

2022-2023 Insurance Options and Rates Effective July 1, 2022

MN Healthcare Consortium (MHC and NWSC) Medica Passport 100-0%
(Formerly known as Traditional AWARE and prior to that known as FIRST DOLLAR PLAN)

THIS PLAN IS FROZEN AND NO LONGER ALLOWS NEW ENROLLEES

Family Coverage: \$30,793.92 Annual Premium (School pays \$10,150.00)
Employee pays: \$20,643.84 yearly
\$1,720.32 monthly
\$860.16 pay period

Single Coverage: \$11,566.80 Annual Premium (School pays \$5,625.00)
Employee pays: \$5,941.68 yearly
\$495.14 monthly
\$247.57 pay period

MN Healthcare Consortium (MHC and NWSC) Medica Passport 500-25-20%

(Formerly known as High Value Med Network and prior to that known as Western)

Family Coverage: \$27,562.08 Annual Premium (School pays \$10,150.00)
Employee pays: \$17,412.00 yearly
\$1,451.00 monthly
\$725.50 pay period

Single Coverage: \$10,354.32 Annual Premium (School pays \$5,625.00)
Employee pays: \$4,729.20 yearly
\$394.10 monthly
\$197.05 pay period

New! **MN Healthcare Consortium (MHC and NWSC) Medica Passport 1000-40/75-20%**

Family Coverage: \$26,653.56 Annual Premium (School pays \$10,150.00)
Employee pays: \$16,503.36 yearly
\$1,375.28 monthly
\$687.64 pay period

Single Coverage: \$10,013.40 Annual Premium (School pays \$5,625.00)
Employee pays: \$4,388.40 yearly + \$0.00
\$365.70 monthly
\$182.85 pay period

MN Healthcare Consortium (MHC and NWSC) Medica Passport 3500-0% HSA

Formerly known as HEALTH SAVINGS ACCOUNT (HSA) – PREMIUM ONLY

****EMPLOYEE FUNDS HEALTH SAVINGS ACCOUNT (HSA)****

Family Coverage: \$22,181.52 Annual Premium (School pays \$10,150.00)
Employee pays: \$12,031.44 yearly
\$1,002.62 monthly
\$501.31 pay period

Single Coverage: \$8,335.56 Annual Premium (School pays \$5,625.00)
Employee pays: \$2,710.56 yearly + \$0.00
\$225.88 monthly
\$112.94 pay period

****If enrolled in this HSA plan, then District shall contribute
\$50 per month to the employee's individual HSA**

FY23 HSA deductibles - \$3,500 Single / \$7,000 Family

*Embedded deductible so no one person would pay more than \$3,500

HSA Contribution Limits for 2022 \$3,650 Single / \$7,300 Family

*Once age 55 members can contribute an additional \$1,000