NEW HIRE ORIENTATION

Presented by:

ETA Insurance Group
U.S. Employee Benefits Services Group

AGENDA

- Who is ETA Insurance Group?
- Why are we here today?
- Benefits Overview
  - Health Plan (Highmark)
  - Health Savings Account
  - Prescription (CVS/Caremark)
  - Dental (United Concordia)
  - Vision (NVA)
  - Life & Disability Benefits (Mutual of Omaha)

Additional Items:

- Benecon Clinical Services
- Telemedicine (aka HealthiestYou)
- Cost Savings Tips
- Flexible Spending Account

Who is ETA Insurance Group and why are we here today?

ETA Insurance Group
U.S. Employee Benefits Services Group

WHO IS ETA INSURANCE Group?

- Insurance Consultant, hired by the district May 2024
- Doing business in Pennsylvania since 1999 (27 years)
- Full-Service insurance agency and benefits consulting firm, located in Nesquehoning PA (Carbon County)
- We are not the insurance carrier…we are an Employee Advocate, we are here to help
- Claims Assistance, coverage questions, or just don't know who to turn to

ETA Insurance Group
U.S. Employee Benefits Services Group

Benefits Overview

2026 MEDICAL BENEFITS

Hazleton Area School District new employees are offered one (1) medical option through Highmark Blue Cross / Blue Shield

HDHP with a Health Savings Account (HSA)

- HSA accounts are also administered through Highmark for All-in-One Processing

*Only ESPA offered HDHP & PPO $500

ETA Insurance Group
U.S. Employee Benefits Services Group

MEDICAL PLAN HIGHLIGHTS

In-Network	Performance Flex Blue HSA	
	Performance Flex Blue In-Network ENHANCED Tier	In-Network STANDARD Tier
Deductible	**$1,700 Individual/ $3,400 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

HSA Funding (Employer Contribution)	High-Deductible Health Plan Only	
Varies by Union Contract	Single	Family
Security	$750.00	$2,000.00
Police	$750.00	$2,000.00
HAEA / Act 93	$750.00	$2,000.00
Teamsters	$1,000.00	$2,250.00
HAESPA	$1,000.00	$2,250.00

ETA Insurance Group
U.S. Employee Benefits Services Group

PERFORMANCE FLEX BLUE OVERVIEW

Innovative Coverage

- Plan has <u>two</u> levels of in-network coverage (Enhanced & Standard)
- You receive high-quality care at either network level
- But! When you visit providers participating in the Enhanced level you pay less
- <u>Enhanced</u> level participating local hospitals:

  Lehigh Valley Hospital
  Wilkes-Barre General Hospital

- <u>Standard</u> level – You gain other in-network provider options, but you will generally pay more out of pocket. <u>Standard</u> level participating hospitals:

  Geisinger
  St. Luke's Hospital

- <u>Out-of-Network</u> – You can receive services from an out-of-network provider, but you will pay the most out of pocket

ETA Insurance Group
U.S. Employee Benefits Services Group

Performance Flex Blue PPO Overview (cont.)

ETA Insurance Group
U.S. Employee Benefits Services Group

Health Savings Account (HSA)

WHAT IS A HEALTH SAVINGS ACCOUNT?

- A tax–advantaged account to help save for medical expenses, like deductibles, copays, unreimbursed medical, dental, & vision expenses.
- Other eligible expenses include over-the-counter medications (e.g., ibuprofen, antacids, allergy meds, etc.), medical & first aid supplies (e.g., bandages, gauze, ice packs, blood pressure monitors, glucose test strips, etc.). Visit www.hsastore.com to view additional eligible expenses
- Contributions are made into your HSA account by HASD, employee can also contribute
- New hire employer contributions are pro-rated for 2026
- 2026 Annual HSA Contribution Limit: Single: $4,400   Family $8,750

    Limit includes funds from HASD and any employee contribution

    At age 55, individuals can contribute an additional $1,000 per year

BENEFITS

- Contributions by an 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

ETA Insurance Group
U.S. Employee Benefits Services Group

Health Savings Account

Enrollment

- Automatic if participating in Highmark's high-deductible health plan
- When completing the district's benefit enrollment form please match your name and address as it appears on your drivers' license
- Conflicting data will prevent your HSA account from opening and funds being deposited until you correct the discrepancy
- Opened accounts will receive a Highmark debit card in the mail within 10 business days. Delivered in a plain white envelope

What's next…

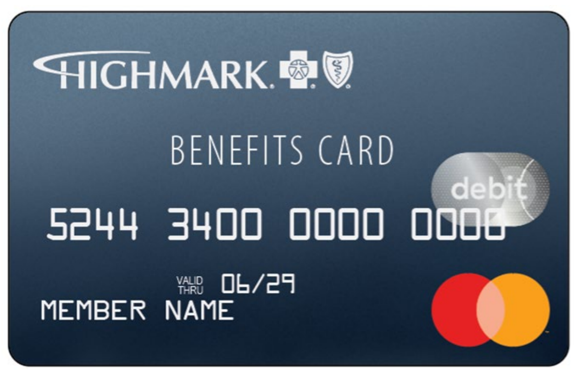
- Download the myHighmark app or visit myHighmark.com to register
- Have your Highmark member ID card handy
- Access your spending account and view your account details under "coverage"
- Sign up for direct deposit (to be reimbursed for expenses), manage your debit cards, and submit claims
- Expenses/claims are submitted via your myHighmark account or by using your HSA debit card. There is no HSA claim form

CLAIMS PROCESS WITH AN HSA

Process of meeting your deductible:

Member receives medical care → Member's Provider submits claim for processing → Member receives explanation of benefits and invoice → Member receives final provider invoice

HSA Bank Account Debit Card



MY HIGHMARK

HIGHMARK

Download the My Highmark app or visit myHighmark.com

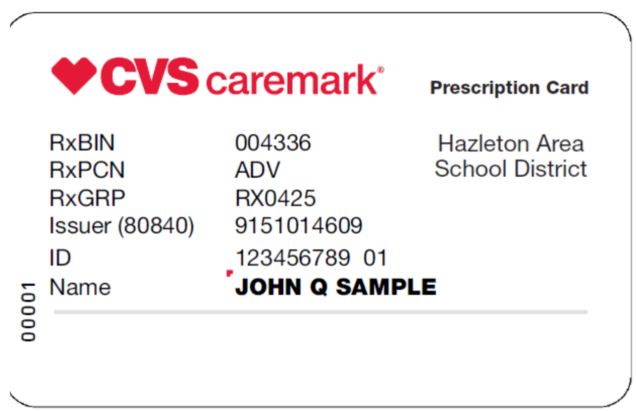
- Access your virtual member health insurance ID card
- Find Enhanced & Standard level facilities, doctors, and pharmacies
- Track your claims (health & HSA)
- Receive personalized recommendations for health programs
- Find virtual health tools and activities to help our reach your goals

Scan the code to download the My Highmark app

PRESCRIPTION HIGHLIGHTS

- CVS Caremark manages your prescription benefit plan & help keep your medication costs low
- Access to a wide range of cost-effective medications and thousand of network pharmacy choices, including home delivery

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



ETA Insurance Group
U.S. Employee Benefits Services Group

CVS CAREMARK

Download the CVS Caremark mobile app or visit caremark.com

- Find a network pharmacy. Using a pharmacy that’s covered by your plan keeps your costs low
- Check drug costs. See how much your plan pays and how much you will pay
- Refill prescriptions fast and keep track of prescriptions for you and your family
- Sign up to get email or text messages about your prescriptions, ways to save, status updates and more

Scan the code to download
the CVS app

MONTHLY CONTRIBUTION REVIEW
(Payroll Deductions)

MONTHLY CONTRIBUTION

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

HSA	2026
Single	$36.00
EE+1	$59.00
EE+2 or more	$85.00

ETA Insurance Group
U.S. Employee Benefits Services Group

MONTHLY CONTRIBUTION

Support (ESPA)

HSA	2026
Single	$17.64
EE+1	$31.00
EE+2 or more	$45.20

PPO	2026
Single	$67.48
EE+1	$121.47
EE+2 or more	$182.22

HSA Plan - Annual Savings vs. PPO	2026
Single	**$598.08**
EE+1	**$1,085.64**
EE+2 or more	**$1,644.24**

ETA Insurance Group
U.S. Employee Benefits Services Group

MONTHLY CONTRIBUTION

TEAMSTERS

HSA Plan	2026
Single	$18.52

MONTHLY CONTRIBUTION

SECURITY

HSA Plan	2026
Single	$25.00

ETA Insurance Group
U.S. Employee Benefits Services Group

DENTAL & VISION OVERVIEW

DENTAL BENEFIT OVERVIEW

United Concordia dental®

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 Elite Plus Network

US ETA Insurance Group
U.S. Employee Benefits Services Group

VISION

National Vision Administrators, L.L.C.

Benefit	In-Network
Vision Exam	Covered 100% Once every 12 months
Clear Single & Bifocal Lenses (Pair)	Covered 100% Once every 12 months
Frames	All Fames – Up to $300 retail allowance (plus 20% off the amount over the allowance) Covered every 24 months
Contact Lenses	Covered 100% Once every 12 months In lieu of eyeglass lenses

LIFE AND DISABILITY BENEFITS

ETA Insurance Group
U.S. Employee Benefits Services Group

EMPLOYER PAID COVERAGE
BASIC LIFE AND AD&D COVERAGE

Mutual of Omaha

- **Coverage is fully-paid by HASD for the employee**
- Employee Life Insurance Benefit - **$50,000**
- Employee Accidental Death & Dismemberment (AD&D) Benefit - **$50,000**

AGE REDUCTIONS:

Insurance benefits & guarantee issue amounts are subject to age reductions.

- At age 65, amounts reduce to 65%
- At age 70, amounts reduce to 50%
- Spouse coverage terminates when employee reaches age 70

ETA Insurance Group
U.S. Employee Benefits Services Group

EMPLOYER PAID COVERAGE
EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Unlimited confidential telephone access to EAP professionals 24/7/365
  1-800-316-2796 or *mutualofomaha.com/eap*

- Five free face-to-face or telehealth sessions with a counselor
  - Per household, per calendar year

- Information and referral services

- Robust network of licensed and/or certified mental health professionals

- Legal & financial services
  - Online will preparation
  - Legal library & online forms
  - Telephonic financial consultation
  - Financial tools & resources

- Resources for
  - Work life balance
  - Substance abuse
  - Child & elder care resources & referral services

VOLUNTARY BENEFITS
LIFE AND AD&D

Completely voluntary, not employer paid, payroll deduction required

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
- *31 days from your hire date to enroll up to $200,000 without completing an Evidence of Insurability form*

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.

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

AGE REDUCTIONS:

Insurance benefits & guarantee issue amounts are subject to age reductions.

- At age 65, amounts reduce to 65%
- At age 70, amounts reduce to 50%
- Spouse coverage terminates when employee reaches age 70

CHILDREN BENEFIT

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

VOLUNTARY BENEFITS
LONG TERM DISABILITY

Disability income insurance can help provide security when you need it the most. It pays you cash benefits when you're sick or hurt (on or off the job) and can't work.

- This is a voluntary benefit, completely paid by you through a bi-weekly payroll deduction
- You must be actively working a minimum of 30 hours per week to be eligible
- There is a waiting period of 90 calendar days after the onset of your disabling injury or illness
- Monthly Benefit:

  $100 minimum monthly

  60% of before-tax monthly earnings up to $6,000
- Benefit Duration: Up to 5 years or more depending on age at onset of disability
- Pre-existing condition limitation. Any condition that you receive medical attention for in the 3 months prior to your effective date that results in a disability during the first 12 months of coverage, would not be covered

BENECON CLINICAL SERVICES

Your Health Journey, Supported Every Step of the Way

Guidance when it matters most

Compassionate clinical support to help members understand diagnosis, treatment options, and next steps

Find the right care, at the right time

Helping members find the right providers, resources, and programs for their unique healthcare needs.

Support for ongoing health needs

Convenient virtual classes that empower members with practical tools to better manage diabetes and improve overall health.

Take control of your health

Dedicated experts who work alongside members to simplify healthcare and support informed decisions.

Nurse Navigation

Trusted support from experienced nurses

- Feel supported every step of the way
- Get expert guidance when considering major procedures or seeking a second opinion
- Explore high-quality care that fits your needs
- Understand condition & treatment plan with confidence

Diabetes Education

Simple, practical support

- A live virtual 4-part class series
- Designed for real life
- Easy to follow & apply
- Build skills & support for lasting change

For Nurse Navigation, call (877) 223-2350 or email clinical@benecon.com

US ETA Insurance Group
U.S. Employee Benefits Services Group

TELEMEDICINE

ETA Insurance Group
U.S. Employee Benefits Services Group

TELEMEDICINE OVERVIEW

healthiestyou
By Teladoc

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.)

healthiestyou
By Teladoc

General Medical 24/7 - **$0 visit fee - Unlimited visits**
Speak to a licensed doctor by phone or video 24/7 from anywhere

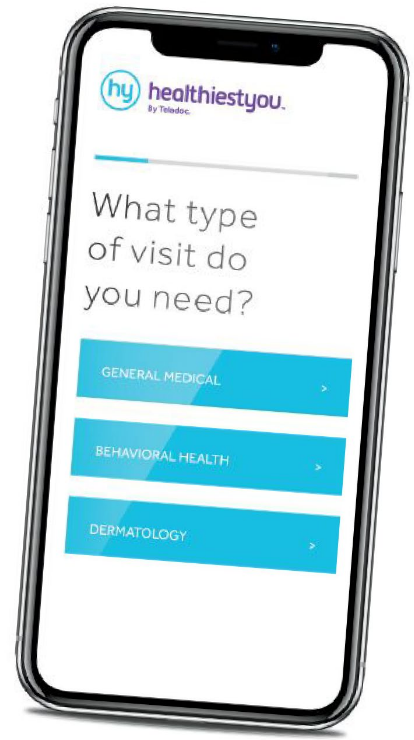
Expert Medical Services - **$0 visit fee - Unlimited visits**
Receive a second opinion on an existing diagnosis and treatment for any condition

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 dieticians who assess clinical nutrition needs and develop personalized programs including custom meal plans and shopping guides



ETA Insurance Group
U.S. Employee Benefits Services Group

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: $1,700 MIN.

ETA Insurance Group
U.S. Employee Benefits Services Group

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

ETA Insurance Group
U.S. Employee Benefits Services Group

FLEXIBLE SPENDING ACCOUNT

ETA Insurance Group
U.S. Employee Benefits Services Group

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).

All Enrollment or Waiver Forms must be returned to Cynthia L. Ayers Asst. Personnel / Benefits Supervisor

No Later Than Thursday, August 27th

Email: ayersc@hasdk12.org

Hazleton Area School District Benefits Microsite

ETA's ACCOUNT SERVICE TEAM

IF YOU HAVE QUESTIONS, PLEASE CONTACT US!

Jen Pecora

Client Account Executive

1-570-401-9699

jpecora@etainsurancegroup.com

Renee Slakoper

Client 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

ETA Insurance Group
U.S. Employee Benefits Services Group

THANK YOU

ETA
Insurance Group
U.S. Employee Benefits Services Group

ETA Insurance Group
U.S. Employee Benefits Services Group

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

ETA Insurance Group
U.S. Employee Benefits Services Group