



**Be healthy,
enjoy life.**
2024 Benefit Guide



Benefits at Nebo School District

2024 - 2025 Contacts

Medical

Select Health
(800) 538-5038
www.selecthealth.org

Nebo Health & Wellness Center

(877) 423-1330
www.premisehealth.com
135 West 300 South
Spanish Fork

Health Savings Account

HealthEquity
(866) 346-5800
www.healthequity.com

Dental

EMI Health
(800) 662-5851
www.emihealth.com

Vision

VSP
(800) 877-7195
www.vsp.com

EyeMed
(866) 939-3633
www.eyemed.com

Flexible Spending Account

AxisPlus
(877) 872-2125
www.myaxisplus.com

Life, AD&D, Disability

The Hartford
(800) 303-9744
www.thehartford.com

Voluntary Benefits

Accident
Critical Illness
Hospital Indemnity
MetLife
(800) 438-6388
www.metlife.com/mybenefits

Identity Theft Protection
LifeLock
(800) 607-9174
www.lifelock.com

For escalated claims and questions related to Voluntary Benefits:

GBS Voluntary Department
(801) 819-7744
vbcustomerservice@gbsbenefits.com

Employee Assistance Program (EAP)

Blomquist Hale
(800) 262-9619
www.blomquisthale.com

Human Resources

Jim Welburn
(801) 354-7424
jim.welburn@nebo.edu

Table of Contents

This guide is designed to highlight your benefit options so that you can make the best possible decisions for you and your family. Use this guide as your go-to-resource when you're enrolling for benefits and throughout the plan year. The choices you make will remain in effect during the plan year, unless you have a qualifying major life event.

We are committed to providing our employees with quality benefits programs that are comprehensive, flexible and affordable. Giving our employees the best in benefit plans is one way we can show you that as an employee, YOU are our most important asset.

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Benefits Overview

Making wise decisions about your benefits requires planning. By selecting benefits that provide the best care and coverage, you can optimize their value and minimize the impact to your budget. The best thing you can do is “shop” for benefits carefully, using the same type of decision-making process you use for other major purchases.

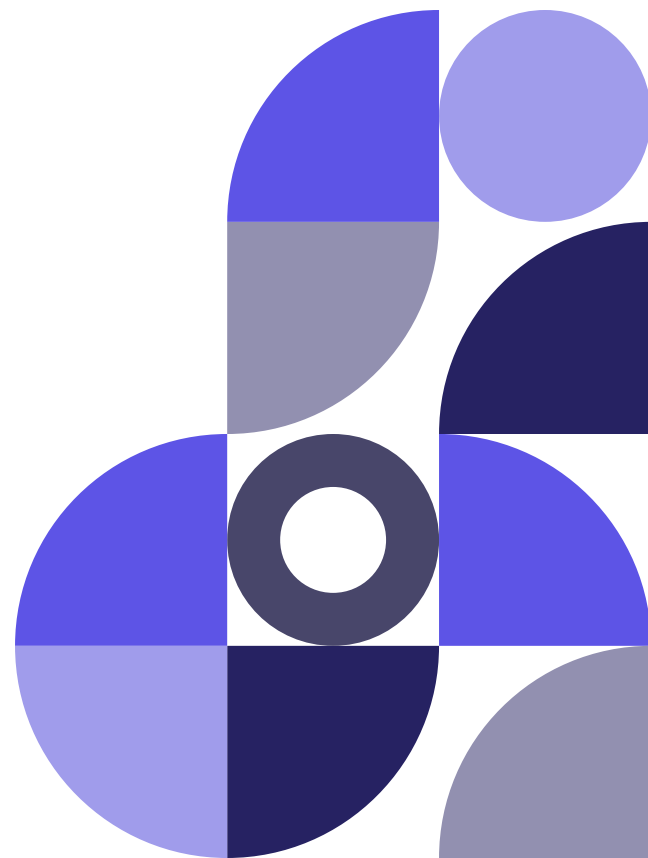
- 1. Take advantage of the tools available to you.** That includes this guide, access to plan information, provider directories, and enrollment materials.
- 2. Be a smart shopper.** If you were buying a car or purchasing a home, you would do a lot of research beforehand. You should do the same for benefits because the wrong decision could be costly.
- 3. Don't miss the deadline and keep record of your enrollment!** Pay attention to the enrollment deadline and be sure to provide Human Resources with your benefit elections in a timely manner. It is important to review your paycheck to ensure the accuracy of payroll deductions. Notify HR immediately if there are any discrepancies.

How We Define Medical Benefits Eligibility

We are a large employer according to the Employer Shared Responsibility provisions of the ACA. The enrollment guidelines listed in this guide may vary if you are hired to work less than 30 hours per week (130 hours per month) or your hours worked drop below the threshold. Please contact us for our complete policy on Measurement Methods to determine full-time benefits eligibility status under the Employer Shared Responsibility.

When Do I Enroll?

You can enroll for coverage within 30 days of your date of hire, or during the annual open enrollment period. Outside of your open enrollment period, the only time you can change your coverage is within 30 days after you experience a qualifying event.





Benefits Overview

You are eligible for benefits if you fall into one of the following classes:

	Medical	Long-Term Disability	Life Insurance
Active CERTIFIED employees working 20 or more hours per week	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Active CLASSIFIED employees hired prior to July 1, 2013 and working 20 or more hours per week	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Active CLASSIFIED employees hired prior to July 1, 2013, and working 30 or more hours per week	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Active CLASSIFIED employees hired July 1, 2013, through February 7, 2018, and working 30 or more hours per week	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Active CLASSIFIED employees hired February 8, 2018, or later working 30 or more hours per week	Eligible for a family base medical plan under ACA. Plan premium is prorated based on hours and capped at \$100 per month for a single plan.		<input type="checkbox"/>
Active CLASSIFIED employees hired February 8, 2018, or later working 40 or more hours per week	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Active CLASSIFIED BUS DRIVERS hired July 1, 2013, or later and working 30 or more hours per week	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Coverage will begin on the first of the month following date of hire. Eligible dependents include your legal spouse and your natural, adopted or step-child(ren). The dependent age limit for children on your plan is age 26.



Benefits Overview

Making Changes During The Year

The IRS provides strict regulations about the changes to pre-tax elections during the plan year. Once you enroll in benefits, you will not be able to make any changes to your elections until the next annual open enrollment period, unless you experience a qualified life event.

Qualified life events include, but are not limited to:

- › Change in your legal marital status
- › Change in number of dependents
- › A dependent no longer meets the eligibility requirements
- › You and/or your dependent becomes eligible or loses eligibility for Medicare, Medicaid or the Children's Health Insurance Program (CHIP)
- › Employee or dependents change in employment status resulting in loss or gain of eligibility for employer sponsored benefits
- › A court or administrative order

It is your responsibility to notify Human Resources within 30 days after a qualified life event. Any benefit changes must be directly related to the qualified life event.

When Coverage Ends

For most benefits, coverage will end on the last day of the month in which:

- › Your regular work schedule is reduced to fewer than 30 hours per week
- › Your employment with Nebo School District ends

Your dependent(s) coverage ends:

- › When your coverage ends, or
- › The last day of the month in which the dependent is no longer eligible

Health Care Reform and You

For the most up-to-date information regarding the ACA, please visit www.healthcare.gov.

In addition to the plan information in this Benefits Guide, you can also review a Summary of Benefits and Coverage for each medical plan. This requirement of the ACA standardizes health plan information so that you can better understand and compare plan features. We will automatically provide you a copy of the SBC and Uniform Glossary annually during open enrollment. Please contact HR should you need an additional copy.



Online Benefits Enrollment

Employee Navigator

Enrolling for benefits with Employee Navigator is easy! Follow the steps below to elect or waive coverage for the current plan year.

Information Needed When Adding Dependents

- › Name
- › Social Security Number(s)
- › Dates of Birth
- › Home Address (if separate from yours) - please see HR for a Dependent Address Change Form

Step 1: Getting Started - Existing Users

- › Click the link below or in your web browser type www.employeenavigator.com/benefits/Account.Login in the address bar.
- › Username - If you have misplaced your credentials, reach out to Human Resources.
- › Reset Password - Employees can reset passwords on login screen.

New User Set-Up

- › Click “**New User Registration**” (first time user)
- › Create Your Account:
 - First Name
 - Last Name
 - Company Identifier “**Nebo School District**”
 - Last 4 Digits of SSN
 - Birth Date
- › On the home screen (once logged in) look for “**Start Enrollment**”

Step 2: Verify Your Personal and Dependent Information

- › Personal Information - Validate all information is accurate.
- › Dependent Information:
 - To update information, click “**Edit**”, upon completion click “**Save**”.
 - Select “**Add Dependent**” if you currently do not see them listed.
- › Once your dependents have been added/updated, click “**Save & Continue**”.
- › Please note: If your company offers supplemental life insurance you need to add your spouse and children as dependents in this screen.

Step 3: Making Your Open Enrollment Elections

- › Complete all benefits through each step of the enrollment process (enroll or waive).
- › Click “**Save & Continue**” at the end of each benefit screen.

Step 4: Confirm Your Elections

- › Upon completion, please verify everything in the “**Enrollment Summary Screen**”.
- › Click “**Click To Sign**” to complete your open enrollment elections.



Medical

Select Health - Share Plans

Share Network	Base Plan In-Network Only You Pay		Option Plan In-Network Only You Pay	
Deductible	\$3,200/person \$6,400/family		\$1,600/single \$3,200/family	
Out-of-Pocket Maximum	\$3,700/person \$7,400/family		\$3,250/single \$6,500/family	
Preventive Care	Covered in Full		Covered in Full	
Office Visits				
Primary Care	20% AD		20% AD	
Specialist	20% AD		20% AD	
Urgent Care	20% AD		20% AD	
ConnectCare	20% AD		20% AD	
Hospital Services				
Inpatient	20% AD		20% AD	
Outpatient	20% AD		20% AD	
Mental Health Services				
Office Visit	20% AD		20% AD	
Inpatient	20% AD		20% AD	
Outpatient	20% AD		20% AD	
Emergency Room	20% AD		20% AD	
Pharmacy	Retail 30 Day Supply	Mail Order 90 Day Supply	Retail 30 Day Supply	Mail Order 90 Day Supply
Tier 1	\$10 AD	\$10 AD	\$10 AD	\$10 AD
Tier 2	\$25 AD	\$50 AD	\$25 AD	\$50 AD
Tier 3	\$50 AD	\$150 AD	\$50 AD	\$150 AD
Tier 4	\$100 AD	N/A	\$100 AD	N/A
Preventive Maintenance				
Tier 1	\$10	\$10	\$10	\$10
Tier 2	\$25	\$50	\$25	\$50
Tier 3	\$50	\$100	\$50	\$150
Tier 4	\$100	N/A	\$100	N/A

AD = After Deductible

[Download the Full Plan Summary](#)

[Select Health Provider Search](#)



Medical

Select Health - Dual Employee Share Plans

Share Network	Dual Employee Base Plan In-Network Only You Pay		Dual Employee Option Plan In-Network Only You Pay	
	Deductible	\$6,400/family		\$3,200/family
Out-of-Pocket Maximum	\$6,400/family		\$3,200/family	
Preventive Care	Covered in Full		Covered in Full	
Office Visits				
Primary Care	Covered in Full AD		Covered in Full AD	
Specialist	Covered in Full AD		Covered in Full AD	
Urgent Care	Covered in Full AD		Covered in Full AD	
ConnectCare	Covered in Full AD		Covered in Full AD	
Hospital Services				
Inpatient	Covered in Full AD		Covered in Full AD	
Outpatient	Covered in Full AD		Covered in Full AD	
Mental Health Services				
Office Visit	Covered in Full AD		Covered in Full AD	
Inpatient	Covered in Full AD		Covered in Full AD	
Outpatient	Covered in Full AD		Covered in Full AD	
Emergency Room	Covered in Full AD		Covered in Full AD	
Pharmacy	Retail 30 Day Supply	Mail Order 90 Day Supply	Retail 30 Day Supply	Mail Order 90 Day Supply
Tier 1				
Tier 2	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Tier 3	AD For All Tiers	AD For All Tiers	AD For All Tiers	AD For All Tiers
Tier 4				
Preventive Maintenance				
Tier 1				
Tier 2	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Tier 3	For All Tiers	For All Tiers	For All Tiers	For All Tiers
Tier 4				

AD = After Deductible

[Download the Full Plan Summary](#) 

[Select Health Provider Search](#) 



Medical

Provider Search

Get The Most From Your Benefit Plan

Use participating network health care providers whenever possible. Follow the steps below to find an in-network provider:

1. Go to www.selecthealth.org and select **Find A Doctor**
2. You can choose between finding a doctor or finding a participating facility. Select the option you would like to search for.
3. In the “**Network**” dropdown box, select the “**Select Health Share**” option
4. You can then search for a doctor by name or use the filters under the search bar to find participating providers within the network.

Select Health Online Directory

The Select Health online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- › Provider name, address and phone number
- › Hospital affiliations
- › Board Certification
- › Patient experience ratings
- › New patient status
- › Office language capabilities (English, Spanish, etc.)
- › Maps and directions to each office

Important

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





Medical

Select Health - Using Benefits Outside of Utah

Select Health National Network

Select Health offers the UnitedHealthcare Options PPO outside of Utah, Idaho and Nevada. This network includes 83% of all hospital beds and two of every three healthcare professionals in the U.S. There are nearly 850,000 physicians nationwide, giving 98% of the U.S. population access. Using the Select Health website or mobile app, you can easily search for in-network providers and facilities anywhere in the country. Choose the “UnitedHealthcare Options PPO” from the network drop-down at www.selecthealth.org/provider or in the app.

If you need help finding providers or getting appointments, our Member Services team will set up appointments for you.

Superior Service

No matter where you live, you can talk to a live person in 20 seconds on average. Our team is open early and stays late, so time zones are not an issue.

Communication Pieces

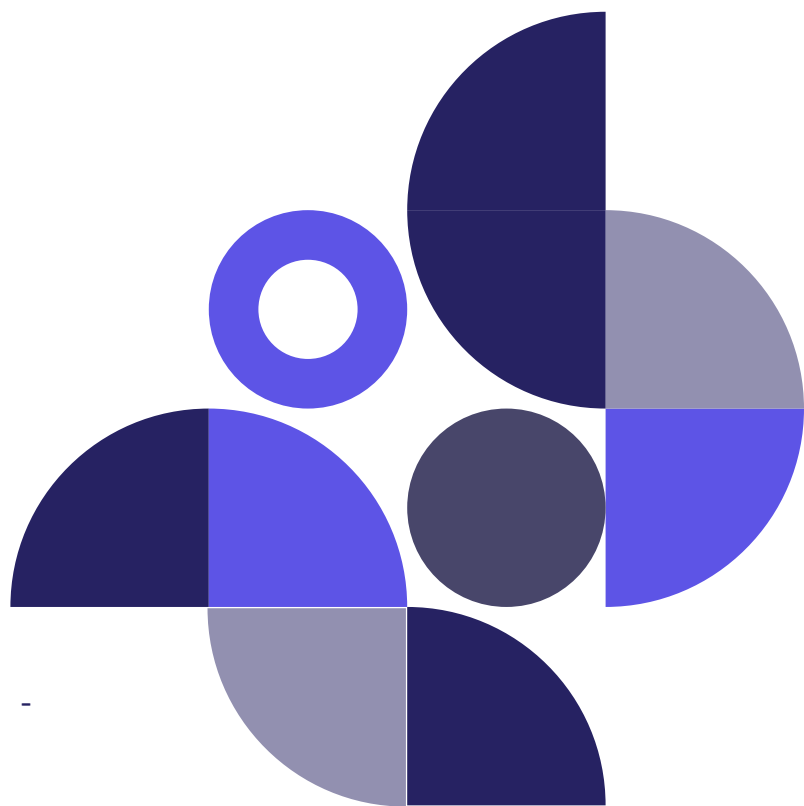
All materials, health care reminders, ID cards, and Explanations of Benefits (EOBs) all come from Select Health so wherever you are, you’ll know where things stand.

Same Benefits

The same benefits and plan designs are available to you, no matter where you live.

Select Health Rx Benefits

You have prescription benefits with Select Health, giving access to thousands of pharmacies nationwide, pre-authorizations that happen in hours instead of days.





Medical

Select Health - Tellica Imaging

Imaging Reimagined

Tellica Imaging is a service offered through Select Health that strives to provide high quality and affordable imaging to serve the community.

Quality

With Tellica Imaging, you can have peace of mind knowing that every facility has brand new, state-of-the-art CT and MRI machines along with fellowship-trained radiologists.

Care

Tellica Imaging understands the importance of receiving your imaging results in a timely manner. That's why Tellica strives to deliver all imaging results within 24 hours. When using Tellica Imaging, you can also take advantage of their call report service.

Affordability

Tellica Imaging takes the guesswork out of imaging by providing high-quality imaging services at an affordable and transparent cost. When using Tellica Imaging, the cost is clear: Nebo School District employees pay 10% after deductible for any imaging services, which is less than the 20% after deductible charge assessed for imaging services performed in a hospital setting. Prior to meeting your deductible, MRIs are \$550 and CT Scans are \$350.

Access

Tellica Imaging makes it easy to get the imaging services you need by ensuring that there are no pre-authorization requirements for Select Health members. Tellica Imaging also has six convenient locations across the Wasatch Front, which allows them to accommodate same-day appointments.

Contact Tellica Imaging

Tellica Imaging is available Monday - Saturday from 7 am - 7 pm MST with locations in Bountiful, Draper, Ogden, Orem, Salt Lake City, and West Valley. Call 801-442-6000 to learn more or to schedule an appointment.



Medical

Pharmacy Information

Looking Up Medications on Select Health's Site

Find out how your prescriptions will be covered under the Select Health plan by following these simple steps:

1. Go to www.selecthealth.org/pharmacy
2. Click on **Drug Lookup**
3. Your formulary is **RxSelect 4 Tier PDL (Utah & Idaho)**
4. You can then download a PDF of the formulary, or you can use the **Lookup Online** feature to search for your medications. You can search by drug name and see which tier each medication would fall under.

Select Health Retail 90

When it comes to filling prescriptions, convenience is important. With Retail90, you can fill 90-day prescriptions of maintenance medications at your local pharmacy.

National Pharmacy List

No matter where you live or travel, you have access to your prescriptions through Select Health's partnership with these national pharmacies:

- › Albertson's
- › Bi-Mart
- › Costco
- › CVS
- › Duane Reade
- › Fred Meyer
- › Hy-Vee
- › Kmart
- › Kroger
- › Medicap
- › The Medicine Shoppe
- › Rite Aid
- › Rosauers
- › Safeway
- › Sam's Club
- › Savon
- › Shopko
- › Smith's Food & Drug
- › SUPERVALU
- › Target
- › United Drugs
- › Walgreens
- › Walmart
- › Winn Dixie

Intermountain Home Delivery

Intermountain Home Delivery Pharmacy makes it easy for you to receive the medications you need. Home delivery offers the following to you and your family members:

- › Quality Assurance
- › Convenience
- › Personalized Service
- › No Shipping Charges
- › Easy Transfer to the Home Delivery Pharmacy
- › Quality Assurance
- › Convenience
- › Personalized Service
- › No Shipping Charges
- › Easy Transfer to the Home Delivery Pharmacy

To get started, call 855-779-3960 and a pharmacist can assist you.

You can also enroll online at

www.intermountainrx.org/homedelivery



Medical

Select Health Share Program Overview

Welcome to Select Health Share, let's get started on your journey to better healthcare!

As part of Select Health Share, there are several, what we call, *engagements* that are required. You're going to hear this word a lot now that you're part of team Share. There are two different time frames in which you must complete your engagements. The first 90 days and the first nine months of your plan year.

Now, we don't expect you to remember everything you have to do. That's why we've created a checklist. Keep it handy and check things off as you complete them. And you know what? As you complete each of these, you will be on your way to living your healthiest life possible. And that's the whole point! So, let's dig in. Read about each of the engagements and remember to complete them on time!

Select Health Share Network Service Area

Select Health Share members have access to 5,100+ participating providers, including many Intermountain Medical Group physicians and thousands more affiliated providers. Additionally, you can use 20 Intermountain Healthcare hospitals in Utah, including:

- › Cedar City Hospital
- › Heber Valley Hospital
- › Logan Regional Hospital
- › Park City Hospital
- › Primary Children's Hospital

- › Intermountain Medical Center
- › The Orthopedic Specialty Hospital (TOSH)
- › Utah Valley Hospital
- › Intermountain Spanish Fork Hospital
- › McKay-Dee Hospital
- › Dixie Regional Medical Center
- › Mountain West Medical Center

Select Health also includes:

- › **Intermountain Health Answers** - a 24/7 nurse line that allows you to speak to a registered nurse who will listen to your concerns, answer your medical questions, and help you decide what course of action to take. All you need is your phone.
- › **Intermountain Connect Care** - use your computer, tablet, or phone to video connect with a doctor or nurse practitioner anytime (24/7 access). Visit intermountainconnectcare.org or download the ConnectCare app. It's a great option for colds, sore throats, earaches, and more.
- › **Intermountain InstaCare/KidsCare** - They're open late - and are a great choice for sore throats, broken bones, sprains, and other urgent medical conditions. With nearly 40 locations, there's a site near you. Use our app to reserve your spot in line!



Medical

Select Health Share Program Overview

Create an online Select Health account. This is key to accessing your Healthy Living tools and tracking your engagements. It's your health hub.

Create a Virgin Pulse account. Go to your Select Health account Tasks page and select Membership Rewards - Sign-up & Track Steps.

Complete a Health Physical by attending a work-site health screening event or obtaining the screening from a physician. This is how we establish your health baseline and figure out the best plan for you.

Complete the annual online health assessment (via Virgin Pulse "Health Check"). Your assessment can identify health risks so you can address those risks sooner rather than later.

Get moving with Virgin Pulse. Complete at least two of the wellness/activity campaigns. Keep in mind, company team challenges and 7,000 steps in 20 days count as one activity campaign, or four Healthy Habits Challenges count as one activity campaign.

New Offering

Try out Sworkit. Sworkit is a wellness app offered by Select Health. It provides personalized workouts with over 500 unique workouts and over 900 exercises. It also includes mindfulness videos and nutritional information. To connect, download the Sworkit app and sign in with your Virgin Pulse credentials. For the Share program, Sworkit does not replace Virgin Pulse but is an additional physical activity resource. Participants will still need to track their activities in Virgin Pulse for credit.

A Few Extras

For employees who have a condition or are of a specific age and/or gender, there are a few special engagements that will help you feel your best. Please check your Select Health Account Task list to see your personalized engagements. *SHARE Rewards available through Select Health are included.

Complete age and gender-based screenings. (*\$20 Each)

- Women aged 50-74: one mammogram every two years
- Women aged 21- 29: one pap test every three years
- Women aged 30-65: One cervical Pap smear every 3 years, or an HPV test every 5 years
- Men & women aged 45 - 75: one colonoscopy every 10 years, or other colorectal cancer screening every 1 - 5 years

Diabetes Prevention Program

For individuals with Prediabetes or who are identified as at-risk for Prediabetes:

- Required: HbA1c lab test every year - *\$60
- Optional activities: Prediabetes 101 Class- *\$20, Wellness Coach-*\$40, Medical Nutrition Therapy-*\$60, and Weigh to Health Program - *\$120

Diabetes Management Program

For individuals with a Diabetes Diagnosis:

- Three required activities: Blood sugar monitoring test, Kidney function monitoring test, and Diabetic retinal eye exam. *\$60 each
- Optional activities: Wellness Coach-*\$40, Medical Nutrition Therapy-*\$60, and Weigh to Health Program - *\$120



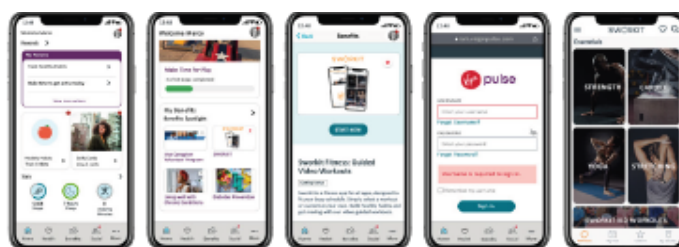
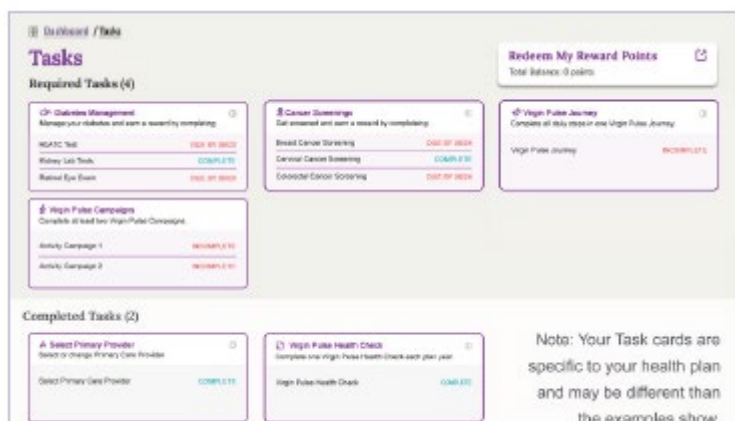
Virgin Pulse

Register on Virgin Pulse

The Select Health Share program uses Virgin Pulse to track your track your health goals. First, create your Virgin Pulse account by viewing your Member Checklist at www.selecthealth.org. Click on the **Virgin Pulse Health Check Badge** and fill out the “**Sign Up Here!**” form. Once you are registered, download the **Virgin Pulse app** to easily access and track your health goals. You will use the same Virgin Pulse account login information created at registration to sign in on the app. ***If you have an existing Virgin Pulse account from the previous plan year, please check your app to see if your login information continued or if you need to re-register.**

Remember

You must first register on the Virgin Pulse website before using the app!



The badges on your Checklist will reflect your health plan and may look different than the above example.

Questions?

Virgin Pulse

Call (833) 235-6890,
or email
selecthealth.support@virginpulse.com

Watch Now: Virgin Pulse ▶

Healthy Living

Call the Member Services Team at (800) 538-5038
Weekdays from 7:00 am - 8:00 pm
Saturdays from 9:00 am - 2:00 pm

Select Health Member Account

Call the Online Services Team at (800) 442-4502
Weekdays from 7:00 am - 8:00 pm
Saturdays from 9:00 am - 2:00 pm

Nebo School District Wellness Plan



Nebo School District will continue the Wellness Plan for the 2024-2025 school year. To benefit from the contract with Select Health, Nebo School District must meet minimum benchmark requirements on participation levels. Failure to achieve these benchmarks will result in increased insurance rates.

The employees enrolled in a Nebo School District medical plan are eligible to receive an incentive that includes a \$100 contribution to the employee HSA account. **HSA contributions for successful completion will begin in January 2025 and have a deadline of April 1, 2025.**

In order to earn the District sponsored wellness incentive, we ask that you complete the following member engagements outlined by Select Health:

1. Create an online Select Health member account
2. Create a Virgin Pulse account by going to your Select Health tasks page and selecting “Virgin Pulse Campaigns” box. This will take you to Virgin Pulse to create an account
3. Complete the online Virgin Pulse “Health Check” health assessment
4. Complete a Health Physical - attend a work-site health screening event or obtain the physical/screening from a physician

5. Successfully participate and record results in Virgin Pulse for two activity campaigns
 - 7,000 steps campaign
 - Company team challenge
 - Healthy Habit challenge (four healthy habit challenges = 1 activity campaign)

*Some employees have additional measured engagements to complete on their Select Health tasks page (based on age, gender, medical history, or risk factors). These do not count towards the Nebo HSA wellness contribution but are counted towards the district’s participation requirements and tied to Select Health provided incentives.

Suggested Timeline:

- Complete Steps 1-3 within the first 60 days of the plan year
- Complete Step 4 & one activity campaign within the first 90 days of the plan year
- Complete your second activity campaign by the end of January

**** For a full list of the Share program engagements, please refer to**

<https://selecthealth.org/share/employees>

If you have additional questions, please see your local wellness specialist.



Medical

Nebo School District Health & Wellness Center

Healthcare Services Available at the Nebo School District Health & Wellness Center

- › Preventive exams including school, sports & camp physicals
- › Health Risk Assessments: Biometric screening including blood draws
- › Flu shots
- › Wellness, health coaching & health maintenance
 - Lifestyle / Risk Coaching
 - Pre-Diabetes
 - Tobacco Cessation
 - Pre-Hypertension
 - Cholesterol
 - Stress
- › Dispensary
- › Chronic Disease Management
 - Diabetes
 - Obesity
 - Heart Failure
 - Hypertension
 - Asthma
- › Acute Care
 - Strep throat
 - Sinus
 - Sore throat
 - Ear infections
 - Minor burns
 - Pink eye
 - Cuts & contusions
 - Minor rashes
 - Flu
 - Bronchitis
 - Bladder/urinary tract
- › Symptom Management
 - Colds/flu
 - Cough
 - Gastric reflux
 - Fatigue
 - Headache
 - Upper respiratory
 - Fever
 - Sinusitis
 - Allergy symptoms
 - Abdominal pain/stomach upset
 - Muscular strains/sprains
 - Other minor aches and pains
- › Mental Health
 - Anxiety
 - Depression
 - ADD
 - ADHD
 - Seasonal Affective Disorder
 - Premenstrual Dysphoric Disorder
- › Lab services
 - Premise can provide savings on labs ordered by the Provider in the health center from a list of over 2,779 approved labs
 - Minor surgical procedures such as sutures for laceration treatment
- › Dermatology
 - Removal of moles & skin lesions
 - Acne treatment
 - Freezing of warts
 - Treatment of eczema & psoriasis
- › Occupational conditions
 - DOT Exams (no drug testing)
- › Well-Women / Well-Men Visits
 - Pap smears
 - Contraception management
 - Pre-marital counseling
 - Conception/infertility counseling
 - Men's physicals
 - Impotence

**Schedule
Anywhere**

877-423-1330
premisehealth.com



Prescription Savings

Strategies to Save

The average American spends about \$1,200 each year on prescription drugs. And with drug prices on the rise, 1 in 4 Americans are paying more today than they were a year ago. Consider the following ways to help lower your bills for pills:

- › Go generic or ask your doctor or pharmacist if there's a similar drug with a generic version.
- › Compare prices by using an app, like GoodRx, to find the least expensive option. Call stores and pharmacies as well.
- › Order a 90-day supply and look into a mail-order program.
- › Sign up for a drugstore or chain store reward program to receive coupons and accumulate points.
- › Use a preferred pharmacy in your network.

If you have prescription drug questions, talk to your pharmacist for additional cost-cutting tips and guidance.

GoodRx

Stop paying too much for your prescriptions! With the GoodRx Comparison Tool, you can compare drug prices at over 70,000 pharmacies, and discover free coupons and savings tips.

Isn't health insurance all I need?

Your health insurance provides valuable prescription and other health benefits, but a smart consumer can save much more,

especially for drugs that are not covered by health insurance (weight-loss medications, some antihistamines, etc.), drugs that have limited quantities, drugs that can be found for less than your copay, or drugs with a lower priced generic.

How can I find these savings?

The GoodRx Comparison Tool provides you with instant access to current prices on more than 6,000 drugs at virtually every pharmacy in America.

1. On the web: <https://www.goodrx.com/>
Instantly look up current drug prices at CVS, Walgreens, Walmart, Costco, and other local pharmacies.
2. On your phone: Available in the App Store or Google Play. Or simply visit m.goodrx.com from your phone.

Please Note:

- › Prescription drug pricing displayed on the GoodRx Comparison Tool may be more or less than your insurance drug card.
- › Please be sure to compare all discount pricing options before you purchase.
- › Check your insurance carrier's pharmacy benefit before purchasing a 90-day supply.



Health Savings Account

HealthEquity

A Health Savings Account (HSA) paired with our qualified high deductible health plan helps you and your family plan, save and pay for qualified health care expenses. An HSA empowers you to build savings for health care expenses in a tax advantaged account.

About Health Savings Accounts

A Health Savings Account (HSA) is a tax advantaged savings account that you own and control. Here are some of the benefits:

- › Funds roll over from year-to-year and never expire
- › Portable when you move jobs or retire
- › Triple tax advantage: you won't pay taxes on contributions, distributions, or earnings
- › Able to invest your funds to grow your money tax-free
- › Contribution elections can be changed mid-year without a life event

Who Is Eligible?

You must be enrolled in our qualified high deductible health plan and meet the following requirements:

- › Have no other health insurance coverage except what's permitted by the IRS
- › Not be enrolled in Medicare
- › Not be claimed as a dependent on someone else's tax return

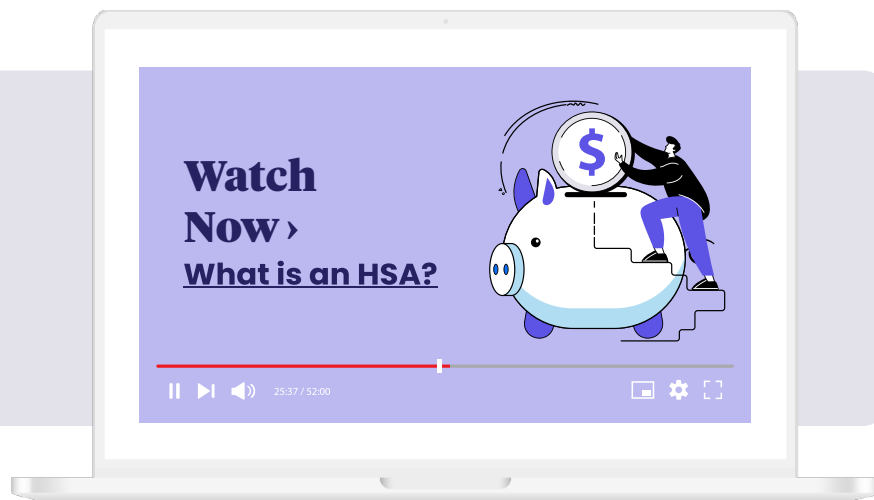
How Much Can I Contribute To An HSA?

Each year the IRS establishes the maximum contribution limit. The chart below represents the limits for 2024. These limits are for the total funds contributed, including company contributions, your contributions and any other contributions. Please keep in mind you can change your HSA allocation at any time during the plan year.

IRS HSA Limits

	2024
Single	\$4,150
Family	\$8,300

At age 55, an additional \$1,000 contribution is allowed annually





Health Savings Account

HealthEquity

What Is A Qualified Health Care Expense?

You can use money in your HSA to pay for any qualified health care expenses for you, your spouse and your tax dependents, even if they are not covered on your plan. Examples of qualified health care expenses include: your insurance plan deductibles, copayments, and coinsurance; doctor's office visits; prescriptions; dental treatments and x-rays; and eyeglasses and vision exams.

Qualified Health Care Expenses

You can use money in your HSA to pay for any qualified health care expenses you, your legal spouse and your tax dependents incur, even if they are not covered on your plan. Qualified health care expenses are designated by the IRS (Publication 502). They include medical, dental, vision and prescription expenses not covered by the insurance carrier.

Important

Any funds you withdraw for non-qualified expenses will be taxed at your income tax rate plus a 20% tax penalty if you're under age 65. After age 65, you pay taxes but no penalty.

Documentation is Key

An HSA can be used for a wide range of health care services within the limits established by law. Be sure you understand what expenses are HSA qualified and be able to produce receipts for those items or services that you purchase with your HSA. You must keep records sufficient to show that:

- › The distributions were exclusively to pay or reimburse qualified medical expenses,
- › The qualified expenses had not been previously paid or reimbursed from another source, and
- › The qualified expense had not been taken as an itemized deduction in any year. Do not send these records with your tax return. Keep them with your tax records.

[Qualified Medical Expenses](#)



Accident Insurance

MetLife

Accident insurance can help provide you with a cushion to help cover expenses and living costs when you get hurt. While you can count on health insurance to cover medical expenses, it doesn't usually cover indirect costs that can arise with a serious or even not-so-serious injury. With accident insurance, the benefits you receive can help take care of these extra expenses and anything else that comes up.

Benefit Type	Benefit Amounts
Fractures	\$320 - \$8,000
Dislocations	\$240 - \$6,000
Second and Third Degree Burns	\$100 - \$20,000
Concussions	\$200
Cust / Lacerations	\$25 - \$400
Eye Injuries	\$250
Ambulance	\$200 - \$1,000
Emergency Care	\$50 - \$200
Non-Emergency Care	\$50
Physician Follow-Up	\$30
Therapy Services (including physical therapy)	\$25 - \$30
Medical Testing Benefit	\$200
Medical Appliances	\$100 - \$1,000
Inpatient Surgery	\$200 - \$2,000
Admission	\$100 - \$2,000
Hospital Confinement	\$200 per day (non-ICU) up to 31 days \$400 per day (ICU) up to 31 days
Inpatient Rehab (paid per accident)	\$75 a day, up to 15 days
Health Screening Benefit	\$50 once per year

Group Accident Premiums per Month

Employee Only	\$12.07
Employee & Spouse	\$24.38
Employee & Child(ren)	\$24.29
Family	\$30.53

[Download the Full Plan Summary](#) 

[Watch Now: Accident Plan](#) 



Critical Illness

MetLife

Critical Illness insurance provides a lump sum benefit to help you cover the out-of-pocket expenses associated with a critical illness diagnosis.

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	100% of Initial Benefit	50% of Initial Benefit
Partial Benefit Cancer	25% of Initial Benefit	12.5% of Initial Benefit
Heart Attack	100% of Initial Benefit	50% of Initial Benefit
Stroke	100% of Initial Benefit	50% of Initial Benefit
Coronary Artery Bypass Graft	100% of Initial Benefit	50% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not Applicable
Alzheimer's Disease	100% of Initial Benefit	Not Applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not Applicable
22 Listed Conditions	25% of Initial Benefit	Not Applicable

Eligible Individual	Initial Benefit	Guarantee Issue
Employee	\$10,000 or \$20,000	Yes
Spouse / Domestic Partner	50% of the employee's Initial Benefit	Yes
Dependent Child(ren)	50% of the employee's Initial Benefit	Yes
Pre-Existing Condition Clause		6/6
Wellness Benefit <i>Must complete a health screening</i>		\$50/per insured per year

[Download the Full Plan Summary](#) 

[Watch Now: Critical Illness Plan](#) 



Critical Illness

MetLife

Monthly Premium - \$10,000 of coverage (10-month premiums)

Non-Tobacco				
Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
< 30	\$3.40	\$6.20	\$6.50	\$9.30
30 - 39	\$5.20	\$9.10	\$8.30	\$12.20
40 - 49	\$10.20	\$17.30	\$13.30	\$20.50
50 - 59	\$19.50	\$33.40	\$22.60	\$36.50
60 - 69	\$39.30	\$68.00	\$42.40	\$71.10
70+	\$72.50	\$122.30	\$75.60	\$125.40

Tobacco				
Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
< 30	\$4.30	\$7.50	\$7.40	\$10.60
30 - 39	\$7.40	\$12.60	\$10.60	\$15.70
40 - 49	\$16.30	\$27.00	\$19.30	\$30.10
50 - 59	\$32.80	\$55.60	\$35.90	\$58.70
60 - 69	\$67.90	\$117.20	\$71.00	\$120.40
70+	\$127.40	\$214.40	\$130.60	\$217.60

Monthly Premium - \$20,000 of coverage (10-month premiums)

Non-Tobacco				
Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
< 30	\$6.80	\$12.40	\$13.00	\$18.60
30 - 39	\$10.40	\$18.20	\$16.60	\$24.40
40 - 49	\$20.40	\$34.60	\$26.60	\$41.00
50 - 59	\$39.00	\$66.80	\$45.20	\$73.00
60 - 69	\$78.60	\$136.00	\$84.80	\$142.20
70+	\$145.00	\$244.60	\$151.20	\$250.80

Tobacco				
Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
< 30	\$8.60	\$15.00	\$14.80	\$21.20
30 - 39	\$14.80	\$25.20	\$21.20	\$31.40
40 - 49	\$32.60	\$54.00	\$38.60	\$60.20
50 - 59	\$65.60	\$111.20	\$71.80	\$117.40
60 - 69	\$135.80	\$234.40	\$142.00	\$240.80
70+	\$254.80	\$428.80	\$261.20	\$435.20



Voluntary Hospital Plan

MetLife

An inpatient stay in the hospital is expensive, and there may be additional costs unrelated to your stay such as having a baby or missing work. Hospital Indemnity coverage pays a cash benefit when you are admitted for an inpatient stay for a minimum of 20 confinement hours. You can use the monies to pay for medical bills not covered by insurance, or in any way you see fit.

Benefit Type	MetLife Hospital Insurance Pays You
Hospital Coverage (accident)	
Admission - must occur within 180 days after the accident	\$1,500 per accident (non-ICU) \$2,000 per accident (ICU)
Confinement - must occur within 180 days after the accident	\$150 per day up to 31 days (non-ICU) \$400 per day up to 31 days (ICU)
Inpatient Rehab - stay must occur immediately following hospital confinement and occur within 365 days of an accident	\$200 per day, up to 15 days per accident and 30 days per calendar year
Hospital Coverage (sickness)	
Admission - payable one time per calendar year	\$1,000 (non-ICU) \$2,000 (ICU)
Confinement - paid per sickness	\$200 per day up to 31 days (non-ICU) \$400 per day up to 31 days (ICU)
Other Benefits	
Health Screening (wellness) Benefit - provided if the covered insured takes one of the covered screening/prevention tests	\$50 once per calendar year
Pre-Existing Condition Clause	No Pre-Existing or Maternity waiting period

Hospital Plan Premiums Per Month

Employee Only	\$30.00
Employee & Spouse	\$58.12
Employee & Child(ren)	\$54.29
Family	\$92.36

[Download the Full Plan Summary](#) 

[Watch Now: Hospital Plan](#) 

[Watch Now: MetLife Claim Process](#) 



Dental

EMI Health - Advantage Plus PPO Plan

Advantage Plus Network Plan Features

In-Network Only You Pay

Deductible

Waived for Preventive Services and Orthodontics

No Deductible

Annual Maximum

No Annual Maximum

Type 1 - Preventive Care

X-rays, cleanings, exams

Covered in Full

Type 2 - Basic Care

Fillings, extractions, root canals

Discount Only
See Member Schedule

Type 3 - Major Care

Dentures, crowns, bridges

Discount Only
See Member Schedule

Orthodontic Care

For adults and dependent children

25% Discount Only

Orthodontic Lifetime Maximum

No Lifetime Maximum

[Click Here](#) to view the Member Schedule

Dental Premiums

Employee Cost Per Month

Employee Only	\$17.48
Two-Party	\$35.45
Family	\$58.60

[Download the Full Plan Summary](#)

[EMI Provider Search](#)



Dental

EMI Health - Advantage Co-Pay Plan

Advantage Plus Network Plan Features	In-Network You Pay	Out-of-Network You Pay
Deductible <i>Waived for Preventive Services and Orthodontics</i>		No Deductible
Annual Maximum		No Annual Maximum
Type 1 - Preventive Care <i>X-rays, cleanings, exams</i>	Covered in Full	See Co-Pay Schedule
Type 2 - Basic Care <i>Fillings, extractions, root canals</i>	See Co-Pay Schedule	See Co-Pay Schedule
Type 3 - Major Care <i>Dentures, crowns, bridges</i>	See Co-Pay Schedule	See Co-Pay Schedule
Orthodontic Care <i>For adults and dependent children</i>	25% Discount Only	No Coverage
Orthodontic Lifetime Maximum	No Lifetime Maximum	No coverage

[Click Here](#) to view the Member Schedule

Dental Premiums

	Employee Cost Per Month
Employee Only	\$29.50
Two-Party	\$68.66
Family	\$107.00

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[EMI Provider Search](#)



Dental

EMI Health - Choice PPO Plan

Plan Features	Advantage Plus Network You Pay	Premier Network You Pay	Out-of-Network You Pay
Deductible <i>Waived for Preventive Services and Orthodontics</i>	\$50/person \$150/family	\$50/person \$150/family	\$50/person \$150/family
Annual Maximum	\$1,500/person	\$1,200/person	\$1,200/person
Type 1 - Preventive Care <i>X-rays, cleanings, exams</i>	Covered in Full	Covered in Full AD	Covered in Full up to TOA
Type 2 - Basic Care <i>Fillings, extractions, root canals</i>	20% AD	20% AD	20% AD up to TOA
Type 3 - Major Care <i>Dentures, crowns, bridges</i>	50% AD	50% AD	50% AD up to TOA
Type 4 - Orthodontic Care <i>For dependent children ages 7 - 18</i>	50%	50%	50%
Orthodontic Lifetime Maximum	\$1,000/person	\$1,000/person	\$1,000/person
Orthodontic Discount <i>For all members</i>	Up to 25%	Up to 25%	No Discount

AD = After Deductible

TOA = Table of Allowances. When using a non-participating provider, the insured is responsible for all fees in excess of the Table of Allowances.

Dental Premiums

Employee Cost Per Month

Employee Only	\$39.02
Two-Party	\$89.45
Family	\$154.80

[Download the Full Plan Summary](#) ↓

[EMI Provider Search](#) ↗



Vision

EyeMed

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Nebo School District’s vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

Access Network	In-Network You Pay	Out-of-Network Plan Reimburses You
Exam <i>Once every 12 months</i>	\$20	Up to \$35
Frames <i>Once every 24 months</i>	\$130 allowance + 20% discount	Up to \$65
Lenses <i>Once every 12 months</i>		
Single Vision	\$20	Up to \$25
Bifocal	\$20	Up to \$40
Trifocal	\$20	Up to \$55
Standard Progressive	\$85	Up to \$40
Contact Lenses <i>Once every 12 months</i> <i>In lieu of frame & lens benefit</i>	\$120 allowance + 15% discount	Up to \$96
Laser Vision Correction	15% off retail price 5% off promotional price	No Benefit

Vision Premiums

Employee Cost Per Month

Employee Only	\$13.13
Two-Party	\$24.74
Family	\$33.78

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[Provider Search](#)



Vision

VSP

VSP Choice Network	In-Network You Pay	Out-of-Network Plan Reimburses You
Exam <i>Once every 12 months</i>	\$20	Up to \$45
Frames <i>Once every 24 months</i>	\$120 allowance* \$140 allowance on featured brands* \$70 Costco frame allowance* *20% discount on remaining balance	Up to \$70
Lenses <i>Once every 12 months</i>		
Single Vision	Covered in full after \$20	Up to \$30
Bifocal	Covered in full after \$20	Up to \$50
Trifocal	Covered in full after \$20	Up to \$65
Standard Progressive	Covered in full after \$20	Up to \$50
Contact Lenses <i>Once every 12 months</i> <i>In lieu of frame & lens benefit</i>	\$120 allowance	Up to \$105
Laser Vision Correction	15% off retail price 5% off promotional price	No Benefit

Vision Premiums

	Employee Cost Per Month
Employee Only	\$8.72
Two-Party	\$17.48
Family	\$28.12

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[Provider Search](#)



Flexible Spending Account

AxisPlus

A Flexible Spending Account (FSA) provides you the opportunity to pay for health care and dependent care expenses on a pre-tax basis. By anticipating your family’s health care and dependent care costs for the next plan year, you can lower your taxable income.

How It Works

Each plan year you designate an annual election to be deposited into your health care and/or dependent care accounts. Your annual election will be divided by the number of pay periods in the plan year and deducted equally from each paycheck on a pre-tax basis. For health care expenses, you have immediate access to the total amount you elected to contribute for the plan year. With the dependent care, you have access to the amount of the current contributions in your account at the time you request reimbursement.

Things To Consider

- › Be conservative when estimating your annual election amount. The IRS has a strict “use it or lose it” rule. You can roll over up to

\$640, but any additional funds left in your account will be forfeited after the end of the plan year.

- › Your 2024 contributions must be used for expenses you incur September 1, 2024- August 31,2025.
- › The health care and dependent care FSAs are two separate accounts and funds cannot be transferred between accounts.
- › You cannot stop or change your FSA contribution amount during the year unless you have a qualified change in family status.
- › Expenses reimbursed through an FSA cannot be used as a deduction or credit on your federal income taxes.

FSA Reimbursement Options

To receive reimbursement from your FSA, you can submit a claim online, complete a paper claim form or use your FSA debit card. It is important to save your receipts. AxisPlus may ask you to provide a copy to substantiate a claim.

	Health Care FSA	Dependent Care FSA
Maximum Plan Year Contribution Amount	Up to \$3,200	Up to \$5,000 (\$2,500 if married and filing separate income tax returns)
Examples of Eligible Expenses	Medical, Rx, Dental, & Vision Deductible, Coinsurance, and Copays	Cost of childcare for children under age 13 so you and your spouse can go to work or look for work.



Life and AD&D

The Hartford

Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

Nebo School District provides all eligible employees with a basic group life insurance and accidental death and dismemberment coverage at no cost to you.

Voluntary Life Insurance and AD&D

You also have the option to purchase additional life insurance coverage for yourself, your spouse and your dependent children to age 26.

However, you may only elect coverage for your dependents if you elected additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis.

Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

Plan Features	Basic Life And AD&D	Voluntary Life And AD&D
Life Benefit Amount	Employee: \$50,000 Spouse: \$10,000 Child(ren): \$5,000	Employee, Spouse & Child(ren): Elect in increments of \$5,000
AD&D Benefit Amount	Equal to life benefit (employee only)	N/A
Maximum Life / AD&D Benefit	Employee: \$50,000 Spouse: \$10,000 Child(ren): \$5,000	Employee: \$400,000 Spouse: \$250,000 not to exceed 100% of the employee's amount Child(ren): \$10,000
Voluntary Life Guaranteed Issue <i>new employees only</i>	Employee: \$350,000 Spouse: \$50,000 Child(ren): \$5,000 or \$10,000	



Disability

Nebo School District

Disability insurance benefits replace a portion of your income if you are unable to work for a period of time due to a qualified off-the-job injury or illness.

Long-Term Disability

Long-term disability provides an ongoing source of income if your disability is prolonged.

Eligibility

You are eligible for Long-Term Disability if you meet one of the following criteria:

- › All active, certified employees working 20 or more hours per week
- › Active Classified employees hired prior to July 1, 2013 and working 20 or more hours per week
- › Active classified employees hired prior to July 1, 2013 through February 7, 2018 and working 30 hours or more per week

- › Active classified employees hired February 8, 2018 or later and working 40 hours or more per week
- › Active classified bus drivers hired July 1, 2013 or later and working 30 hours or more per week

Definition of Disability

Disability means that, solely because of a covered injury or sickness, you are unable to perform the material duties of your regular occupation and you are unable to earn 80% or more of your indexed earnings from working in your regular occupation. After benefits have been payable for 24 months, you are considered disabled if solely due to your injury or sickness, you are unable to perform the material duties of any occupation for which you are (or may reasonably become) qualified by education, training or experience, and you are unable to earn 80% or more of your indexed earnings.

Plan Features

Long-Term Disability

Benefit Amount	60% of monthly salary
Maximum Benefit	\$5,000/month
Benefit Waiting Period	120 days
Maximum Benefit Duration	Social Security Normal Retirement Age
Own Occupation	24 months



ID Theft Protection

Norton LifeLock

Protect your privacy, identity, and finances.

Everyday things like online shopping, banking and even browsing can expose personal information and make you vulnerable to cybercriminals. Since cybercrime has evolved, LifeLock has evolved, too. Our innovative employee benefit helps protect your identity, personal information and connected devices from the myriad of threats you may face in your digitally-connected homes and workplaces. It's the kind of forward-thinking that helps protect our clients rather than just insuring them. LifeLock with Norton Benefit Plans combine leading identity theft protection and device security against online threats, at home and on-the-go.

LifeLock Features

- + Online Account Monitoring
- + LifeLock Identity Alert System
- + Dark Web Monitoring
- + LifeLock Privacy Monitor
- + 24/7 Live Member Support
- + Fictitious Identity Monitoring
- + Credit, Checking & Savings Account Activity Alerts
- + 401(k) & Investment Account Activity Alerts
- + Millar Dollar Protection Packet
- + Lost Wallet Protection
- + U.S.-Based Identity Restoration Specialists
- + One-Bureau Credit Application Alerts
- + One-Bureau Credit Monitoring
- + Data Breach Notifications

Norton Features

- + Parental Controls
- + Cloud Backup
- + Password Manager
- + SafeCam
- + Online Threat Protection
- + Smart Firewall

ID Theft Protection Monthly Premiums

Employee Only	\$8.98
Family	\$17.97

[Download the Full Plan Summary](#) 

[Watch Now: Identity Theft](#) 



Employee Assistance Program

Blomquist Hale

When life gets too challenging, we can help

The Blomquist Hale Employee Assistance Program provides direct, **face-to-face** guidance to address virtually any stressful life situation problem. Not to mention there is absolutely **no cost** to you.

Meeting with our team is simple. Call to schedule an appointment today at **800-262-9619**

To access Blomquist Hale's Employee Assistance Program, visit www.blomquisthale.com

Or call **1-800-262-9619**

How We Can Help



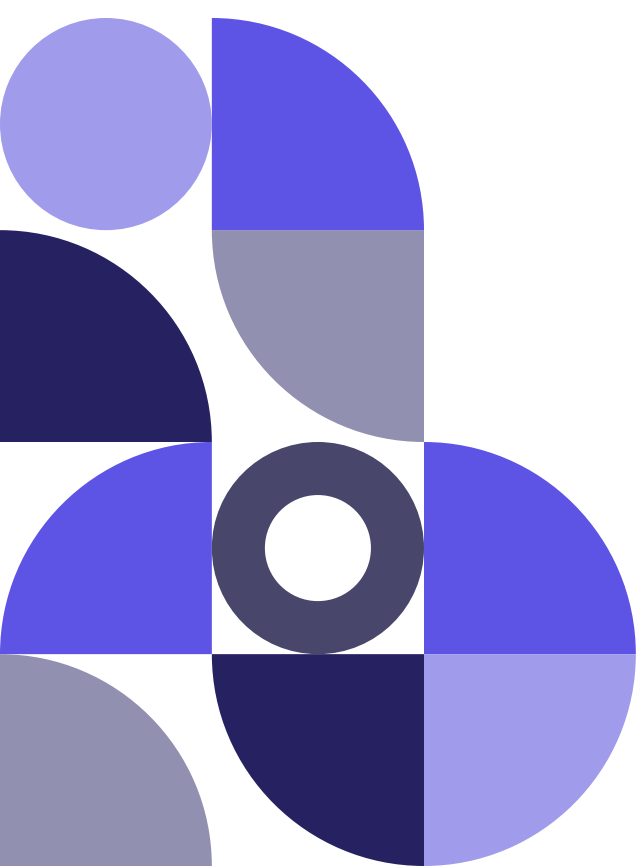
Telephonic or in-person help for short-term issues, like marital counseling, personal or emotional problems, substance abuse or addictions



Access legal and financial assistance and resources, and assistance with senior care planning. A Crisis Care line is also available to you 24/7/365



Expert advice and online work shops are just a click away! Visit Blomquist Hale's website to sign up for virtual work shops





Medical Cost of Coverage

September 1, 2024 - August 31, 2025

Medical

Select Health Share

\$3,200/\$6,400 Base Plan		
Status	Premium	Nebo will MATCH into HSA for 2024-2025 (Sept. - June)
Single	\$35 monthly over 10 months (Sept. - June)	\$675*
Two-Party	\$110 monthly over 10 months (Sept. - June)	\$1,350*
Family	\$160 monthly over 10 months (Sept. - June)	\$1,350*

*Requires an employee contribution in order to receive MATCH. NSD will match up to this amount

\$1,600/\$3,200 Option Plan		
Status	Premium	Nebo will MATCH into HSA for 2024-2025 (Sept. - June)
Single	\$75 monthly over 10 months (Sept. - June)	\$400*
Two-Party	\$195 monthly over 10 months (Sept. - June)	\$800*
Family	\$278 monthly over 10 months (Sept. - June)	\$800*

*Requires an employee contribution in order to receive MATCH. NSD will match up to this amount

\$6,400 Dual Base Plan (Both spouses working for the District)		
Status	Premium	Nebo will MATCH into HSA for 2024-2025 (Sept. - June)
Two-Party Dual	\$110 monthly over 10 months (Sept. - June)	\$1,350* + non-match contribution of \$1,350 (over 10 months)
Family Dual	\$160 monthly over 10 months (Sept. - June)	\$1,350* + non-match contribution of \$1,350 (over 10 months)

*Requires an employee contribution in order to receive MATCH. NSD will match up to this amount

\$3,200 Dual Option Plan (Both spouses working for the District)		
Status	Premium	Nebo will MATCH into HSA for 2024-2025 (Sept. - June)
Two-Party Dual	\$195 monthly over 10 months (Sept. - June)	\$800* + non-match contribution of \$800 (over 10 months)
Family Dual	\$278 monthly over 10 months (Sept. - June)	\$800* + non-match contribution of \$800 (over 10 months)

*Requires an employee contribution in order to receive MATCH. NSD will match up to this amount

Employees working under 40 hours a week will pay a pro-rated premium.

