

Managing Your Insurance Premium Costs - 2025

Neenah Joint School District provides employees the opportunity to obtain group health insurance, dental and vision coverage at very reasonable rates. This is an attractive benefit as the District heavily subsidizes the overall cost and provides a cash contribution to a Health Savings Account for all participants.

In addition, NJSD operates a Wellness Incentive Program that provides a sizable, additional financial benefit as well as assisting you with making healthy lifestyle choices. Under this program, employees can pay a lower (Wellness) rate for their share of the health insurance premium, which represents a significant monthly savings.

The tables below will give an idea of the impact of what an employee will pay for health insurance, plus other popular coverages, under wellness pricing vs. non-wellness pricing. The tables also show the total amount of premium that the carrier charges the District for each employee; the difference between what you pay and that total is absorbed by the District.

Figure A: Single Employee Premiums (per month)

Wellness Rate

4000/8000	4k / 8k NNN	6000/12000	6k / 12k NNN
\$ 120.07	\$ 86.05	\$ 50.10	\$ 19.32

Non-Wellness Rate

4000/8000	4k / 8k NNN	6000/12000	6k / 12k NNN
\$ 235.69	\$ 182.76	\$ 154.70	\$ 119.07

Figure B: Family Employee Premiums (per month)

Wellness Rate

4000/8000	4k / 8k NNN	6000/12000	6k / 12k NNN
\$ 312.20	\$ 223.07	\$ 128.89	\$ 48.25

Non-Wellness Rate

4000/8000	4k / 8k NNN	6000/12000	6k / 12k NNN
\$ 615.10	\$ 511.94	\$ 402.92	\$ 309.58

Employees who are on or who choose a 20-pay payroll calendar will pay a higher monthly rate, but the annual cost of the coverage will remain equal for 20-pay and 24-pay employees.

What will I be paying?

When new employees start at NJSD, the premiums they pay are located in the “Wellness” rate table. Current employees who have satisfied all requirements for the Wellness Incentive Program will likewise pay the Wellness rate at the beginning of the school year.

After the school year starts then, there are two important Wellness Incentive dates to bear in mind:

February 28

August 31

Well-Being Survey

The Health Assessment is located on a phone driven application or online, at the “Navigate” website where employees can register and respond to a battery of questions about their diet and exercise habits, etc. Employees **and** their spouses must complete the health assessment by **February 28, 2025**, in order to stay on the lower, wellness premium rates noted above. Information about the app and website options are shared consistently during the months of January and February in the *Rocket Roundup*.

Beyond the lower, wellness premiums that one will pay for making healthy lifestyle choices, Network Health Insurance, through its “Wellness Ways” program also offers cash rewards for this. An individual can earn up to \$250; a spouse can also earn up to \$250 under this offering. Connecting your fitness tracker to the Network Health app will likewise help earn a covered employee a cash reward. More information on ways to earn these rewards will be posted in the Rocket Roundup.

Annual Physical Exam and/or Biometric Screening

By **August 31, 2025**, all health insurance covered employees **and** their covered spouses must complete either an annual physician exam and/or undergo a biometric screening examination in order to receive or continue lower wellness health insurance premiums. Worksite biometric screenings will not take place under the new plan. Employees may ask their own physician to complete a biometric data gathering, if they wish, but we advise that a person do both when they go for an annual physical. Covered employees and spouses must upload [proof](#) that this requirement is completed onto the Navigate site by the deadline.

Please note that spouses of employees are required to complete an annual physician visit and/or a biometric screening. Doing both or either will contribute toward a cash reward from Network Health. Employees themselves will earn points (up to 200 of the 500 required) for both activities on the Navigate wellness platform.

Silver Status and Beyond

Employees, and only employees (or retirees), then have until **August 31** to reach “Silver” status on the District’s Navigate wellness application. If you have not done the annual physical and/or biometric screening or the health assessment, you need to get those both done by this deadline AND earn enough points to reach “Silver” status (a total of 500 points). The Navigate app will have many ways to earn points toward Silver status and typically almost all of our employees will reach this milestone.

Instructions on downloading the app and the number of points needed to earn “Silver” status will be posted in the Rocket Roundup.

Failing to meet the prescribed goals in the Wellness Incentive Program will result in the higher, non-wellness rates listed above. These higher rates will be applied to an employee’s paycheck during the first payroll in April if the first requirement is not met. The second time an adjustment upward would be applied is on the first October payroll if an individual does not earn Silver status and complete the required physician visit and/or the biometric submission by the August deadline.