



NPS Benefits OPEN ENROLLMENT

MAY 5-16

HEALTH INSURANCE PLAN BREAKDOWN

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

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

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

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

IMPORTANT INFORMATION

Priority Health – Health Insurance

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

MESSA Dental, Vision, LT Disability and Basic Life Insurance

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

Optional Benefits

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

Health Savings Account

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