

INSURANCE NEWS

FEBRUARY 2023



HSA Contributions

If you are enrolled in one of the High Deductible Health Plan (HDHP) options for 2023, you also have a <u>Health Savings Account</u> (HSA) established for you through Health Equity. The District makes monthly contributions to your account based on the following schedule:

Individual Coverage - \$70 Two Party Coverage - \$140 Family Coverage - \$180

In addition to the monthly HSA contributions from the District, you can also put in tax-free contributions of your own.

If you choose to contribute to your HSA, you can set up monthly payroll deductions through "Payroll Management". Additionally, you can change the amount of your HSA contributions at any time during the year.

Please note that your personal contributions **combined** with DSD contributions cannot exceed the IRS yearly limits.

For additional information, take a moment to review the <u>High Deductible Plan Information</u>.

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Pharmacy Reminders

The new 2023 plan year is well underway!

We want to remind you that your prescription drug coverage is with <u>Navitus</u>. They are a separate company from Aetna and SelectHealth and manage all of your prescription drugs.

For convenience, Navitus information is included on the back of your health insurance ID card. There, your pharmacist will find the numbers and information necessary to fill your prescriptions.

Additionally, remember that the pharmacy deductible on the Aetna and SelectHealth traditional plans resets on January 1st. This means that each person on the plan will first need to meet the \$100 pharmacy deductible on prescriptions before that person's benefit begins. However, if you are filling generic Tier 1 prescriptions, the deductible is waived.



Virtual Visits

We are still in the middle of cold and flu season and want to remind you of the convenient and cost effective virtual office visit options available to you.

Employees enrolled in either of the District's Aetna plans have access to <u>Teladoc</u>, while those enrolled in one of the SelectHealth plans have access to <u>Connect Care</u>.

Through both Teladoc and Connect Care, you can set up virtual appointments 24/7 with one of their U.S. board certified and licensed healthcare providers to be diagnosed, treated, and prescribed medication if necessary. These services don't replace your primary care doctor, but can be used when it's not convenient to get to your doctor or it's outside of regular office hours.



Bariatric Surgery

Davis School District is pleased to announce limited coverage for some bariatric procedures under **both** the SelectHealth and Aetna health plans as of the new 2023 plan year.

Many patients have tried to lose weight through exercise, dietary and lifestyle modifications with limited success. In these instances surgical options may be a positive alternative.

Successful procedures can result in improved health outcomes related to diabetes, hypertension, obesity, etc.

Rigorous qualifications and guidelines must be met prior to preauthorization. Your healthcare provider will be able to help you determine if you qualify.