

Shelley School District #60

Health Benefit with Buy Down

2022-2023

Shelley School District has decided to make some changes to the health plan to better serve the employees. The new health carrier is **Mountain Health CO-OP**. We have lowered the deductible and put a Buy Down in place as well. After 9/1/2022 the deductible for your plan will be \$500.

This is how the Buy Down will work:

- As you start to use your insurance and receive an Explanation of Benefits showing the amount that is owed towards the deductible, the School District will reimburse you up to the \$500 deductible.
- You will need to submit the Explanation of Benefits to Hailey at Ballard Insurance Group.
 - hailey@ballardins.com
 - Fax 208-356-7501
- Hailey will submit what has been turned in on the 1st and 15th of each month.
- Once she has submitted them to the School District, you will be reimbursed with an accounts payable check from the district.
- You will have until **March 1st of the following year** to submit for reimbursement. If it is not submitted by the deadline, the School District will have no obligation to pay the reimbursement.

The other savings that the District has put into place is that you will be reimbursed up to \$20 for your first 20 doctor's visits of each year. This Explanation of Benefit will also need to be sent to Hailey and you will, again, only have until March 1st to submit them for reimbursement.

You will also be offered a TeleMedicine service. This is a different plan than your health plan with **Mountain Health CO-OP**. The School District would like to encourage the employees to use this feature. When you have utilized this benefit, you will need to send verification of the utilization to Hailey and the School District will pay you a **one-time** thank you of \$50.