***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 | ***Co-Pay paid by member for every visit***  ***Co-insurance paid by member until maximum is met*** | | 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 | ***Maximum paid by member during calendar year for specified services.***  Office visits, ER co-pay, and prescription drugs are not included | | ***Deductible and co insurance maximums may be met by one or multiple family members*** | |
| Individual Deductible Individual Co-Insurance Individual Maximum | $500  $1,000  **$1,500** | $500  $1,500  **$2,000** | $2,000  $1,500  **$3,500** | $2,000  $2,000  **$4,000** |
| Family Deductible Family Co-Insurance Family Maximum | $1,500  $2,000  **$3,500** | $1,500  $3,000  **$4,500** | $4,000  $3,000  **$7,000** | $4,000  $4,000  **$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](http://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 2025 are $4,300.00 for single and $8,550.00 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.

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