

# PLAN DESIGN CHANGES

For the 2023 plan year, the District will make important changes to the medical program. The District’s Health Care Committee, composed of representatives from each of the collective bargaining units and administration, annually reviews and recommends changes to the health care program. After considerable review and deliberation, the Committee recommended certain changes that will go into effect for the new plan year on January 1, 2023.

## Changes to the Medical Program [All Plans]

- 1) Adjusting plan eligibility for newly-hired employees by removing the two-year waiting period to join the PPO and Level2 plans.
  - a. Newly-hired employees, and employees within their first two years of employment, will now have the ability to choose any plan, subject to meeting Level2 eligibility and the waiting period as defined in their collective bargaining agreements, upon being hired.
- 2) Change from “active” to “passive open enrollment.”
  - a. Your 2022 health and welfare elections will carryover to 2023 if no action is taken during open enrollment. In order to change or revoke any elections from 2022, you must make an election in Munis during open enrollment.
  - b. **Please Note: If eligible, you must make an affirmative election in order to contribute to the health or dependent care FSA for 2023.**

## Changes to the Medical Program [Silver, Gold & PPO Plans]

- 1) Adding a free second opinion program, 2<sup>nd</sup>.MD.
  - a. Effective January 1, 2023, you will have access to a free second opinion program through 2<sup>nd</sup>.MD if you enroll in either the Silver, Gold, or PPO Plan.
  - b. 2<sup>nd</sup>.MD connects you with board-certified, leading doctors across the country for an expert second opinion via video or phone within 3 to 5 days.
  - c. More information on how to access and when to use this benefit will be provided in the 2023 Open Enrollment Guide.

## Changes to the Silver Plan

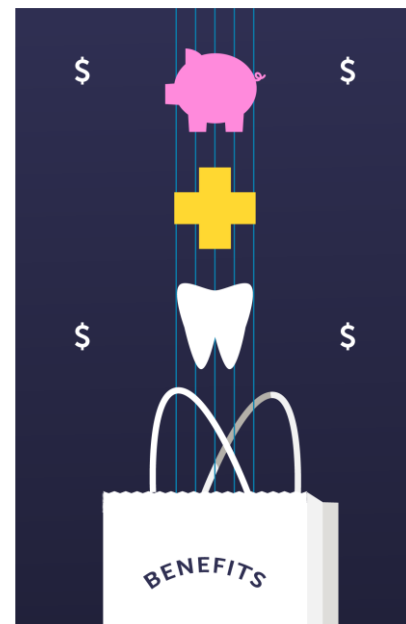
- 1) Increasing the embedded deductible.
  - a. The embedded deductible will increase from \$2,800/\$5,600 to \$3,000/\$6,000 (in-network/out-of-network). This is required by IRS regulations that increased the minimum deductible for high-deductible health plans.

## Changes to the Gold Plan

- 1) Increasing the embedded deductible.
  - a. The embedded deductible will increase from \$2,800/\$5,600 to \$3,000/\$6,000 (in-network/out-of-network). This is required by IRS regulations that increased the minimum deductible for high-deductible health plans.

## Changes to the Level2 Plan for Type 2 Diabetics

- 1) Decreasing the deductible and out-of-pocket maximum.
  - a. The deductible will decrease from \$2,000/\$4,000 to \$1,500/\$3,000 (individual/family).
  - b. The out-of-pocket maximum will decrease from \$4,250/\$8,500 to \$3,750/\$7,500 (individual/family).



### Changes to the Wellness Program

The following changes were made to the wellness program for 2023. More detailed information will be provided in a Rally/Wellness Newsletter and the 2023 Open Enrollment Guide.

**1) Adding a flu shot as an activity under the Wellness Program**

- a. Add "Receive a Flu Shot" as a wellness activity worth 10% under the Wellness program.

**2) Decrease A1c and total cholesterol levels**

- a. The diabetes A1c and total cholesterol thresholds to earn 20% under the wellness program will decrease to 6.0 for A1c and 205 for total cholesterol.
- b. Below is a summary of the updated wellness program for 2023.

Wellness Program	
<b>Base Program</b>	
<b>Awareness</b>	<ul style="list-style-type: none"> <li>• Health Survey (Required) – 30%</li> <li>• Biometric Screening – 10%</li> <li>• Complete any one – 20%               <ul style="list-style-type: none"> <li>○ BMI ≤ 27.5 or 2 pt. improvement</li> <li>○ A1c ≤ 6.0</li> <li>○ Total Cholesterol ≤ 205</li> </ul> </li> </ul>
<b>Activities</b>	<ul style="list-style-type: none"> <li>• Annual Physical or Prenatal – 30%               <ul style="list-style-type: none"> <li>○ Preventive Cancer</li> <li>○ Mammogram, Cervical, Colorectal</li> </ul> </li> <li>• Receive a Flu Shot – 10%</li> <li>• Complete 3 Missions – 10%</li> <li>• Complete A City Walk – 10%</li> <li>• Healthcare Cost Estimate – 20%</li> </ul>
<b>Programs</b>	<ul style="list-style-type: none"> <li>• Complete Real Appeal – 30%</li> <li>• Complete Quit for Life – 30%</li> <li>• Complete 30 workouts in Kaia – 30%</li> </ul>
<b>Incentive</b>	<ul style="list-style-type: none"> <li>• \$120 payroll contribution once earned issued quarterly</li> <li>• EE and SP – 100%</li> </ul>
<b>Bonus Program</b>	
<b>Bonus</b>	<ul style="list-style-type: none"> <li>• Stride - \$20 gift card per month</li> </ul>

## OPEN ENROLLMENT for your 2023 benefits will be held October 28<sup>th</sup> – November 11<sup>th</sup>

The 2023 Open Enrollment Guide will be distributed via email and also posted on the District's [Benefit intranet page](#) by October 14<sup>th</sup>. Additional newsletters and information will be shared in the coming weeks leading up to Open Enrollment. Alex, the District's interactive benefits counselor will also be live and available by mid-October.

**10 minutes to better benefits**



**Get personalized, confidential help picking your plans**



Talk to ALEX