

Managing Your Insurance Premium Costs - 2024

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

3200/6400	4000/8000	5000/10000	6000/12000
\$ 135.92	\$ 89.36	\$ 50.70	\$ 25.75
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Non-Wellness Rate

3200/6400	4000/8000	5000/10000	6000/12000
\$ 248.37	\$ 194.47	\$ 149.72	\$ 120.84
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Figure B: Family Employee Premiums (per month)

Wellness Rate

3200/6400	4000/8000	5000/10000	6000/12000
\$ 354.43	\$ 232.43	\$ 131.16	\$ 65.78
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\$ 354.43	\$ 232.43	\$ 131.16	\$ 65.78

Non-Wellness Rate

3200/6400	4000/8000	5000/10000	6000/12000
\$ 649.02	\$ 507.81	\$ 390.59	\$ 314.91
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Employees who are on or who choose a 20-pay payroll calendar will pay a supplemental charge in order to cover their share of the premium for the summer months. The supplemental charges for 20-pay employees will go into effect in January of a given school year and extend until the last payroll in June.

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 *(delayed until April 30, 2024 this year)*

August 31

Biometric Screening

By the end of April 2024, all health insurance covered employees must undergo a biometric screening examination and complete a health assessment online in order to receive the lower wellness premiums. The District’s Wellness staff will set up opportunities at each school site during the month of April where employees can have professional medical personnel conduct the biometric screening. Employees who

choose not to participate in the worksite-based biometric screening can have their own physician furnish this information to our insurance carrier by the **April 30** deadline. Other alternatives for completing the biometric assessment include going to an insurer-contracted clinic, or using a biometric “take home” kit and submitting the results. Please contact the HR office for more information on any of these alternative options. Please note that spouses of employees are required to have the biometric screening, and it will earn the couple a cash reward in addition to earning points on the Navigate wellness platform.

Health Assessment

The Health Assessment is located on a phone driven application or online, at a website where employees can register and respond to a battery of questions about their diet and exercise habits, etc. This app can be accessed from the “myUHC” site. Employees must complete the health assessment by **April 30, 2024**. Information about the app and website options are shared consistently during the months of January and February in the *Rocket Roundup*. Once both requirements are met, the employee will either remain on the lower “wellness” rate or a corresponding decrease will be in effect until the following fall.

Cash rewards for making healthy lifestyle choices are provided in the myUHC app. An individual can earn up to \$1,000; a spouse can also earn up to \$1,000 under this offering. As noted above, completing the biometric screening and the health assessment will earn each covered person (spouses included!) a total of \$100. Connecting your fitness tracker to the my UHC app will likewise earn a covered employee a cash reward. More information on ways to earn these rewards will be posted in the Rocket Roundup.

Silver Status and Beyond

All employees who have completed the first set of requirements then have until **August 31** to reach “Silver” status on the District’s wellness application. If you have not done the biometric screening or the health assessment, you need to get those both done by this deadline AND earn enough points to reach “Silver.” Employees and their covered spouse should work together to earn status points. The app will have many ways to earn points toward Silver status and typically almost all of our employees will reach this milestone.

The app is provided by the District’s wellness provider, Navigate. 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 June if the first two requirements are 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 by the August deadline.