

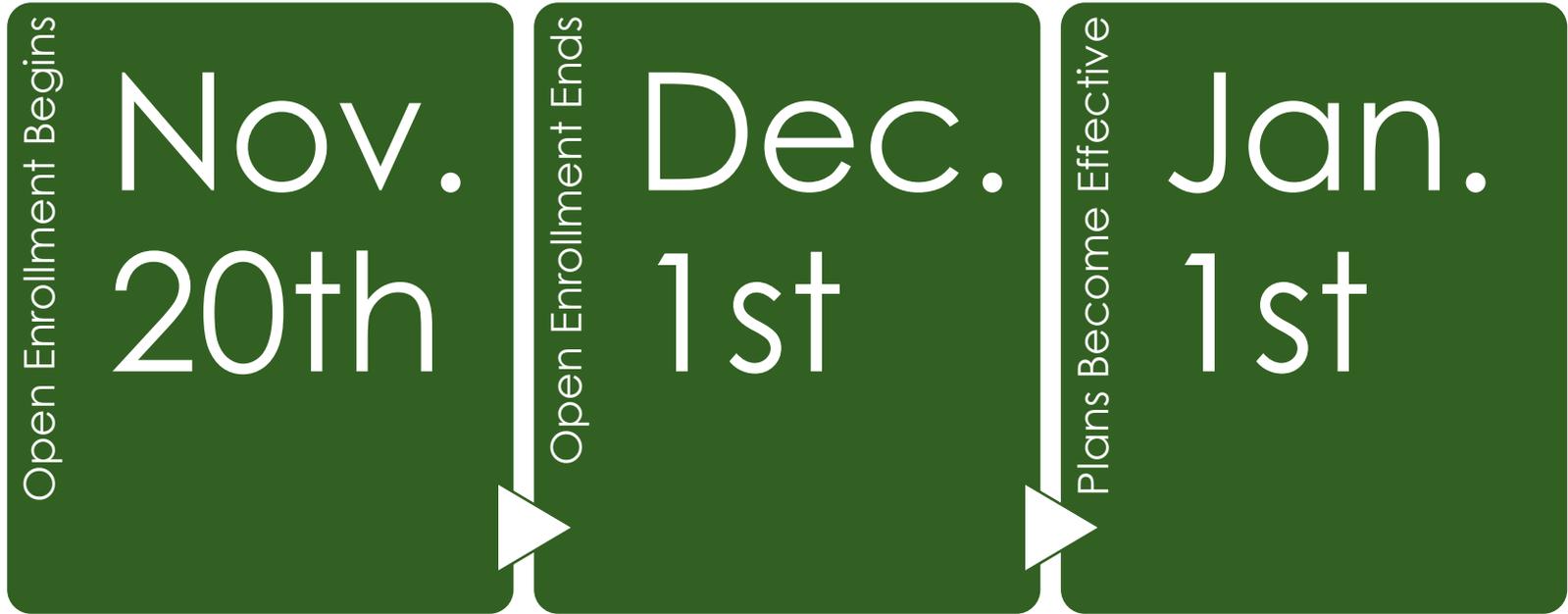


HARKER®

OPEN ENROLLMENT

2025 PLAN YEAR

Important Dates



2025 Changes and Updates

Medical

NEW!



1. EPO Plan

2. PPO Plan

3. HDHP HSA PPO Plan + **increased**

Harker HSA contribution:

\$2,000(Ind.)/\$4,000(Fam)

+ No Cost **revive**[®] Telehealth



2025 Changes and Updates



Mapping for 2025

1. UHC HMO plans -> Anthem EPO Plan
2. UHC HRA plan -> Anthem PPO Plan
3. UHC HSA plan -> Anthem HSA PPO Plan

No increase to payroll deductions!

2025 Changes and Updates Medical

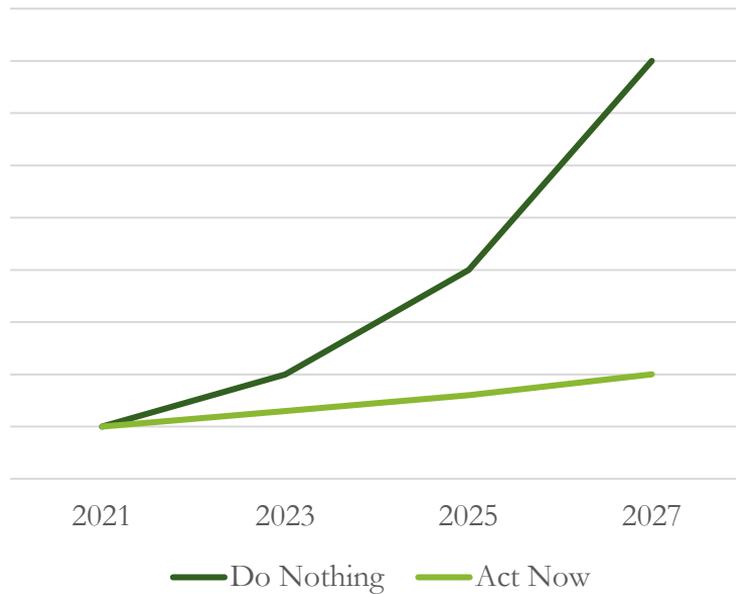


1. Kaiser HRA Plan – ***Grandfathered into 2025 for only current enrollees***

Current Kaiser HRA enrollment will be mapped to 2025

Kaiser HDHP is going away

Why the medical changes?



These help Harker School control the increasing cost of healthcare for the company.

2025 Changes and Updates



Dental – out of network enhancement

Vision, Life & Disability coverage – No changes

MEDICAL PLAN OPTIONS



Anthem EPO Plan

Administered by Leading Edge



- No deductible
- Low out of pocket maximum:
\$1,500/\$3,000
- \$30 Primary Care Office visit copay
- No out of network benefits
- Self-referral freedom to specialists

Anthem PPO Plan

Administered by Leading Edge



- \$1,000/\$2,000 deductible
- \$5,000/\$10,000 OOPM
- \$25 Primary Care Office visit copay
- Out of network benefits

Anthem HDHP HSA PPO Plan

Administered by Leading Edge



- \$3,500/\$7,000 deductible
- \$5,500/\$11,000 OOPM
- HSA Compatible + Harker HSA Contributions: **\$2,000/\$4,000**
- 20% coinsurance after deductible
- Out of network benefits



Telehealth – **NEW: revive**  



Virtual healthcare benefits to **access care whenever it's convenient for you, for \$0!**

- \$0 Virtual Urgent Care
- \$0 Virtual Primary Care
- \$0 Virtual Mental Health
- \$0 Prescriptions



[Apple App](#)



[Google App](#)

Kaiser HRA HMO Plan

Grandfathered



- \$5,500/\$11,000 deductible
- Harker HRA Contribution:
\$4,000/\$8,500
- **\$1,500/\$2,500** deductible after HRA
- First 3 combined Dr Office visits \$50
- Limited to only Kaiser Dr's & Facilities (except Emergency care)

Telehealth –  KAISER
PERMANENTE®

Kaiser telehealth visits available at **No
cost!**

Go online: Sign in to kp.org or use the
Kaiser Permanente app.

Call 24/7: 800.464.4000

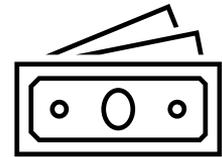
Learn more at kp.org/getcare

Medical Plan Rates (per pay period)

	Anthem EPO	Anthem PPO	Anthem HDHP PPO HSA	Kaiser HRA HMO
EE Only	\$71	\$159	\$37	\$120
EE + SP	\$320	\$511	\$269	\$324
EE + CH	\$226	\$378	\$181	\$246
EE + FAM	\$507	\$775	\$443	\$490

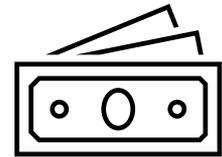
What is a Health Savings Account (HSA)?

- Enrolled in Anthem HDHP medical plan
- Tax advantages; Contribute
- You own the account
- Funds roll over
- Debit card from Navia
- **\$2,000/\$4,000** from Harker



What is a Health Reimbursement Account (HRA)?

- Enrolled in Kaiser HRA medical plan
- Tax advantages
- Harker owns the account
- Funds DO NOT roll over
- Debit card from Navia
- **\$4,000/\$8,500** from Harker



Savings Accounts Available

Flexible Savings Account (FSA)



Limited Purpose Flexible Savings Account (FSA)



Dependent Care FSA



Delta Dental Low PPO



In Network

Out of Network

Deductible

None

\$100/\$300

Maximum

\$1,250

\$1,250

Preventive

No cost

No cost

Basic

20%

20%*

Major

50%

50%*

Delta Dental High PPO



	In Network	Out of Network
Deductible	\$25/\$75	\$50/\$150
Maximum	\$2,000	\$2,000
Preventive	No cost	No cost
Basic	No cost*	No cost*
Major	30%*	30%*

Dental Plan Rates (per pay period)

	Delta Dental Low	Delta Dental High
EE Only	\$7	\$10
EE + SP	\$16.75	\$25.25
EE + CH	\$19.50	\$29
EE + FAM	\$30	\$43

VSP Vision PPO



In Network

Eye Exam

\$20

Frames

Up to \$200 each year

Lenses

\$20 each year

Contacts

Up to \$130 each year

Vision Plan Rates (per pay period)

	VSP PPO
EE Only	\$2
EE + 1	\$4
EE + 2 or more	\$6.50

Mutual of Omaha Life & Disability



Basic Life/AD&D Insurance: Paid by Harker!

Voluntary Life

Additional coverage available to purchase

Long-Term Disability

60% of your base salary, up to \$7,000 per month

Employee Assistance Program (EAP)

- 24/7 confidential telephonic visits
- Up to 3 face to face behavioral health visits; \$0 cost to you
- 100% confidential!
- Additional services available: Financial services, Legal services, Educational articles

Combined Insurance

Critical Illness – cash benefits available to purchase

Accident – cash benefits available to purchase

403b Retirement Plan - TIAA

All employees are automatically enrolled with a 1% contribution to a 403b

Each January, contributions automatically increase by 1% (until 4%)

Visit www.tiaa.org



Wellness Program - Nivati

Nivati + The Harker School

The Complete Approach to Mental Health

- **1:1 Sessions:** Book 1-on-1 sessions with mental health counselors, coaches, nutritionists, financial coaches and more.
- **Group Classes:** Our expert providers will help you hold awesome live group classes and trainings to improve employee wellbeing.
- **Wellbeing On-Demand:** Access robust video, audio and text content in all wellbeing categories, created by our licensed providers.

Access Nivati at www.nivati.com



nivati

On the Path to a Healthy You

1

ENROLL

Enroll in the
HealthyLife®
Portal

2

SIGN UP

Sign up to
compete in fun
challenges and
interact with
friends and co-
workers

3

TRACK

Track your
activity right
on the portal
and sync with
your mobile
device or FitBit

4

EARN

Earn points for
completing wellness
activities towards your
2025 wellness incentive
and more to spend in
the Rewards Mall

Enroll Today @
CoreHealthyLife.com/Harker School



SOLV

 **HARKER.**



How to Enroll:



You must take action in Paycom before **December 1st.**

Benefit elections are effective January 1, 2025 through December 31, 2025, unless you experience a qualifying event during the plan year.

Benefits Advocacy Team (BAT)



MEDICAL

- **CALL** 833.4.SOLVIT



PHARMACY

- **TEXT** 833.476.5848



DENTAL

- **CHAT** www.SolvIns.com



VISION

- **E-MAIL:** BAT@solvins.com

- Monday – Friday; 8 AM – 5:30 PM PST

Thank you!

Questions?