

Learn about the resources available to you.

[See COVID-19 Resources](#)

ENGLISH ▼



FIND CARE

SAVED

CHOICE PLUS

What type of Medical Care can we help you find near:

[Change Location >](#)

Search for providers and services

[Search](#)

Find Care by Category



People

Doctors, medical groups, and other professionals by specialty



Places

Hospitals, clinics, labs, imaging centers, medical suppliers



Services and Treatments

Providers for office visits, tests, treatments, surgeries



Care by Condition

Find care for common concerns



Cost Estimates

Treatment for common conditions



Home



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Member

How can we help you?

[View site tour](#)

[Find a form](#)

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[Report fraud](#)

[en Español](#)

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SITE TOUR

Let us show you how easy it is to manage your claims and benefit information

Site tour

Our site tours can help you become familiar with our online services:

Member site tour



<https://member.umar.com/tpa-ap-web/?navDeepDive=MemberSiteTourMenu>



24/7 doctor visits via phone or mobile app



Teladoc gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online or using the Teladoc mobile app for affordable medical care, when you need it.



Talk to a doctor anytime, anywhere you happen to be



Receive quality care via phone, video or mobile app



Prompt treatment, median call back, in 10 minutes



A network of doctors that can treat every member of the family



Prescriptions sent to pharmacy of choice if medically necessary



Teladoc is less expensive than the ER or urgent care



How to set up your Teladoc account


Simply download the Teladoc app and follow the four steps you see below.



- 1 Confirm benefits**
Provide some information about yourself to confirm your eligibility.

- 2 Benefit confirmation**
We'll confirm that we found your benefits so you can finish creating your account.

- 3 Create account**
Provide your contact information and preferred language.

- 4 Complete account**
Create a username, password and pick security questions to ensure your account is secure.




 Home
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How can we help you?

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SMART DECISIONS
SMART HEALTH

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▾ Health education library

Health search

[Search](#)

English ▼


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Health encyclopedia









[Diseases and conditions](#)
[Self care](#)
[Injuries](#)
[Test](#)
[Surgeries and procedures](#)
[Questions to ask your doctor](#)
[Nutrition](#)
[Poisons](#)
[Discharge instructions](#)
[Drug information](#)
[Drug interaction tool](#)

Health navigator


Explore what might be causing your health symptoms and options for treatment.

[Start now](#)


Calculators and assessments

 [Smoking cessation](#)
 [BMI calculator](#)
 [Calorie burner counter](#)
 [Target heart rate calculator](#)
 [Nutritional needs calculator](#)
 [Waist to hip calculator](#)
 [Risky drinking assessment](#)
 [Desirable weight calculator](#)

My checkup



Find out what exams doctors recommend for someone your age and gender, then learn more about the different tests and procedures.

[Start now](#)



Explore Healthy You

Your journey to wellness starts here



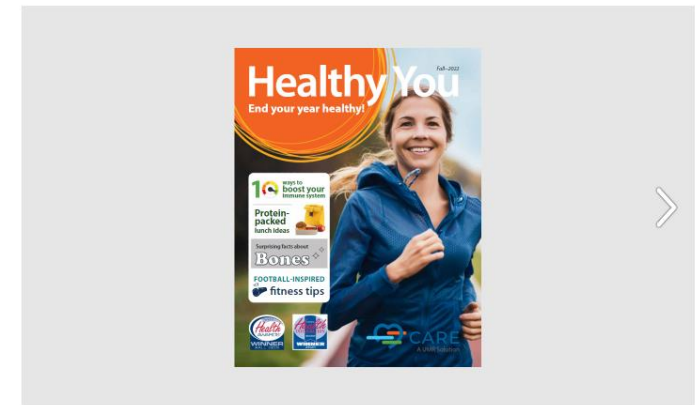
Did you know you can "follow" UMR on Issuu?

Follow us!

Welcome

Ready to download the latest issue of UMR's digital publication "Healthy You"? Did you know that you can view Healthy You on your tablet or mobile device? Give it a try today and discover helpful articles, tools and resources that you can use on your journey to wellness! Healthy You is powered by the Issuu publishing network. If you're already familiar with Issuu, great. If you are new to using Issuu and would like to try it on your mobile device, you can download the app from the app store or use your standard browser to view our magazine.

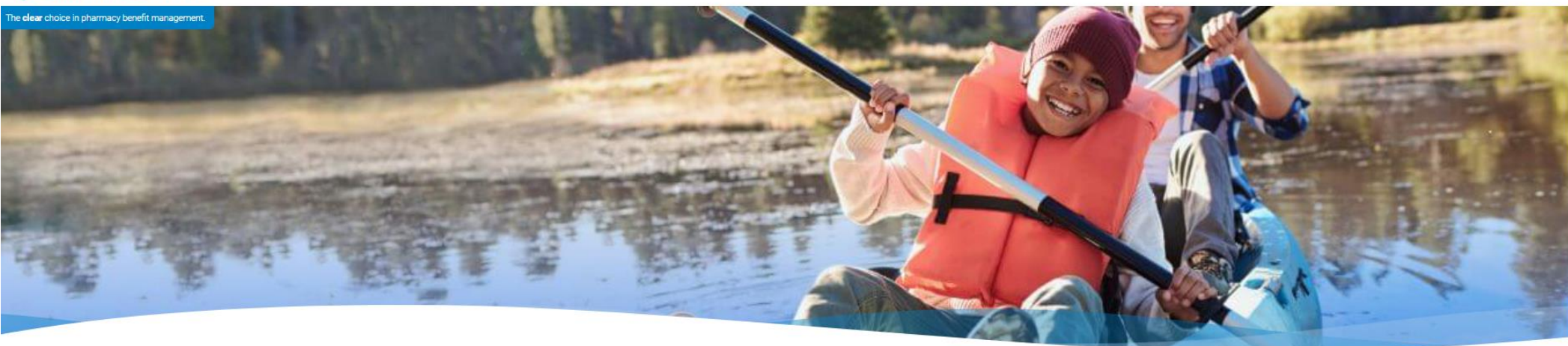
Current issue





The clear choice in pharmacy benefit management.

[Who We Are](#) [Who We Serve](#) [How We Help](#) [Contact Us](#) [Members](#)



Take the clear path to better health.

Enter the name of your employer or plan name below to go to your plan page. For assistance finding your page, call the number on your 2023 Member ID card. Our customer service representatives are available 24 hours a day, 7 days a week.

Employer or plan name*

Example: ABC Manufacturing or XYZ Tribal Community.

Submit

Physicians: enter your patient's employer or plan name to access forms.









Members

Welcome Members

Please use these resources to assist you with your prescription drug plan benefits.

Resources

-  [2023 Formulary Guide](#)
-  [Authorization Request Form](#)
-  [About Step Therapy](#)
-  [Manual Claim Form](#)
-  [Pharmacy Locator](#)
-  [OTC Covid-19 Test Coverage](#)

Member Sign-In

Having trouble signing in?

If you are unable to sign-in to your existing account or if you are having trouble creating a new account, please call the customer service phone number on your **2023 ID card**. Our customer service representatives are available 24 hours a day, 7 days a week.



Mail Service

ClearScript's preferred home delivery service is provided by Fairview Mail Service Pharmacy

Alternatively, if your employer owns/operates a mail service pharmacy, please check your plan summary documents for additional information or directions for use.

Using Fairview Mail Service Pharmacy allows your prescriptions to be delivered to your home or other locations simply by calling 866-377-6245.



Specialty Pharmacy

Clearscript's preferred specialty drug provider is Fairview Specialty Pharmacy.

Alternatively, if your employer owns/operates a specialty pharmacy, please check your plan summary documents for additional information or directions for use.

Using Fairview Specialty Pharmacy allows your prescriptions to be delivered to your home or other locations simply by calling 800-595-7140.



2023 CLEARSCRIPT PHARMACY BENEFIT PROGRAM



Welcome

The ClearScript Formulary is a list of generic and brand name medications that can be used to guide you and your physician in selecting medications that offer the best clinical and cost value. This formulary and clinical review criteria are developed based on the recommendations of an independent Pharmacy and Therapeutics Committee, which includes practicing physicians and pharmacists. The drugs on this formulary have been evaluated for their safety, effectiveness, uniqueness and cost.

This formulary search tool and the printable files posted include all drugs on the ClearScript Formulary. This formulary is not a complete list of medications and is subject to change throughout the year. The presence of a medication on this formulary does not guarantee coverage. Coverage for specific drugs is determined by your benefit plan sponsor. Some plans do not cover all drugs on the formulary, and some plans may have requirements or limits on coverage for particular drugs.

Please refer to the benefit documents provided by your employer or health plan for information on your specific benefit coverage and copays. To access online information about your specific pharmacy benefit and your personal prescription claim history, return to the ClearScript Member page and create an account through the Member Log-in link.

Helpful Plan Documents

-  [Formulary List of Covered Drugs](#)
-  [Medications with Quantity Limits](#)
-  [Medications with Prior Authorizations](#)
-  [Medications with Step Therapy](#)

Drug Search

Search By Drug

Search By Drug Class

To begin your search, enter drug name:

Drug name*

Search

The image features a close-up of a person's arm, wearing a light-colored, ribbed sleeve, reaching towards a small, vibrant green seedling growing out of dark, rich soil. The background is softly blurred, showing more foliage. A semi-transparent green band with a white hexagonal pattern runs horizontally across the middle of the image, serving as a backdrop for the text.

Delta Dental

DENTAL INSURANCE



Good dental hygiene has substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventive dental care.


|  | PPO/PREMIER | OUT-OF-NETWORK |
|--|--|--|
| ANNUAL DEDUCTIBLE | Individual: \$25 Family: \$75 | Individual: \$25 Family: \$75 |
| PREVENTATIVE SERVICES | 0% | 0% |
| BASIC SERVICES | Deductible then 20% | Deductible then 20% |
| MAJOR SERVICES | Deductible then 20% | Deductible then 20% |
| ANNUAL PLAN MAXIMUM | \$1,200 | \$1,200 |
| ORTHO SERVICES | 50% | 50% |
| ORTHO LIFETIME MAX | \$750 | \$750 |
| FULL PREMIUMS (MONTHLY) Please refer to your employment contract for District contribution details | Individual: \$33.22 Individual + Spouse: \$87.81 Family: \$148.34 | Contact: Phone: 1-800-448-3815 www.DeltaDentalMN.org |

Click icon below for Member Resources and Additional Benefits:



4 Ways to Save on Dental Costs



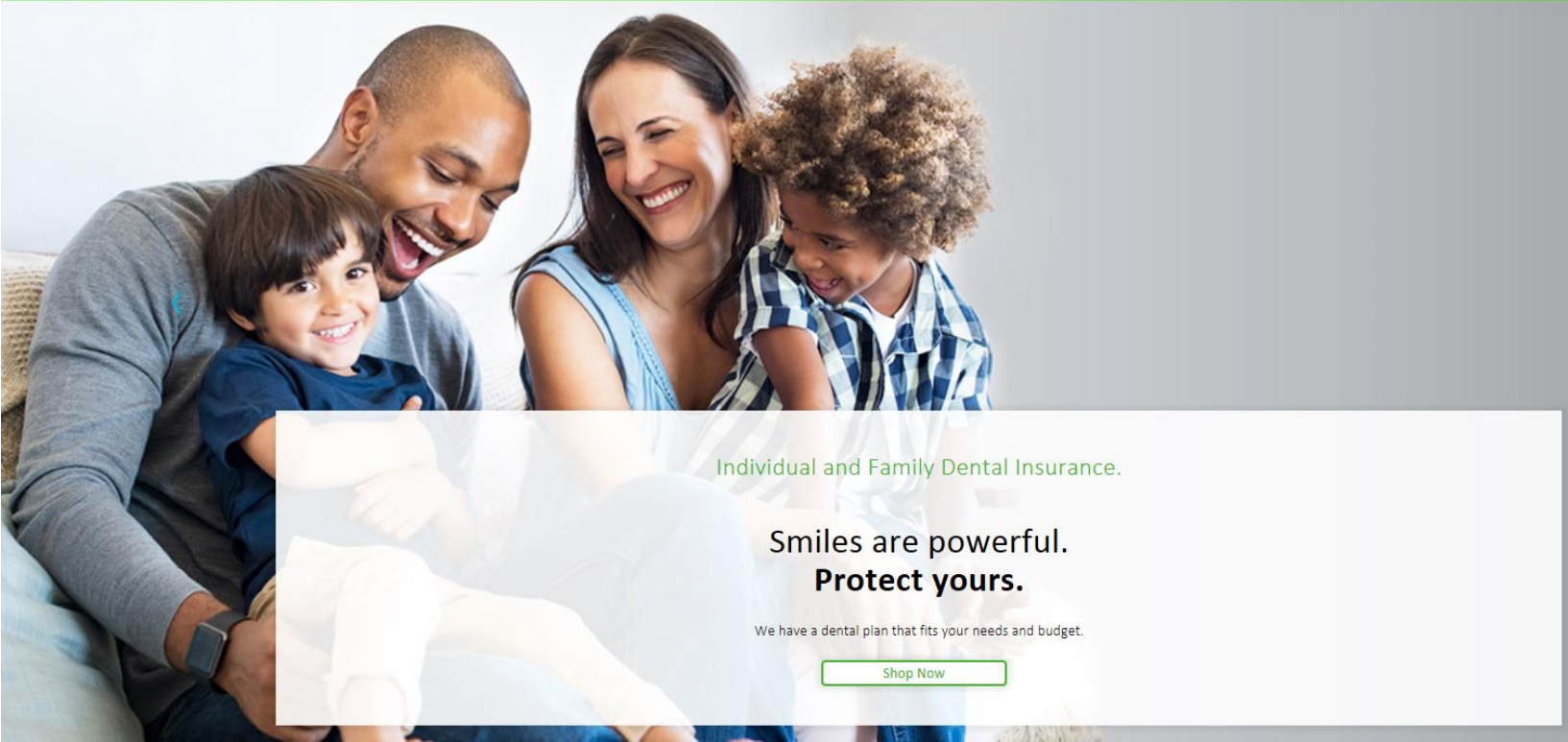


Delta Dental of Minnesota

[Find A Dentist](#) [Contact](#)

[Employers](#) [Providers](#) [Agents](#)

[Shop Plans](#) [Members](#) [About Us](#) [Your Health](#) 



Individual and Family Dental Insurance.

**Smiles are powerful.
Protect yours.**

We have a dental plan that fits your needs and budget.

[Shop Now](#)

How can we help you?



I want to see if a dentist is in-network.

GET STARTED



I'm looking for a new dentist.

GET STARTED

start by telling us a little bit about what you're looking for:

Show me providers named last name
within 10 miles of address or zip
covered under PPOSM & Premier[®] Networks ▾

SEARCH

Show me providers named last name
within 10 miles ▾ of 55447
covered under DeltaCare ▾

Availability ▾

Specialty ▾

Language ▾

Gender ▾

Search by clinic name



Metro Dentalcare Wayzata

Dental Clinic • 1.85 miles



Choose from 2 providers

445 Lake St E
Ste 216
Wayzata, MN 55391

952-473-4124



Accessible



Early Morning Hours and Evening Hours



Public Transit Nearby



Treats Adults With Disabilities



Treats Children With Disabilities



Park Dental Plymouth West

Dental Clinic • 1.96 miles



Choose from 3 providers

15535 34th Ave N
Ste 250
Plymouth, MN 55447

763-233-3310



Accessible



Early Morning Hours and Evening Hours



Public Transit Nearby



Treats Adults With Disabilities



Treats Children With Disabilities



Leandro Lira

General Dentist • 1.98 miles



Marquette University

Cities Dental Group
3505 Vicksburg Ln N
Ste 1200
Plymouth, MN 55447

763-694-7500



In Network: DeltaCare



Male




Accessible



Early Morning Hours and Evening Hours




Public Transit Nearby



Delta Dental of Minnesota


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[Shop Plans](#) [Members](#) [About Us](#) [Your Health](#) 


Log in to your Secure Member Portal


- Manage your account
- View your benefits information
- Check your claims
- Order replacement ID cards
- And more!


 [Access My Secure Portal](#)


Quick Links for Members


 [Find A Dentist](#)


 [Understanding Your Dental Benefits](#)

 [Commonly Used Forms](#)

 [Frequently Asked Questions](#)

 [Dental and Insurance Terms Defined](#)

 [Helpful Tools for Members](#)

 [Contact Us](#)















Delta Dental of Minnesota

 Find A Dentist  Contact

[Employers](#) [Providers](#) [Agents](#)

[Shop Plans](#) [Members](#) [About Us](#) [Your Health](#) 

Here are some resources our members have found useful:

| Useful Resources | |
|---|---|
|  | Oral Health Assessment |
|  | Delta Dental Network Descriptions |
|  | ID Cards |
|  | Choosing a Dentist That's Right for You |
|  | Find a Dentist Tutorial |
|  | Authorization To Release Information - [PDF] |
|  | Disabled Dependent/Michelle's Law Application - [PDF] |
|  | Smile Offers |
|  | Transparency in Coverage |
|  | Delta Dental Mobile App (Brochure) - [PDF] |
|  | Delta Dental Mobile App |
|  | Member Claim and Enrollment Forms |



Manage Your Benefits Anytime, Anywhere

Your oral health is important to Delta Dental – and to your overall health! We want to make it easy for you to make the most of your dental benefits so you can maximize your health, wherever you are. Delta Dental's mobile app gives you access to our dentist search, claims and coverage, and your ID card right on your mobile device. We even have a toothbrush timer built in to make sure you keep up with your daily oral health routine!

Features:



One Touch ID Card to Wallet



Find a Dentist Tool



Cost Estimator



My Coverage



My Claims



A man with a beard and earbuds, wearing a blue shirt and a backpack, is riding a bicycle on a city street at night. The background is blurred with streaks of light from buildings and other vehicles, suggesting motion. A yellow semi-transparent banner with a hexagonal pattern is overlaid across the middle of the image.

Further HSA, FSA & Dep - Care FSA

HEALTH SAVINGS ACCOUNT (HSA)

Take advantage of triple tax savings through an HSA. Reduce your taxable income by contributing into this account, purchase qualified healthcare items free of tax, and earn tax-free interest on HSA investment dollars. Unused funds will roll over from year to year.

You must be enrolled in the District's High Deductible Medical Plan to be eligible to receive and make contributions to an HSA.

2023 HSA MAXIMUM CONTRIBUTIONS

Individual: \$3,850

Family: \$7,750

If you are age 55 or older, you can contribute an extra \$1,000 each year through the HSA Catch-Up Contribution.

DISTRICT HSA CONTRIBUTIONS

Individual: \$2,400 Annually

Family: \$4,800 Annually

FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts allow you to receive an advanced loan to assist with qualified expenses. Determine your per paycheck contribution in the beginning of the year, and then spend those funds on qualified health expenses or dependent care expenses as needed before the plan year ends. Any money set aside every paycheck is income tax-free!

There are two types of FSAs you can open, so learn more about your specific plan by reviewing your plan documents!

2023 FSA MAXIMUM CONTRIBUTIONS

Health Care FSA: \$3,050

Dependent Care FSA: \$5,000


FURTHER



Both HSA and FSA are Administered by Further:
1-855-363-2583
www.hellofurther.com

[Learn how to use
your FSA](#)





[Learn](#)
[Contact Us](#)

Member Sign-In

Username

Password

Sign in

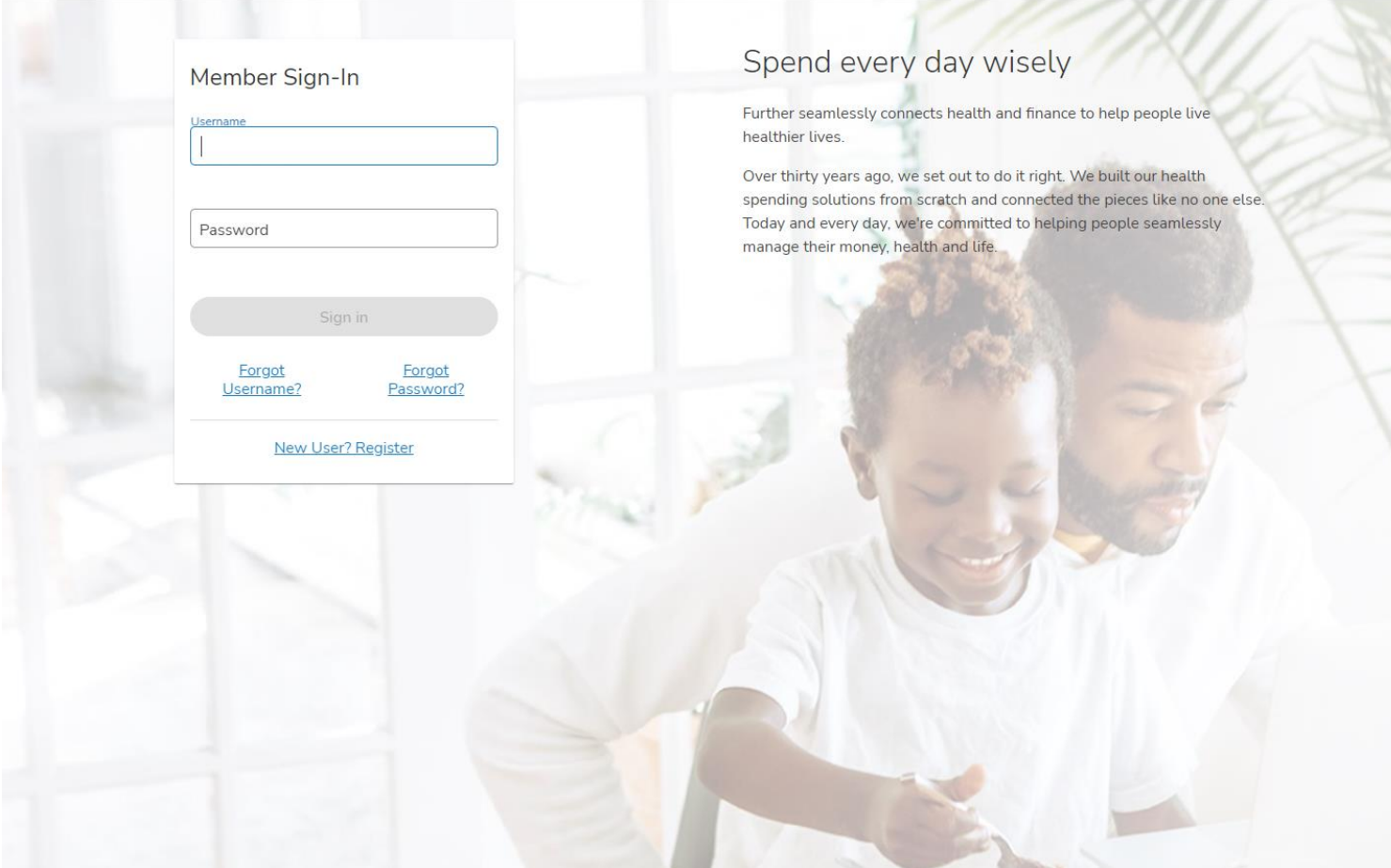
[Forgot Username?](#)
[Forgot Password?](#)

[New User? Register](#)

Spend every day wisely

Further seamlessly connects health and finance to help people live healthier lives.

Over thirty years ago, we set out to do it right. We built our health spending solutions from scratch and connected the pieces like no one else. Today and every day, we're committed to helping people seamlessly manage their money, health and life.



App Store Preview

Open the Mac App Store to buy and download apps.



Further Mobile 4+

Spend Everyday Wisely

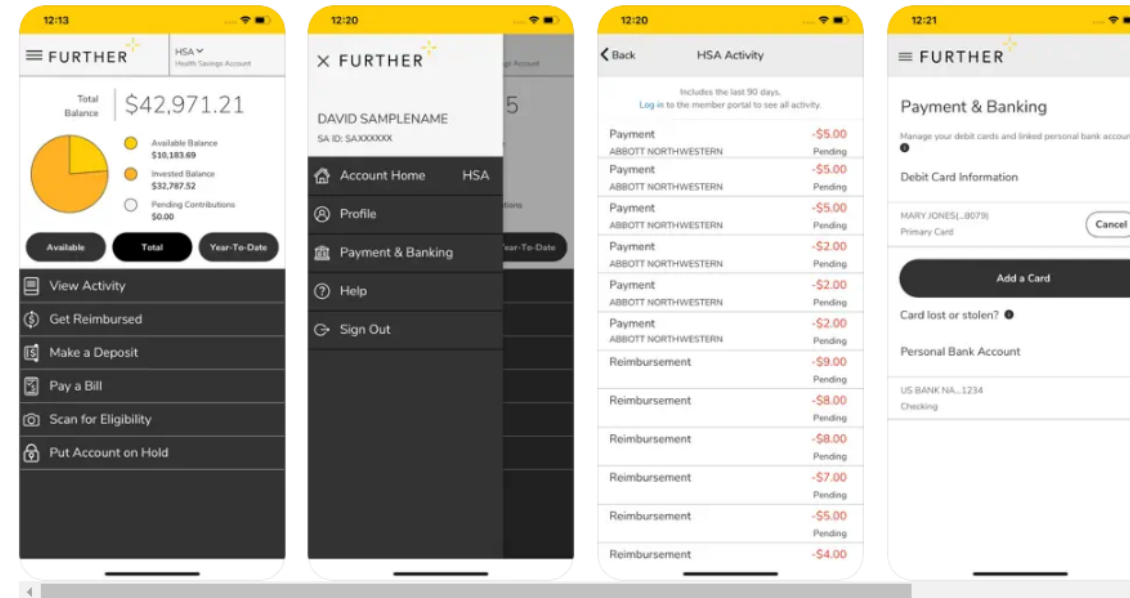
[HealthEquity](#)

Designed for iPhone

★★★★★ 4.8 • 4.1K Ratings

Free

iPhone Screenshots



A specialized bank account that allows you to **save** and **pay tax-free** for everyday healthcare expenses



Office visits Rx Dental Vision Chiropractor



\$650
to save
or spend



\$350
goes to
taxes



\$1,000
to save
or spend





Save more today on today's expenses. Know what qualifies and use your account for everything that qualifies.

Create your health care safety net. Deposit more than you spend each year and build your balance.

Plan for retirement and consider HSA investing. Use the funds anytime if you need them.



Madison National Life

LIFE AND DISABILITY INSURANCE

BASIC LIFE AND AD&D
 100% DISTRICT PAID!

Refer to your Terms and conditions of Employment

VOLUNTARY LIFE AND AD&D

Refer to your Terms and conditions of Employment

Voluntary Life AD&D Rates



1-800-356-9601 x2410
 Group # for Life/AD&D: #017256
 Group # for LTD: #07256

LONG TERM DISABILITY
 100% DISTRICT PAID!

| | |
|-----------------------|---|
| BENEFIT | 66.67% of your earnings to a maximum of \$5,000 a Month |
| DURATION | Up to SSNRA |
| WAITING PERIOD | 60 Days |



The benefit plan information summarized herein is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the insurance described in this guide, the underlying insurance documents will govern in all cases.

Thank you!

