

Nova Classical Academy 2023 Renewal Decisions

To: Kriscel Estrella

Date: 10/10/2022

Dear Kriscel:

I hope this message finds you well. I have a few things I need to confirm with you and noted below my understanding of your implementation details.

Please “reply all” to this message with any changes and/or an okay to proceed with this understanding.

Do not hesitate to contact me if you have any questions or need additional information from me.

Plan Year:

Nova Classical Academy 01/01/2023 – 01/01/2024

Confirm Eligibility Requirements:

Add Eligibility Rule

Add Waiting Period

Add Dependent Eligibility

Medical:

Medical PPO HealthPartners, Inc.

- Renew with rate cap at 15% increase (unaligned rates)
- 2023 renewal medical plans: \$500-\$25 & \$2000-100%
- Rates: See attached spreadsheet
- **SBC and HealthPartners POD to be requested with renewal confirmation- USI**
- Employer medical plan contribution will remain at \$489/month

Consumer Driven Telehealth and In-Home Visits:

Nice Health Care:

- Rate increase to \$33/pepm

Dental:

Dental PPO Mutual of Omaha Insurance Company

- **2023 Renewal increase: 3.9%**
- Single Rate: \$54.28
- Family \$ 158.75

Vision:

Vision Avesis, Inc.

- Renew as is with rates guaranteed until 1.1.2024

Life/AD&D:

Life and AD&D Mutual of Omaha Insurance Company
Basic Life and AD&D benefits

- No rate changes

Short Term Disability:

Short Term Disability (STD) Mutual of Omaha Insurance Company

- No rate changes

Long Term Disability:

Long Term Disability (LTD) Mutual of Omaha Insurance Company

- No rate changes

Flexible Spending Account:

Section 125 Further

- No known rate changes

Health Savings Account:

Health Savings Account Further

- No known rate changes

2023 Open Enrollment:

- Open Enrollment timeline: 11.14.22-12.9.22
- K-pay online enrollment/passive elections (changes only)
- Benefit Summary- USI will prepare
- Employer Annual Compliance Notices- USI will prepare
- Brainshark presentation- Deadline?

Miscellaneous:

- Board Approval needed on 11.1.2022 to confirm benefits (6pm -evening meeting)

Attachments:

- Renewal paperwork
- 2023 Medical spreadsheet

I look forward to hearing from you. Thank you for partnership and business.

Thank you,

Margaret Kolb-Tavis, CEBS, CPE
Consultant