



Open Enrollment 2025

Presented by:



AGENDA



- Benefits Overview
 - Health Plan (Highmark)
 - Prescription (CVS/Caremark)
 - Dental (Delta Dental)
 - Vision (Davis)
 - Life and Disability Benefits (Mutual of Omaha)

Additional Items:

- Health Savings Account Review
- Telemedicine (aka HealthiestYou)
- Cost Savings Tips
- Flexible Spending Account
- Wellness Program

Benefits Overview

2025 MEDICAL BENEFITS

- Hazleton Area School District employees are offered two (2) medical options:
 - **HDHP Option with an Health Savings Account (HSA)***
 - **PPO Option**
- *Security personnel are only eligible for the HDHP Option
- These plans are administered through Highmark Blue Cross/Blue Shield
- HSA accounts will be administered through Highmark (All-in-One Processing)



MEDICAL PLAN HIGHLIGHTS



- HDHP Option

In-Network	Performance Flex Blue HSA	
	In-Network ENHANCED Tier	In-Network STANDARD Tier
Deductible	\$1,600 Individual/ \$3,200 Family	\$2,000 Individual/ \$4,000 Family
Coinsurance	0% after deductible	0% after deductible
Total Out-of-Pocket Max	\$6,600 Individual/\$13,200 Family	
Office Visit	100% after enhanced deductible	100% after standard deductible
Specialist Visit	100% after enhanced deductible	100% after standard deductible
Urgent Care	100% after enhanced deductible	100% after standard deductible
Emergency Room	100% after enhanced deductible	
Preventative Care	100% covered	100% covered

Performance Flex Blue Overview

One plan, one solution

Performance Flex Blue streamlines your administration because it provides coverage across Pennsylvania* — so one plan cover your employees no matter where they work.

Innovative Coverage

Two levels of network coverage encourage your employees to choose higher-quality, lower-cost providers.

Coverage near and far

Your employees get access to high-quality care throughout Pennsylvania, not to mention 95% of doctors and 96% of hospitals in the U.S.** — and to providers around the world.

Performance Flex Blue Overview (cont.)

Two tiers, twice the flexibility

This plan comes with 2 in-network levels – Enhanced Value and Standard Value. Your employees will get high-quality care at either level. But, choosing doctors and facilities that participate at the Enhanced Level has some real advantages.

Cost savings

When your employees visit providers participating at the Enhanced Value level of benefits, they pay less for high-quality care.

Expert Providers

Your employees can take advantage of renowned doctors and facilities across PA, including:

- Allegheny Health Network
- Penn State Health
- Lehigh Valley Health Network
- Conemaugh Health System
- WellSpan Health
- And more***

Performance Flex Blue Overview (cont.)



HSA OVERVIEW

WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

- A tax-advantaged account to help save for medical expenses, like deductibles and copays, and unreimbursed medical and other expenses
- Contributions are made into an account by an employee and/or employer

BENEFITS

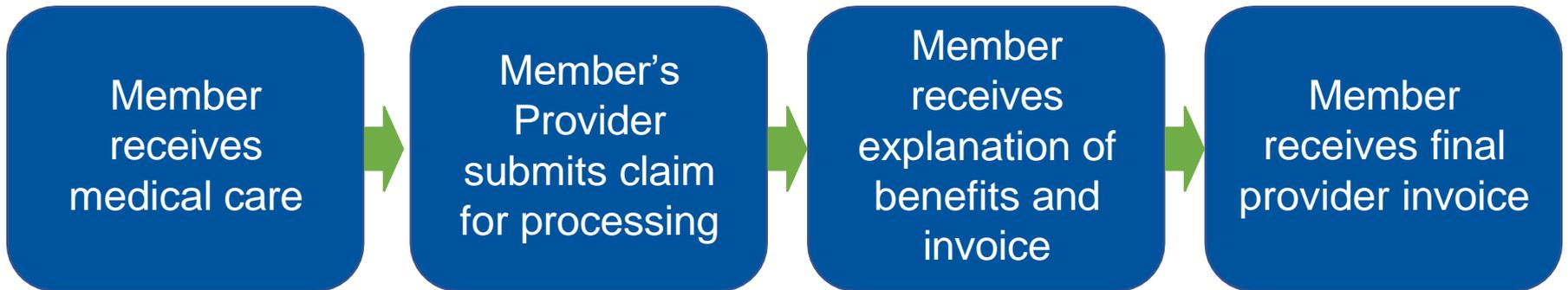
- Contributions by the employee are done pre-tax via payroll deduction
- Interest earned on an HSA is not considered taxable income
- Your HSA balance can be carried over year after year

2025 Annual HSA Contribution Limits:

- Single: \$4,300 Family: \$8,550
 - These limits include funds from HASD and any employee contributions
-
- At age 55, individuals can contribute an additional \$1,000 per year

CLAIMS PROCESS WITH AN HSA

Process of meeting your deductible:



HSA Bank Account Debit Card



MEDICAL PLAN HIGHLIGHTS



- PPO Option

In-Network	Performance Flex Blue PPO	
	In-Network ENHANCED Tier	In-Network STANDARD Tier
Deductible	\$250 Individual/ \$750 Family	\$500 Individual/ \$1,500 Family
Coinsurance	0% after deductible	0% after deductible
Total Out-of-Pocket Max	\$6,600 Individual/\$13,200 Family	
Office Visit	\$10 copay	\$15 copay
Specialist Visit	\$15 copay	\$30 copay
Urgent Care	\$15 copay	\$30 copay
Emergency Room	\$100 copay (waived if admitted)	
Preventative Care	100% covered	100% covered

PRESCRIPTION PLAN HIGHLIGHTS



Prescription Card

RxBIN	004336	Hazleton Area
RxPCN	ADV	School District
RxGRP	RX0425	
Issuer (80840)	9151014609	
ID	123456789 01	
Name	JOHN Q SAMPLE	

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- ALL EMPLOYEE PLANS

PRESCRIPTION HIGHLIGHTS



- ALL EMPLOYEE PLANS

	PPO	HSA
Retail Rx Select Generic / Generic / Brand Preferred / Brand Non-Preferred	\$0/\$15/\$35/\$50	\$0/\$15/\$35/\$50 after deductible
Mail Rx	\$0/\$30/\$70/\$150	\$0/\$10/\$50/\$120 after deductible

TEAMSTERS / SUPPORT (ESPA)

	PPO	HSA
Retail Rx Select Generic / Generic / Brand Preferred / Brand Non-Preferred	\$0/\$15/\$35/\$50	\$0/\$5/\$25/\$40 after deductible
Mail Rx	\$0/\$30/\$70/\$150	\$0/\$10/\$50/\$120 after deductible

MONTHLY CONTRIBUTION REVIEW (payroll deductions)

MONTHLY CONTRIBUTION REVIEW

TEACHERS (HAEA) / ADMIN & PRINCIPALS (ACT 93)

HSA	2025
Single	\$35
EE+1	\$57
EE+2 or more	\$83

PPO	2025
Single	\$90
EE+1	\$148
EE+2 or more	\$230

HSA - Annual Savings vs. PPO	2025
Single	\$660
EE+1	\$1,092
EE+2 or more	\$1,764

MONTHLY CONTRIBUTION REVIEW

HAESPA

HSA	2025
Single	\$17.64
EE+1	\$31.00
EE+2 or more	\$45.20

PPO	2025
Single	\$67.48
EE+1	\$121.47
EE+2 or more	\$182.22

HSA Plan - Annual Savings vs. PPO	2025
Single	\$598.08
EE+1	\$1,085.64
EE+2 or more	\$1,644.24

MONTHLY CONTRIBUTION REVIEW

TEAMSTERS

HSA Plan	2025
Single	\$18.52

PPO	2025
Single	\$70.85

HSA Plan - Annual Savings vs. PPO	2025
Single	\$627.96

MONTHLY CONTRIBUTION (cont.)

SECURITY

HSA Plan	2025
Single	\$25*

* Good through 6/30/25, TBD afterwards (new contract)

DENTAL & VISION OVERVIEW

DENTAL BENEFIT OVERVIEW



In-Network	Plan 1 - Employees	Plan 2 - Dependents
Deductible	N/A	N/A
Annual Max	\$1,500 per person	\$1,500 per person
Preventive	100%	80%
Basic Restorative	100%	50%
Major Restorative	100%	Not Covered

Maximize your benefits by using a participating dentist in the Premier or PPO networks

VISION



Benefit	In-Network
Vision Exam	Covered 100% Once every 12 months
Clear Standard Lenses (Pair)	Covered 100% Once every 12 months
Frames	Davis Vision Fashion frame covered at 100%; Up to \$ 60 Wholesale Allowance on other frames Covered every 24 months
Contact Lenses	Covered 100% Once every 12 months

LIFE AND DISABILITY BENEFITS



Mutual of Omaha

EMPLOYER PAID COVERAGE

BASIC LIFE AND AD&D COVERAGE

Coverage is with Mutual of Omaha

- Life Benefit - **\$50,000**
- AD&D Benefit - **\$50,000**
- **Coverage is fully-paid by HASD for the employee**

VOLUNTARY BENEFITS

VOLUNTARY LIFE AND AD&D



Mutual of Omaha

EMPLOYEE BENEFIT

- **Guaranteed Issue: 5x Annual Salary, up to \$200,000**
- Max benefit: 5x Annual Salary, up to \$500,000
- Buy up at group rate in \$10,000 increments
- Minimum benefit: \$10,000

SPOUSAL BENEFIT

- **Guaranteed Issue: 100% of Employee's Benefit, up to \$50,000**
- Max benefit: 100% of Employee's Benefit, up to \$250,000
- Buy up at group rate in \$5,000 increments
- Minimum benefit: \$5,000

CHILDREN BENEFIT

- **Guaranteed Issue: \$10,000**
- Maximum benefit: \$10,000
- Buy up at group rate in \$1,000 increments
- Minimum benefit: \$2,000

IMPORTANT NOTE:

At each open enrollment, *employees only* are eligible to **increase** their current Voluntary coverage in \$10,000 increments up to the Guaranteed Issue without having to complete an Evidence of Insurability form.

VOLUNTARY BENEFITS

LONG TERM DISABILITY

LTD - Coverage continues with Mutual of Omaha

- **Completely Voluntary, not employer paid, payroll deduction required**
- 90 day waiting period if disability caused by illness or accident
 - Benefit: 60% of before-tax monthly salary up to \$6,000
 - \$100 Minimum monthly benefit
 - Benefit duration: Up to 5 years or more

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Unlimited telephone access to EAP professionals 24/7: 1-800-316-2796 or *mutualofomaha.com/eap*
- Five free face-to-face sessions with a counselor
 - per household, per calendar year
- Information and referral services
- Robust network of licensed and/or certified mental health professionals
- Legal assistance and financial services
 - Online will preparation
 - Legal library and online forms
 - Telephonic financial consultation
 - Financial tools & resources
- Resources for
 - Work life balance
 - Substance abuse
 - Dependent and elder care assistance and referral services



MUTUAL of **Omaha**

TELEMEDICINE

TELEMEDICINE OVERVIEW



WHAT IS HEALTHIEST YOU?

HealthiestYou gives employees access 24/7/365 to US board-certified doctors through the convenience of phone, video or mobile apps

HOW MUCH DOES IT COST?

Employees pay \$0 per call - no copays & no deductibles

WHAT ARE THE BENEFITS?

- **FREE** option to employees to avoid the Urgent Care & ER
- HY will send Rx directly to pharmacy for pick-up
- Employees can get care anywhere in all 50 states
- Employees can access real-time cost comparisons for prescriptions nearby
- Telemedicine is available to all enrolled employees and their enrolled household members



TELEMEDICINE OVERVIEW (Cont.)



General Medical 24/7 - \$0 visit fee - Unlimited visits

Speak to a licensed doctor by phone or video 24/7 from anywhere



Expert Medical Services - \$0 visit fee - Unlimited visits

Receive a second opinion on an existing diagnosis and treatment for any condition



Mental Health - \$0 visit fee - Unlimited visits

Talk to a therapist seven days a week from wherever you are



Neck and Back Care - \$0 visit fee - Unlimited visits

Relieve your back pain through guided videos with a certified health coach



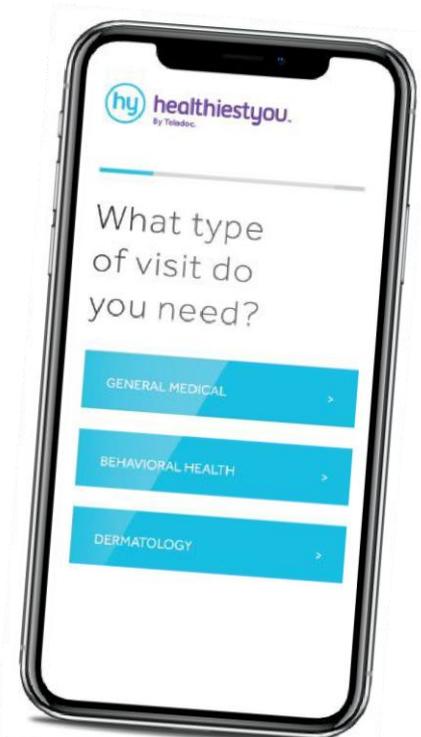
Dermatology - \$0 visit fee - Unlimited visits

Upload photos of your condition to the app and get a treatment plan from a dermatologist within two business days



Nutrition - \$0 visit fee - Unlimited visits

Members work directly with registered dietitians who assess clinical nutrition needs and develop personalized programs including custom meal plans and shopping guides



COST SAVINGS TIPS

URGENT CARE VS. EMERGENCY ROOM



Minor Emergencies

- ✓ Sprains & Broken Bones
- ✓ Flu & Colds
- ✓ Other Common Illnesses
- ✓ Ear, Eye & Other Infections
- ✓ Sore Throat
- ✓ Fevers
- ✓ Minor Stitches

Life/Limb Threatening Conditions

- ✓ Signs of Heart Attack
- ✓ Signs of Stroke
- ✓ Severe Shortness of Breath
- ✓ Poisoning
- ✓ Coughing up or Vomiting Blood
- ✓ Uncontrollable Bleeding
- ✓ Loss of Consciousness

PPO COPAY - \$30

HDHP COST - \$150-\$300

PPO COPAY - \$100

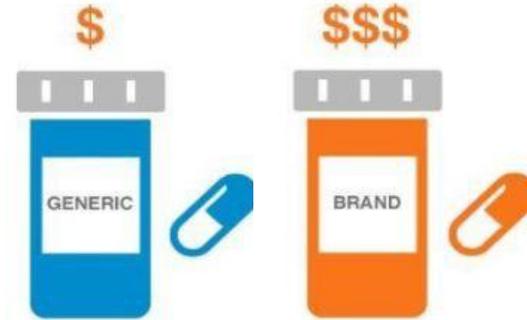
HDHP COST - \$1,000 MIN

HEALTHIESTYOU COST - \$0

RX SAVINGS TIPS

GENERIC VS. BRAND MEDICATION

- 80% – 85% cheaper
- Same:
 - Active Ingredient
 - Strength
 - Dosage Form
 - Route of Administration
- Bioequivalent to brand-name



MAIL ORDER VS. RETAIL

Mail order may be for you if:

- You like saving time and money
- You forget to order or pick up refills
- You require long-term maintenance medications

Benefits:

- Free shipping
- Can order a 90-day supply
- Cheaper than retail
- Improved medical adherence

Retail pharmacy may be for you if:

- You need medication right away
- You take a compound medication
- You like the “personal” touch

Benefits:

- Same day pick-up
- Many have a drive thru window
- Improved medical adherence

FLEXIBLE SPENDING ACCOUNT

WHAT IS A FLEXIBLE SPENDING ACCOUNT?

ADMINISTERED BY HORACE MANN

1. Healthcare FSA (*for those enrolled in the PPO plan*)

- A Healthcare Flexible Spending Account, or "FSA," is a pre-tax benefit account that you can use to pay for eligible medical, dental, and vision care expenses that are not covered by your health insurance plan.

2. Limited Purpose FSA (*for those enrolled in the HDHP*)

- A Limited FSA is a type of FSA that only covers certain expenses that typically include vision, dental, or OTC dental and vision products. A Limited FSA is often designed to be compatible with a Health Savings Account.

3. Dependent Care FSA

- The Dependent Care FSA allows employees to set aside tax-free money toward dependent care costs. These costs could be toward daycare, care for elderly or disabled dependents, or toward before and after school care. Dependents include children up to age 13 or your spouse or qualifying child or relative who is incapable of self-care (mentally or physically).

WHAT IS A FLEXIBLE SPENDING ACCOUNT?

A Flexible Spending Account (FSA) covers common types of expenses:

- Medical
- Orthodontics
- Prescription drugs
- Dental
- Vision
- Day care

Other Benefits

- 2025 Annual FSA maximum is **\$3,300**
- Annual Dependent Care FSA maximum is \$5,000
 - \$2,500 for married couples filing separately
- FSA funds can be accessed immediately
- FSA allows you to set aside funds for qualifying healthcare/ dependent care
 - Funds are pre-taxed
- Expenses **must be incurred** within the plan year (1/1/2025 – 12/31/2025)
- Reimbursement requests **must be submitted** prior to 12/31/2025
- Funds are “use it or lose it”
- A dependent care flexible spending account provides tax savings on day care
 - Dependent care funds are available once deposited into account





a BioTelemetry company

- ActiveCare is now part of BioTel Care
- ActiveCare is a diabetic monitoring program that automatically records and reports a member's test readings in real time to caregivers, case management, and the Active Care acute care center
- Each identified member receives a welcome kit with a free monitor and 90 days worth of testing supplies. You may opt out of this program at any time.
- Helps members stay on track in managing diabetes
- **NO cost for blood glucose meter, testing supplies and real-time support**



Blood Glucose Meter

Cellular-enabled blood glucose monitoring system



Testing Supplies

Unlimited supplies delivered right to your door*



Real-Time Support

On-screen meter messaging and 24/7 support



WHAT IS SCRIPTA INSIGHTS?



- Scripta Insights is an employee benefit offered through HASD’s medical/Rx plan. This voluntary program could you hundreds or even thousands of dollars each year on your prescription drugs.
- Scripta provides members with alternate drug options with lower copays.
- Identified members will receive a **Personalized Savings Report** and are encouraged to discuss this report with your doctor. These reports will come by mail, but can also be received via email, online portal, or mobile app.
- Download the **Scripta Insights** app on your smartphone via the Apple App Store or Google Play store



FIRST:	LAST:
DOB:	DATE REPORT GENERATED: April 05, 2020
COMPANY NAME: Teamsters Local VVV Welfare Fund	

YOUR PERSONALIZED SAVINGS REPORT

Take this report to your doctor to discuss your potential money-saving alternatives.



Your report is also available online!
Login at <https://client.scriptasaurus.com/>

Your Medications	TIMES FILLED	DOSAGE	FILL QTY	AVG. COPAY (MONTHLY)	Lower-Priced Options	DOSAGE	FILL QTY	AVG. COPAY (MONTHLY) ¹	YOU COULD SAVE		
Taltz JULY 26, 2019 - JAN. 24, 2020	7	80 MG/ML	1	\$30.00	BEST VALUE Generic	Methotrexate	Drs Rx	1	\$5.00	\$300.00/year \$25.00/month	
					OR	Generic	Sulfasalazine	500 MG	1	\$5.00	\$300.00/year \$25.00/month
Omeprazole Capsules Dr OCT. 04, 2019 - JAN. 21, 2020	2	40 mg	30	\$3.48	BEST VALUE Multi-Pills	Omeprazole	20 MG	60	\$0.00	\$41.76/year \$3.48/month	



Scripta Insights
Scripta Insights

WHAT IS CANARx?



- CanaRx is a **ZERO** cost program to employees and is completely voluntary for those enrolled in HASD medical/Rx plan.
- CanaRx contracts with government-licensed pharmacies in Canada, the United Kingdom, and Australia to supply Brand Name medications.
 - **Brand name drugs only.**
 - Narcotics and controlled substances are not included due to safety concerns, laws, and regulations.
- New enrollments are verified to have at least 30 days of medication on hand before a new order is fulfilled.
- Allow 21 days for delivery after approval (depending on country, some may ship faster).
- All medications are packed and sealed by original manufacturer.
- **100% Voluntary participation** in order to comply with FDA directives.
- All medications are dispensed on 90 day mail order.

Call 1-866-893-6337 and speak with a CANARX representative to see if a medication you are currently taking is offered. You can view the complete formulary and print enrollment material at www.canarx.com (WebID: HASD).

WELLNESS PROGRAM

VOLUNTARY WELLNESS PROGRAM

Starting January 1, 2025, you and your covered spouse must complete the following activities by September 30, 2025:

- **Register your MyHighmark account**
 - You and your covered spouse must register separate accounts
- **Self-certify that you have received your annual preventative physical by September 30, 2025 via your MyHighmark account.**
 - Please note: The annual physical can be done anytime during the calendar year. It is not necessary to wait exactly one year from last year's physical.
- **Forms no longer need to be signed by your physician at your physical appointment**

If you do not complete the wellness activities by September 30, 2025:

- HSA Plan: HSA contribution in January 2026 will decrease by \$500
- PPO: employee contributions will increase by 10%

A separate communication on MyHighmark and instructions to access your account and self-certify for your preventive exam will be shared separately after open Enrollment.

ENROLLMENT PROCESS

- ❑ **If you want to keep your current medical plan and level of coverage as is, there is no action needed on your part.**
- ❑ If you wish to change your medical plan or your medical plan tier, you must complete the medical change form.
- ❑ **If you wish to enroll in one of the FSA's for 2025, you must complete the FSA enrollment form. Your election from 2024 will NOT roll over to 2025.**
- ❑ If you are waiving benefits for the 2025 plan year, you must complete the HASD waiver form.
- ❑ **If you are enrolled/newly enrolling in the HDHP \$2000/\$4000 and wish to start contributing to your HSA through payroll deductions in 2025, you must complete the HSA Payroll Contribution Form.**
- ❑ **If you are enrolled in the HDHP \$2000/\$4000 currently contributing to your HSA and you are not making any changes to your contributions for 2025, you do not need to send an updated deduction authorization form.**

**ALL FORMS ARE DUE TO HUMAN
RESOURCES BY END OF DAY
WEDNESDAY, NOVEMBER 27, 2024**

ETA's ACCOUNT SERVICE TEAM

IF YOU HAVE QUESTIONS, PLEASE CONTACT US!



Renee Slakoper

Account Manager



1-570-669-7633



rslakoper@etainsurancegroup.com



Michelle Searfoss

Client Service Specialist



1-570-669-7634



msearfoss@etainsurancegroup.com

Call (570) 669-5050

to speak to with a member of our team. Please identify yourself as a
Hazleton Area School District Employee

THANK YOU





Phone: (570) 669-5050

Fax: (570) 669-7631

Email: service@etainsurancegroup.com

75 W. Catawissa St., Nesquehoning, PA

**HEALTH • PRESCRIPTION • DENTAL • VISION
LIFE • DISABILITY • EAP • HSA**

COVERAGE QUESTIONS • CLAIM ASSISTANCE

WHEN CALLING PLEASE IDENTIFY YOURSELF AS A HAZLETON AREA SCHOOL DISTRICT EMPLOYEE