# HRS 2023 2<sup>nd</sup> Quarterly Newsletter!



**Upcoming Holidays April, May, June:** 

Memorial Day	May 29, 2023
Juneteenth	June 19, 2023

PLEASE CONTACT PAYROLL FOR INFORMATION ON I-TIME CODING



Change Plan Type;

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- Add/Delete Dependents without a qualifying life event;
- Renew Flexible Spending Accounts;
- Select previously declined dependent dental coverage;



Stay tuned for more information

Are you ready for open enrollment?

April 24 – May 12

#### **FY2024 New Plan Year Highlights**

For plan year July 1, 2023 - June 30, 2024

For the coming plan year, the State's health plan will continue to offer employees a choice in the plan design that best meets their needs while enhancing the covered services and plan structures. Summaries of Benefits and Coverage (SBCs) and medical and dental premium rates are posted on the OGI website, <a href="https://ogi.idaho.gov">https://ogi.idaho.gov</a>. Full plan contracts will be posted to the website as soon as possible.

#### FOR ALL ACTIVE MEDICAL PLANS:

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- Employer-Funded Health Savings Accounts (HSA) for eligible High Deductible Health Plan (HDHP) members (See more HSA information below.)
- Lower Premiums on the High Deductible Health Plan (HDHP) for Active Employees
- Specialty Pharmacy Cost Relief (PPO & Trad Only)

Members on certain specialty medications can receive their medications at a reduced rate.

PPO Coinsurance Increase

Coinsurance will increase to 20% in-network and 40% out-of-network.

Traditional Deductible, Coinsurance and Out-of-Pocket Maximum Increase

Coinsurance increases to 30%, Deductibles increase to \$500 individual / \$1,400 Family, and Out-of-Pocket Maximums increase to \$4,350 Individual / \$8,700 Family.

- High Deductible Health Plan will now utilize a PPO network once the deductible has been met.
- MDLive medical & behavioral health services will continue to be covered at 100% for all health plans.
- At-Home COVID Test Kits will continue to be covered by the plan but will require submission of a paper claim for reimbursement.

#### EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Starting July 1, all EAP services will be provided by BPA Health®
- BPA Health is an Idaho-based company with a broader provider network, online scheduling tools, and access to 10,000 providers via BetterHelp.com (virtual visits that can be scheduled within 72-hours.)

#### HEALTH SAVINGS ACCOUNTS (HSA)—Only for those with HDHP

- Employer contributions will be \$500 Single coverage / \$1,000 Family coverage prorated over the course of the plan year.
- You may also contribute pre-tax dollars through payroll deductions, up to the federally allowed maximums.
- HSA funds are yours to keep if you leave employment.
- A Limited Purpose Health Care FSA is now available to be used in conjunction with the HSA to pay for dental and vision expenses.

#### FLEXIBLE SPENDING ACCOUNTS (FSA)

- Day Care FSA limits have returned to a maximum contribution of \$5,000 per household.
- Health Care FSA maximum contribution limit increased to \$3,050 & carryover increased to \$610.
- Limited Purpose Health Care FSA maximum contribution limit increased to \$3,050.
- If you leave employment, you can also COBRA your FSA to continue contributing and using funds;
   otherwise, your FSA dollars can only be used for expenses incurred prior to your termination date.

As a plan participant, you can save time, save money, and improve your health with continued access to the following programs:

- MDLive telehealth visits for medical and behavioral health at no cost to participants.
- **livongo diabetes management program** supplies and support services at no cost to participants.
- Wondr weight management program at no cost to participants.
- SmartShopper gives you money back for choosing cost-efficient locations for medical procedures.
- Mail-Order Pharmacy get 3-months of your maintenance medications for 2 copays.
- Condition Management for: asthma, diabetes, COPD, coronary artery disease or congestive heart failure to work with a case manager to coordinate your care and provide resources.
- Care Management assists members navigating complex medical conditions and procedures to ensure they know who to contact about their care and understand the resources available to them.
- Diabetes No-Copay program with telephonic coaching support and \$0 copay for diabetic supplies
- Nurse Advice Line 24/7/365 access to a nurse to assist with health concerns and questions.
- Bright Beginning Prenatal Program (earn a gift card) with maternity and resources support
- Nicotine/tobacco cessation quit-aids covered to help you stop smoking/chewing
- Employee Assistance Program (EAP) 5-visits per person, per year at no cost to the member
- Cost Advisor online cost transparency tool to estimate your portion of procedures and services.
- Identity theft protection from Blue Cross of Idaho with Experian at no additional cost to you

Haven't set up your Blue Cross of Idaho member portal account to find out more information about the programs listed above? Have your Enrollee ID number handy and visit:

#### http://members.bcidaho.com

The member portal allows you to view plan information, explanation of benefits (EOB) documents, search for network providers, sign up for text and email communications, and so much more.







Learn about your benefits all year long with the **Stay Informed** section on the <a href="mailto:ogi.idaho.gov">ogi.idaho.gov</a> homepage. If you have any questions, visit our website or contact us at (208) 332-1860 or <a href="mailto:ogi@adm.idaho.gov">ogi@adm.idaho.gov</a>.

## HIGH DEDUCTIBLE HEALTH PLAN



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# HEALTH SAVINGS ACCOUNT

#### WHAT IS AN HSA?

An HSA, or Health Savings Account is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. When combined with a qualified High-Deductible Health Plan (HDHP), it offers savings and tax advantages that a traditional health plan can't duplicate. With an HSA, you will have:

- A tax-advantaged savings account that you can use to pay for eligible medical expenses as well as deductible, co-insurance, prescriptions, vision and dental care.
- o Unused funds that will roll over year to year. There's no "use it or lose it" penalty. Employees keep the balance of funds and their HSA if they leave employment.
- o Potential to build more savings through investing. You can choose from a variety of HSA self-directed investment options (minimum balance requirements apply).
- Additional retirement savings. After age 65, funds can be withdrawn for any purpose without penalty but may be subject to income tax if not used for qualified medical expenses.

Enroll in HDHP with HSA Plan

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#### Contribute

Set up regular, pretax deposits through payroll deduction. (optional)

#### Open an HSA

SOI will open an HSA for you with Navia.

## Use HSA Debit card.

You will receive a debit card to pay for your healthcare

#### Save on taxes.

You don't have to pay taxes on your

HSA deposits, qualified expenses & interest earned.

High Deductible Health Plan (HDHP) w/HSA	PPO
✓ Lower Premiums	✓ Higher Premiums
✓ Preventive Ca	re: Covered in full
✓ Higher Deductible & Out-of-Pocket Maximums	✓ Lower Deductible & Out-of-Pocket Maximums
✓ Office Visits: Subject to deductible; plan pays just like PPO after Deductible is met	✓ Office Visits: Copay applies (deductible waived)
<ul> <li>✓ Prescription drugs: Subject to deductible; then copays</li> <li>✓ Listed preventive prescription drugs covered at 100% (not subject to deductible)</li> </ul>	<ul> <li>✓ Prescription drugs: Copays/coinsurance apply (not subject to deductible)</li> <li>✓ Listed preventive prescription drugs covered at 100% (not subject to deductible)</li> </ul>
✓ Employer HSA Contributions: Over the course of the year, your employer will contribute \$500 individual / \$1.000 family to your HSA	✓ Employer HSA Contributions: Not Available

#### **ARE YOU ELIGIBLE?**

You are not eligible to set up or contribute to an HSA if any of the following situations apply to you:

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- O You are claimed as a dependent on someone else's tax return.
- You are eligible to receive benefits from any plan other than a qualified high deductible health plan, including:
  - Coverage through your spouse's non-qualified health plan.
  - Enrollment in a full purpose flexible spending account (FSA) by either you or your spouse.
  - Coverage through Medicare or Medicaid.
  - Coverage through a military or veteran's healthcare program (e.g. TRICARE).

#### IMPORTANT INFORMATION TO KEEP IN MIND

You can use your HSA at any time for tax-free reimbursement of qualified health expenses (even if you are later covered under a health plan that is not a qualified high deductible health plan). Please note the following:

- The money must be in your account before you can claim a reimbursement.
- You cannot make claims for services incurred before your HSA becomes active.
- A debit card is typically included (additional cards and checks may be ordered, fees may apply).
- Overdraft fees and other charges may apply if your claims exceed your account balance.
- A 20% penalty applies for a non-qualified related expenses.

#### **HSA CONTRIBUTION LIMITS**

The IRS sets limits annually on the amount you can contribute. Below are the amounts you can contribute based on the State's plan year, not calendar year. Annual contribution maximums are set with each plan year and increases will only be applied at the start of each plan year.

* * * *	FY2024 (July 1, 2023 – June 30, 2024)	TOTAL ANNUAL MAXIMUM CONTRIBUTIONS	EMPLOYEE ANNUAL MAXIMUM CONTRIBUTION	EMPLOYER ANNUAL MAXIMUM CONTRIBUTION
*	EMPLOYEE	\$3,850	\$3,350	\$500
A A	EMPLOYEE + FAMILY	\$7,750	\$6,750	\$1,000
*	CATCH-UP (AGE 55+)	Additional \$1,000	N/A	N/A

# NEW MONTHLY PREMIUM AMOUNTS

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#### **FY2024 MONTHLY MEDICAL AND DENTAL RATES**

For the plan year that runs July 1, 2023 - June 30, 2024

#### Full-time Employee (30 - 40 hours per week)

Employer Medical (No HSA): \$1,114.40 Employer Dental: \$31.42

Employer Medical (HSA Single): \$1,072.74 and \$41.66 HSA Contribution Employer Medical (HSA Family): \$1,031.08 and \$83.32 HSA Contribution

					Employee,	Employee,	
	Employee	<b>Employee</b>	<b>Employee</b>	Employee and	Spouse and	Spouse and	
	Only	and Spouse	and Child	Children	Child	Children	
PPO	\$65.00	\$197.60	\$112.00	\$177.02	\$242.18	\$324.48	
Traditional	\$85.00	\$263.50	\$145.56	\$235.80	\$323.52	\$434.30	
High Deductible	\$0.00	\$47.94	\$16.54	\$40.50	\$64.06	\$93.82	
Dental	\$11.80	\$37.80	\$36.68	\$73.02	\$62.68	\$106.82	

#### Part-time Employee (20 - 29.9 hours per week)

Employer Medical (No HSA): \$886.46 Employer Dental: \$25.14

Employer Medical (HSA Single): \$844.80 and \$41.66 HSA Contribution Employer Medical (HSA Family): \$803.14 and \$83.32 HSA Contribution

					Employee,	Employee,
	Employee	Employee	<b>Employee</b>	Employee and	Spouse and	Spouse and
	Only	and Spouse	and Child	Children	Child	Children
PPO	\$150.26	\$456.80	\$258.90	\$409.22	\$559.84	\$750.10
Traditional	\$196.50	\$609.14	\$338.80	\$545.10	\$747.88	\$1,003.96
High Deductible	\$33.54	\$144.36	\$71.78	\$127.16	\$181.62	\$250.42
Dental	<b>\$13.46</b>	\$43.12	\$41.84	\$83.30	\$71.50	\$121.84



National Pet Week is May 7 – 13!

We want to see your pet!

Drop a picture of them on the Kudoboard found here!



HomesofHopelDWA.org

Proceeds help support children, youth, and families impacted by the foster care system



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## Dress up as your favorite Superhero or Royalty!

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Prizes for best costumes and all kids 12 and under

Saturday, June 24, 2023 Kiwanis Park, Lewiston



**Day of Race Registration:** 

8:00-8:45 AM

5K Run: 9:00 AM

To Register visit:

https://www.raceentry.com/races/ capes-n-crowns/2023/register Pre-Registration ends
June 23.

Register today!

Adult \$15 Day of Race \$20

Child \$10 Day of Race \$15

Age 3 and under, FREE

Family of 5 or more \$75 Day of Race \$100





Has a staff member of your team done something great?! Email HR to let them know and we will send them a creative candygram to match their job well done! You don't have to be their supervisor, anyone can send a candygram!

"When we take time to let our team know that we value them, it inspires everyone to continue doing even more and reinforces the habit for other leaders to do the same" – Gifford Thomas



	APRIL			
4/10	Tips for Professional Writing with CTL			
4/11	Outlook Basics with Doug Cruthirds			
4/14	Learn a Latte' with HR – NAIA Volunteering with Athletics			
4/17	Effective Ways to Take Control of Your Email with CTL			
4/25	Open Enrollment Overview with the HR Staff			
4/27	Jaggaer Refresher Training with Purchasing			
4/28	Learn a Latte' with HR – New Hire Process and Onboarding			
7/20	MAY			
5/1	Open Enrollment Overview with the HR Staff			
5/2	What is Canvas? With E Learning			
5/2	Last Lecture with CTL			
5/9	25 Live Overview with Events and Conferences			
5/10	CIRO Debriefing with CTL			
5/16	Moving Expenses Overview with the Budget Office			
5/16-	Faculty Writing Retreat with CTL			
18				
5/18	Employee Benefits & Perks Overview with the HR Staff			
5/22	Qualtrics for Beginners with Institutional Research 7			
	Effectiveness			
5/23	Purchasing Process with Purchasing			
5/30	Outlook Productivity with Doug Cruthirds			
	JUNE			
6/9	Learn a Latte' with HR – LC State Financial Basics with the			
	Budget Office			
6/13	Travel Process Overview with Jeannette Carte' and Kim Evans			
6/15	Employee Benefits & Perks overview with the HR Staff			
6/21	Ten Soft Skills You Need with Workforce Training			
6/23	Learn a Latte' with HR – Becoming a Mentor to a New Employee			
	with the HR Staff			
6/27	Supervisor Series – Documenting Employee Issues with Vikki			
	Swift-Raymond			

<sup>\*</sup>Schedule is subject to change at any time.





# Tressure-Cooker Fajitas

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## **Ingredients**

- 1-1/2 lbs. beef top sirloin steak, cut into thin strips
- 1-1/2 tsp. ground cumin
- ½ tsp. seasoned salt
- ½ tsp. chili powder
- ½ tsp. crushed red pepper flakes
- 2 tsp. canola oil
- ½ cup water
- 2 tbsp. lemon juice
- 1 garlic clove, minced
- 1 large sweet red pepper, thinly sliced
- 1 large onion, thinly sliced
- 8 flour tortillas, warmed

Optional toppings: sliced avocado, jalapeno peppers, shredded cheddar cheese, chopped tomatoes, and sour cream.

View full recipe here!

## **Directions**

- 1. In a bowl, toss steak with seasonings. Select sauté setting on your pressure cooker. Adjust for medium heat; add oil. When oil is hot, brown meat in batches and remove. Add water, lemon juice and garlic to cooker; stir to loosed any browned bits. Press cancel. Return beef to cooker. Lock lid; close pressure-release valve. Adjust to pressure-cook on high for 20 minutes.
- 2. Allow pressure to naturally release for 10 minutes, then quick-release any remaining pressure. Remove steak with a slotted spoon; keep warm.
- 3. Add red pepper and onion to cooker. Lock lid; close pressurerelease valve. Adjust to pressure cook on high for 5 minutes. Quickrelease pressure. Serve vegetables and steak with tortillas and desired toppings.



Name	<b>Position</b>	Department
Ramos, Brooke	Instructor	Nursing & Health Sciences
Jen Uptmor	Instructor	Business & Computer Science
Mary Lou Robinson	Professor	Nursing & Health Sciences
Peggy Mata	Associate Professor	Nursing & Health Sciences
Redgy Erb	Director	Physical Plant
Abby Pernsteiner	Administrative Assistant 1	Learning Resource Center
Robert Dixon	Custodian	Physical Plant
Tiffany Simmet	Financial Technician	Student Accounts









Date	Name
1	Julie Crea
2	Evan Jenkins
2	Luke Thomas
4	Kyle Guelcher
4	Jeffrey Ober
4	Ayodeji Arogundade
4	Jennifer Cromer
5	Diana Higgins
6	Brooke Ramos
6	Gordon Cox
6	Rodney Farrington
7	Redgy Erb
7	Terry Taylor
8	Emily Jerves
9	Teresa Nash
10	Justice Stocks
10	Robert Franklin
12	Jennifer Alexander
12	Jacob Hornby
13	Amanda Greco
13	Lauren Nichols
16	Sue Hasbrouck
17	Kelsie Page
19	Michael Love
19	Tyler Sinner-Graham
20	Barbara Syska
20	Jay Kimble
22	Richard Fielding
22	Lauren Grijalva
22	Jody Wassmuth
23	Carrie Kyser
23	Laura Hughes
24	Edgar Galeano
25	Mark McNabb
28	Benjamin Frey
28	Louis Sylvester
30	Allison Silvestri
30	Amy Bond









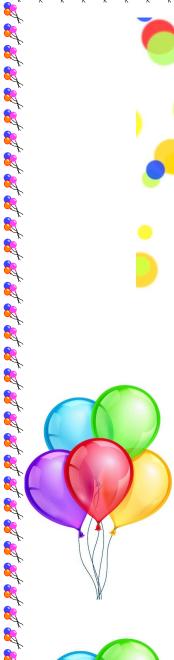


Date	Name
1	Polly Knutson
1	Julie Scoles
1	Michael Collins
2	Kacey Diemert
3	Robert Dixon
3	Sheree Dunbarr
5	Charmain Steiger
6	Kristy Gonder
7	Philip Liggins
7	Jenna Chambers
8	Seth Bradshaw
8	Andrea Baldus
9	Mandy Damman
10	Courtney Toth
13	Sundie Brownell
15	Michelle McClure
16	Brianna Brown
17	Gabriel Lybrand
17	Gary Reed
17	Noreen Johnson
18	Linda Busch
18	Samantha Coulter
21	Kimberly Tolson
21	Tiffany Harris
21	Jennifer Anderson
22	Beth Colgan
23	Nancy Johnston
24	Summer Kibbe
25	Debra Paxton-Flynn
26	Regina Lott
29	Blake Jones











1 William Silvestri 2 Cheyenne Gaspar 2 Collyn Harris 2 Amy Canfield 3 Teri Rust 4 Vikki Swift-Raymond 7 Justene Garner 8 Martin Gibbs 9 Anne White 10 Debbie Sholtys 10 Jill Groseclose 11 Marissa Louder 11 April Niemela 11 Rachel Peasley 14 Adam Colkins 14 Emily Johnsen 15 Austin Johnson 15 Sandra Boyd 16 Austin Crain 16 Loralee Ohrtman 16 Kristina Keener 17 Kari Mackey 18 Makenzie Hollingsworth 18 Brooke Henze 19 Heather Welsh-Griffin 20 Hailey Denton 21 Mariah Holmes 22 Ella Keatts 23 Burma Hutchinson 24 Marco Antonio Ortiz 25 Abigail Pernsteiner 26 Matthew Johnston 26 Laura Earles 28 Jennifer James		
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Teri Rust  Vikki Swift-Raymond  Justene Garner  Martin Gibbs  Anne White  Debbie Sholtys  Marissa Louder  April Niemela  Rachel Peasley  Adam Colkins  Emily Johnsen  Sandra Boyd  Austin Crain  Loralee Ohrtman  Kristina Keener  Kristina Keener  Krari Mackey  Makenzie Hollingsworth  Brooke Henze  Heather Welsh-Griffin  Austin Son  Marish Holmes  Ella Keatts  Burma Hutchinson  Austin Son  Marco Antonio Ortiz  Abigail Pernsteiner  Traci Story  Mathew Johnston  Laura Earles	2	Amy Canfield
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