

N NPS Benefits OPEN ENROLLMENT

MAY 5-16

HEALTH INSURANCE PLAN BREAKDOWN

Contribution Amount/Cost Per Pay (20 pays schedule)	Plan 1 Deductible \$1,650-3300	Plan 2 Deductible \$2000-4000	Plan 3 – Embedded Deductible \$3300-6600	Plan 4 w/ 20% co-insurance Deductible \$2000-4000
Single	\$140.16/\$0 Cost PP	\$561.58/\$0 Cost PP	\$1,465.54/\$0 Cost PP	\$1,366.06/\$0 Cost PP
2-Person	\$0/\$102.31 Cost PP	\$0/\$51.74 Cost PP	\$1,134.68/\$0 Cost PP	\$896.00/\$0 Cost PP
Full Family	\$0/\$84.22 Cost PP	\$0/\$21.01 Cost PP	\$2,291.69/\$0 Cost PP	\$1,993.25/\$0 Cost PP

CONTRIBUTION AMOUNT = THE AMOUNT OF \$\$ THE DISTRICT CONTRIBUTES TO YOUR HEALTH SAVINGS ACCOUNT

COST PER PAY: THE ANNUAL PREMIUM BROKEN UP INTO 20 PAYS THROUGHOUT THE SCHOOL YEAR

PLAN 4: THIS IS A NEW OPTION OFFERING A 20% CO-INSURANCE AFTER THE DEDUCTIBLE HAS BEEN MET. THIS ALLOWS FOR AN EMPLOYER HSA CONTRIBUTION ON THE \$2000-4000 DEDUCTIBLE PLAN.

IMPORTANT INFORMATION

Priority Health – Health Insurance

- Deductible year begins July 1st
- If you want to stay in the same Plan and make no changes to your benefits, you **DO** need to complete a new enrollment form. *This is your acknowledgment of the rate increases.*
- If you have Cash in Lieu and want to continue CIL, you **WILL** need to sign a new CIL Form
- Slight Deductible Increases for Plans 1 & 3, see full breakdown in chart
- Insurance rates have increased over 14% this year. This means some of our health plans now have a premium cost. **PLEASE review these!**
- Enrollment Forms are located on the NPS District Website under STAFF > OPEN ENROLLMENT 2025

MESSA Dental, Vision, LT Disability and Basic Life Insurance

- Dental, Vision, Long Term Disability and Basic Life Insurance are provided by the district at no cost to the employee.

Optional Benefits

- If you have purchased optional benefits in the past and DO NOT want to continue these benefits, you will need to inform Christina Wetherell during open enrollment to cancel these optional plans before they roll over on July 1st.
- If you want to continue with your optional benefit selections with no changes, you do not need to do anything and these optional benefits will automatically roll over. A payroll deduction form will be sent out to you to sign.
- Optional Benefits Information can be found on the district website under STAFF > OPEN ENROLLMENT 2025

Health Savings Account

- Employees may elect to contribute to their HSA plans through a payroll deduction
- First Employer HSA Contributions are made the first pay date in September, 2025 (3 months' worth) and the first pay of each month