

**NEW EMPLOYEE COVERAGE BECOMES EFFECTIVE ON THE FIRST DAY OF THE MONTH  
FOLLOWING YOUR DATE OF EMPLOYMENT**

*Effective 01/01/2019*

## NDPERS OUT-OF-POCKET HEALTH COSTS

|  | Dakota Plan  |              | HDHP   |  |
|--|--|--------------|--|--|
|  | PPO  | Basic        | PPO  | Basic  |
| Co-Pay & Co-Insurance                    | <i>Co-Pay paid by member for each and every visit<br/>Co-insurance paid by member until maximum is met</i> |              | You pay the costs until you meet your deductible, then co-insurance of 20% | You pay the costs until you meet your deductible, then co-insurance of 25% |
| Physician Office Visits Co-Pay           | \$30   | \$35         |  |  |
| Lab / X-ray Co-Insurance                 | 20%  | 25%          |  |  |
| Emergency Room Visits Co-Pay             | \$60   | \$60         |  |  |
| Prescription Drugs Co-Pay & Co-Insurance |  |              |  |  |
| Generic                                  | \$7.50 / 12%   | \$7.50 / 12% |  |  |
| Brand Name                               | \$25 / 25%   | \$25 / 25%   |  |  |
| Non-formulary                            | \$30 / 50%   | \$30 / 50%   |  |  |

| DEDUCTIBLE              | <i>Maximum paid by member during calendar year for specified services.<br/>Office visits, ER co-pay, and prescription drugs are not included</i> |                | <i>Deductible and co insurance maximums may be met by one or multiple family members</i> |                |
|-------------------------|--|----------------|--|----------------|
| Individual Deductible   | \$500  | \$500          | \$2,000  | \$2,000        |
| Individual Co-Insurance | \$1,000  | \$1,500        | \$1,500  | \$2,000        |
| Individual Maximum      | <b>\$1,500</b>   | <b>\$2,000</b> | <b>\$3,500</b>   | <b>\$4,000</b> |
| Family Deductible       | \$1,500  | \$1,500        | \$4,000  | \$4,000        |
| Family Co-Insurance     | \$2,000  | \$3,000        | \$3,000  | \$4,000        |
| Family Maximum          | <b>\$3,500</b>   | <b>\$4,500</b> | <b>\$7,000</b>   | <b>\$8,000</b> |

**Employees that participate in the High Deductible Health Plan are automatically enrolled in the Health Savings Account**

Detailed information regarding the **Dakota Plan**, **HDHP** and **HSA** savings plan are available on the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers)

Click on the **active member** link on the left side of the page

- **HSA** - Contact Sanford Health at 877-737-7730
- **Dakota Plan, HDHP** – Contact Sanford Health at 1-800-499-3416

### **Health Savings Account (HSA)**

A Health Savings Account allows you to set aside pre-tax dollars to pay for qualified medical expenses for yourself, your spouse and your dependents.

- HSA's are available to only those employees who are enrolled in a High Deductible Health Plan (HDHP)
- Enrollment is automatic with selection of HDHP
- Contributions are tax-free
- Earnings are tax-free
- Withdrawals are tax free when made for eligible medical expenses
- Balances can be carried over from year to year. The *Use It Or Lose It* rule does not apply
- HSAs are portable if you change jobs

If you are claimed as a dependent on someone else's taxes, are covered by Medicare or a Flexible Spending Account, you are not eligible to enroll in an HSA.

### **Contributions to an HSA**

- NDPERS will make monthly employer contributions totaling \$921.60/year for single coverage and \$2,230.56/year for family coverage
- You may make additional contributions to fund your account at any time
- Contribution limits for 2019 are \$3,500.00 for single and \$7,000.00 for family
- Sanford Health, the HSA Plan Administrator, will send information to you on how to make additional contributions, access your HSA account and how to submit claims for reimbursement