

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

NDPERS Health Plan Comparison

	Dakota Plan		HDHP	
	PPO	Basic	PPO	Basic
Co-Pay & Co-Insurance	<i>Co-Pay paid by member for each and every visit 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. 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	\$1,500	\$2,000	\$3,500	\$4,000
Family Deductible	\$1,500	\$1,500	\$4,000	\$4,000
Family Co-Insurance	\$2,000	\$3,000	\$3,000	\$4,000
Family Maximum	\$3,500	\$4,500	\$7,000	\$8,000

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

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

- **HSA** - Contact Health Equity at 844-281-0429
- **Dakota Plan, HDHP** – Contact Sanford Health at 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 \$1,220.88/year for single coverage and \$2,953.92/year for family coverage.
- You may make additional contributions to fund your account at any time
- Contribution limits for 2024 are \$4,150.00 for single and \$8,300.00 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.