

**Appendix B**  
**NW Regional ESD and OSEA Chapter 101**  
**OSEA Insurance Pool Distribution 2023-24 Plan Year**

**Monthly District Contribution: \$1473 prorated by FTE to the OSEA Chapter 101 Insurance Pool** for all employees with FTE of .5 and above.

- Full-Time Employees whose FTE is .75 or more: Medical, Dental, and Vision premiums are covered in full. No out of pocket premiums for Emp Only, Emp+Sp, Emp+Kids, Emp+Family
- Part-Time Employees whose FTE is .50 - .74: your prorated district contribution will be applied to the cost of your Medical, Dental, and Vision premiums for Emp Only, Emp+Sp, Emp+Kids, Emp+Family. You are responsible to pay the difference. Example: if your FTE is .5 you can apply \$736.50 to your premiums. If your premiums total \$630.61 you would incur no out of pocket expenses; if your premiums total \$744.60 your out of pocket expense would be \$8.10 per month; if your premiums total \$2230.67, your out of pocket expense would be \$1494.17 per month.
- Employees whose FTE is below .50 are not eligible for insurance benefits

1. **Plan Options:** For active NWRES D employees represented by OSEA, the following plan choices will be offered:

- a. **Medical:** Kaiser 1, 2A, and 3(HSA); Moda 1, 2, and 6(HSA)
- b. **Dental:** Kaiser Dental Plan, Moda/Delta Dental Premier Plan 5, Moda/Delta Dental Premier Plan 6 (No Ortho), Willamette Dental Plan
- c. **Vision:** Kaiser Vision Plan, Moda Opal Plan, VSP Choice Plus Plan

2. **Opt Out Incentives:**

- a. An OSEA Member who is eligible for benefits and chooses to “opt out” of all health benefit coverage (medical, dental, and vision) shall receive five hundred twenty-five dollars (\$550) per month contributed to a qualified HRA/VEBA plan in accordance with IRS rules for use.
- b. An OSEA Member who is eligible for benefits and chooses to “opt out” of medical insurance but elects to enroll for dental and/or vision coverage shall receive three hundred twenty-five dollars (\$350) per month contributed to a qualified HRA/VEBA plan in accordance with IRS rules for use.

Opt Out Incentives are paid in full for employees with FTE of .75 and above; prorated for FTE .50 - .74; and unavailable for employees working below .50 FTE

3. **Moda Plan 1, Moda Plan 2, Kaiser Plan 2A, and Kaiser Plan 1 Incentives:**

- a. Members who are enrolled in **Moda Plan 1 or 2** or **Kaiser 1 or 2A** plans will receive a contribution into an American Fidelity Health Reimbursement Arrangement (HRA) in the following amounts:
  - \$1800 Employee Only
  - \$3650 Employee + Spouse, Employee + Child(ren), Employee + Family

\*HRA contributions are intended to offset health costs not health savings accounts. As such, HRA incentives will only be deposited for people with HRA balances of \$3650 or less as of September 30th of each year.

- b. HRA funds shall be distributed per the following schedule:

- One-third will be deposited on or about October 15, 2022, and
- Two-thirds will be deposited on or about January 15, 2023

c. Mid-Year New Hires distribution of HRA funds per the following schedule:

- \$150.00 per month of benefits-eligible employment for employees who enroll in Employee Only
- \$304.17 per month of benefits-eligible employment for employees who enroll in Employee+Spouse, Employee+Child(ren), Employee+Family

HRA Incentives are paid in full for employees with FTE of .75 and above; prorated for FTE .50 - .74; and unavailable for employees working below .50.

\*HRA account balances can accrue and carry over from year to year, however they are NOT “portable”. Any remaining account funds will be returned to the classified pool upon separation from NWRES D. (this portability rule does not apply to HRA/VEBA accounts).

**\*\*Our pool is currently healthy, if we see a dramatic decreases over time, HRA funding for Kaiser 1 & 2A and Moda 1 & 2 plans will be the first incentive considered for reduction and/or cessation.**

#### 4. HIGH DEDUCTIBLE – HEALTH SAVINGS ACCOUNT (HSA) ELIGIBLE PLAN INCENTIVES:

a. Members who select HSA Compliant plans (**Moda Plan 6**, or **Kaiser 3**) will receive a contribution to a Health Savings Arrangement (HSA) account in the following amounts:

- \$3850 Employee Only
- \$7750 Employee + Spouse, Employee + Child(ren), Employee + Family

b. HSA funds shall be distributed per the following schedule:

- One-third will be deposited on or about October 15, 2022, and
- Two-thirds will be deposited on or about January 15, 2023

c. Any new employee enrolled after November 1st shall have the amount prorated for the number of months they are eligible for insurance in that plan year.

- \$320.83 per month of benefits-eligible employment for employees who enroll in Employee Only
- \$645.83 per month of benefits-eligible employment for employees who enroll in Employee+Spouse, Employee+Child(ren), Employee+Family

HSA Incentives are paid in full for employees with FTE of .75 and above; prorated for FTE .50 - .74; and unavailable for employees working below .50.

\*Health Savings Accounts (HSA) can accrue and carry over from year to year, and are “portable”, going with the member upon separation from NWRES D.

Members should seek additional information about eligibility for HSA accounts if they are also covered on any other health benefit plan. There may be limitations or restrictions associated with double coverage depending upon the other coverage. Representatives of NWRES D HR or American Fidelity (administrator of HSA accounts) can assist members in understanding rules associated with HSA enrollment.