

2016-17 LR Health Insurance Premium Discount Plan

The district provides health insurance to all full time employees at a base rate of \$376 per month. Because the premium for our base PPO insurance plan is well above that amount, all employees have the opportunity to participate in two insurance premium discount options:

Health Risk Assessment Discount (HRA) = \$52.50 per month

Qualifying Wellness Activities Discount = \$52.50 per month

Total Possible Discount = \$105.00 per month (\$1260/year)

If you participate in the LR Health Risk Assessment (HRA) you will receive a \$52.50 monthly discount toward your selected health insurance plan.

If you participate in two (2) Qualifying Wellness Activities you will receive a \$52.50 monthly discount toward your selected health insurance plan.

Depending on which insurance plan option you select, the above discounts will be applied to cover the remaining monthly cost of your PPO/HMO premium or they will be deposited into your High Deductible Health Plan (HDHP) Health Savings Account (HSA).

*All employees are encouraged to participate in both discount plan options. However, all employees may choose to participate in one, both, or neither of the discount plan options.

Qualifying Wellness Activity Options:

- Yearly Preventative Care Visit
- Fitness Activities
 - Any fitness activity that raises your regular activity level - 15 hours/year
- Nutrition Program
 - Any diet or nutrition plan lasting six weeks or more
- Participation in a Smoking Cessation Program

The purpose for our health insurance premium discount plan:

- promote overall health and wellness within our school district
- help employees save on individual health insurance and medical costs
- lower overall health insurance costs for the district