



Hi everyone!

I want to just send out a few reminders to everyone:

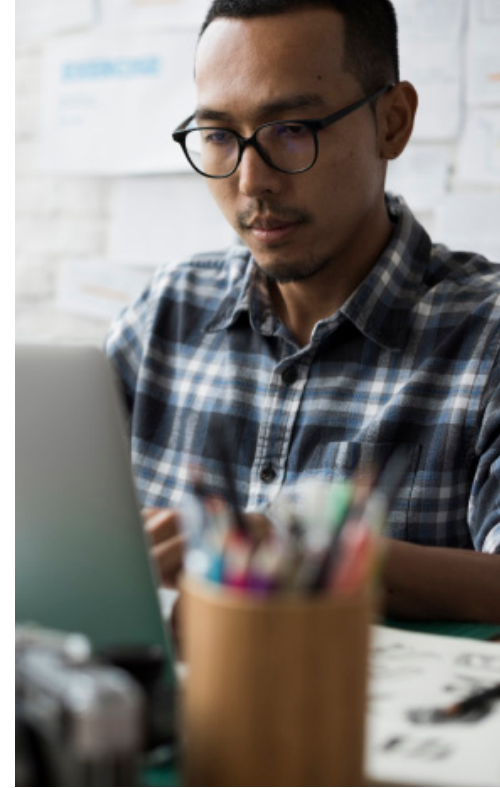
All employees, regardless of part-time or full-time status, qualify to take advantage of the District's Employee Assistance Program. This program allows for up to 6 counseling sessions – free of charge – for almost any issue that you may want to talk about. Information on how to contact them and use their services is attached.

Classified Employees – If you are not full time, you qualify for the District to contribute to a 403(b) tax-sheltered annuity. The current monthly amount is \$210 regardless of how many hours you work. If you are interested in this benefit, contact either of the following to set up an account:

Sara Tanner with Firenze Wealth sara.tanner@firenzewealth.com 503-963-6502

Christine Stroud with American Fidelity christine.stroud@americanfidelity.com 503-746-8073

Also, a reminder to all full time employees who participate in our medical insurance with Moda – Don't forget to submit your Explanation of Benefits to Diversified Benefit Solutions (DBS). Remember, once you hit the deductible you will begin getting reimbursements. Attached is some information about setting up an account and FAQs. It's easy and the reimbursements come quickly.



EAP and Work-Life Services

An Overview for Employees

Life presents us with challenges at work and at home on a daily basis. You do not have to face these challenges alone, even if you're far away.

The EAP Can Help with Almost Any Issue

EAP benefits are available to all employees and their families at NO COST to you. Help is just a phone call away. The EAP offers confidential advice, support, and practical solutions to real-life issues. You can access these confidential services by calling the toll-free number and speaking with a consultant.

EAP Services for Employees and Families

Confidential Counseling:

Up to 6 face-to-face, video or telephonic counseling sessions for relationship and family issues, stress, anxiety, and other common challenges.

24-hour Crisis Help:

Toll-free access for you or a family member experiencing a crisis.

Online Consultations:

Convenient access to online consultations with licensed counselors.

Tess, AI Chat-bot:

24/7 chatbot for emotional support and check-ins to boost wellness. Text "Hi" to +1 650 825 9634 to get started.

Peer Support Groups:

Online support groups for addiction, depression, bipolar, anxiety and parenting issues, LGBTQ+, grief, and frontline workers.

Access Counseling and Benefit Information

Call: 866.750.1327

Website:

ibhsolutions.com/members

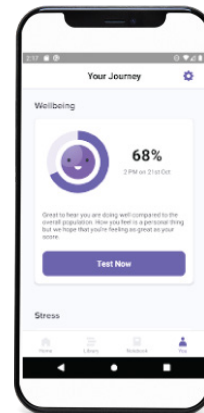
- Click on the RBH logo
- Enter your Access Code: OEBB
- Click the My Benefits button



Uprise IBH App

The Digital Health Program is designed to help reduce stress and keep you healthy.

- Bite-sized training is available from your desktop or mobile app
- Take the assessment and check your wellbeing score
- Get your own personalized recommendations
- Skills training to develop your resilience, stress management, and mental fitness
- Up to 4 sessions with a coach via phone or unlimited asynchronous chat
- Visit us.uprise.co or download the Uprise IBH mobile app on Google Play or Apple App Store
- Create an account with your email and the employer code: OEGB



Online Resources at ibhsolutions.com/members

ibhsolutions.com/members:

Access life-balance and wellbeing resources, monthly webinars, newsletters, and more.

Resilience Webinars:

Industry experts will present quarterly employee webinars on resilience specific topics.

Your EAP provides a wide range of work-life balance services to help you survive a variety of challenges

Childcare Services:

Childcare professionals provide information and support on parenting, school issues, adoption, college planning, teenager challenges, summer camps, daycare, and other important issues for parents.

Adult and Eldercare Services:

Specialists assist in finding quality information and services including transportation, meals, exercise, activities, prescription drug information, in-home care, daytime care, and housing.

Legal Services:

Access a free, half-hour consultation, by phone or in person, for any non-work related issue, followed with a 25% discount in legal fees.

Financial Help:

30 consecutive days of free phone consultations for debt counseling, budgeting, college/retirement planning, and taxes, including 25% off certified public accountant services for tax preparation.

Mediation Services:

Request free consultations for personal, family, and non-work related issues such as divorce, neighbor disputes, or real estate.

Identity Theft Services:

Access support in planning the recovery process or restoring your identity and credit after an incident.

Online Legal Forms:

Create, save, print, and revise online legal forms including wills, contracts, leases, and many more.

EAP Services + Support for Supervisors

Managing people can be challenging. All supervisors have fast access to phone consultations, trainings about the EAP and management topics such as:

- Critical incidents
- Drug-free workplace
- Making employee referrals
- Organizational development
- Education and training
- Conflicts in the workplace

To Access EAP
Services Call:
866-750-1327



Group HRA Virtual Office Hours

If you have questions about how your Group HRA works or how to file claims, please join OneDigital's virtual office hours



Wednesdays

7:30 – 8:30 AM Pacific
and
3:30 – 4:30 PM Pacific

First Thursday Evening of Every Month

7:30 – 8:30 PM Pacific

<https://onedigital.zoom.us/j/3923270383>

(Meeting ID: 392 327 0383)

We look forward to seeing you there!

Mae Hawkins

(971)346-8688

mae.hawkins@onedigital.com

Phaedra Anderson

(986)836-4974

phaedra.anderson@onedigital.com



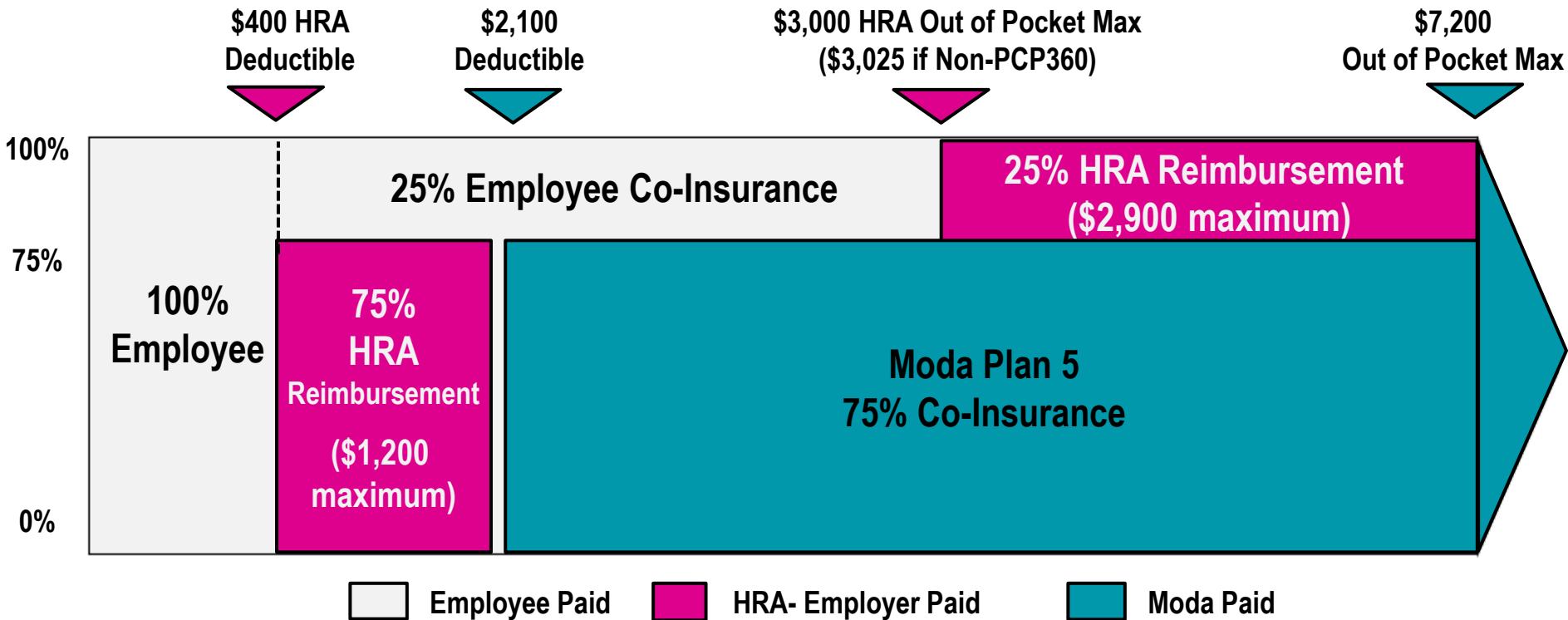
How Moda Plan 5 Works



(per person, with a maximum of 3)

Knappa School District 2022-23 Plan Year

With Group HRA



<https://www.dbsbenefits.com/>

<https://www.modahealth.com/oebb>



How the Group HRA Plan Works for a single employee - 2022-23 Plan Year

Knappa School District

Moda Plan 5 w/HRA

Deductibles (Individual / 2-Party / Family)

Moda Plan Deductibles prior to HRA Reimbursements Coordinated Care

\$400 / \$800 / \$1,200

Moda Plan Deductibles prior to HRA Reimbursements Non-Coordinated Care

\$2,000 / \$4,000 / \$6,300

\$2,100 / \$4,200 / \$6,300

Out-of-Pocket (OOP) Maximum Per Person Coordinated Care (deductible, prescriptions, coinsurance & copayments)

\$3,000 / \$6,000 / \$9,000

Moda Plan prior to HRA Reimbursements

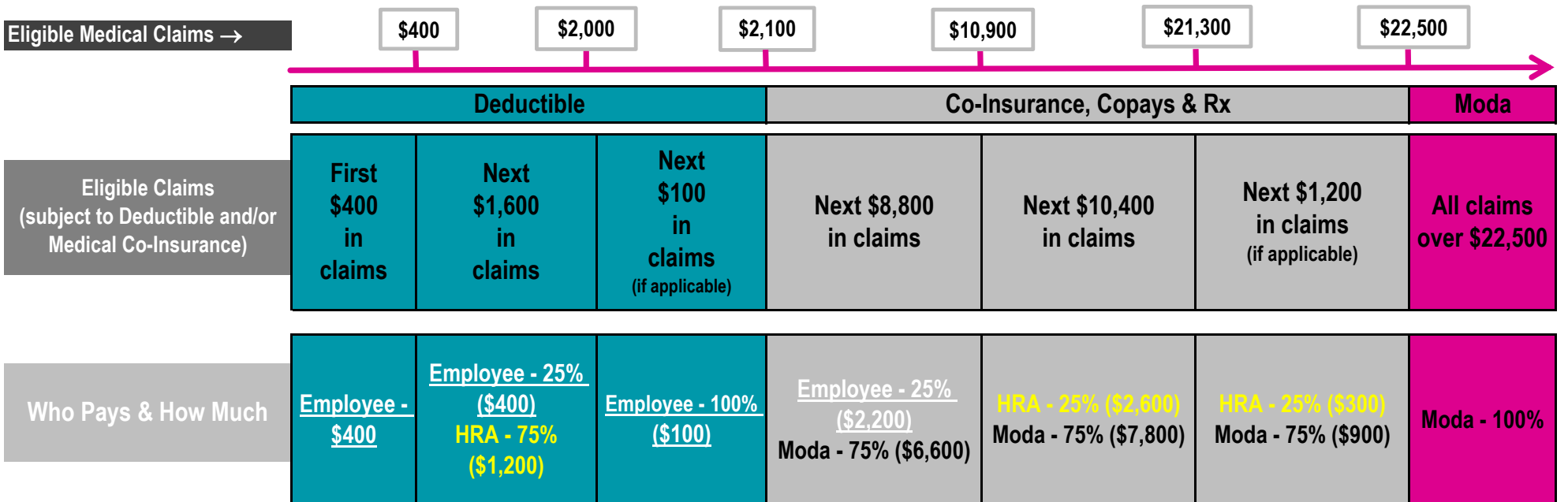
\$6,800 / \$13,600 / \$15,800

Out-of-Pocket (OOP) Maximum Per Person Non-Coordinated Care (deductible, prescriptions, coinsurance & copayments)

\$3,100 / \$6,200 / \$9,300

Moda Plan prior to HRA Reimbursements

\$7,200 / \$14,400 / \$15,800



<https://www.dbsbenefits.com>

<https://www.modahealth.com/oebb>

Group HRA will cover in or out of network claims with the maximum total reimbursement amounts listed above in yellow per person.

Knappa School District 4

Section 105 Health Reimbursement Arrangement

Employee Instruction Sheet – Moda Plan 5

Knappa School District 4 is continuing a Section 105 Health Reimbursement Arrangement (HRA) to help provide better health care to employees and their families. HRAs are being implemented by many employers to help manage increasing health care costs and to provide employees with an incentive to be better consumers of health care. They are working with Diversified Benefit Services, Inc. (DBS) to manage and administer the HRA. The program works as follows:

- Your employer implements changes to your Group Health Insurance Plan.
- You and/or your family members utilize your health plan as you normally would. The insurance company will process your claim and send an Explanation of Benefits form (EOB) to you. The EOB form shows the date of service, service provided, cost of the service, amount insurance paid on the claim, and the portion of the claim you are responsible for paying.
- When you receive an EOB statement, affix a completed 105-HRA claim form to the EOB statement. Send a **copy** of the documents to DBS, fax the forms to DBS at 262-367-5938, or file your claims online for processing.
- The DBS Claims Department reviews the claim. Eligible expenses are reimbursed directly to you based on the schedule below.
- If you provide DBS your email address, email notifications will be sent to inform you of claims received, reimbursements issued or requests for additional information needed to process your claims.
- Any reimbursements due to claims received by Friday (9:00 a.m. CST) will be processed the following Friday.

HRA Reimbursement Schedule – Moda Plan 5

<u>Plan Year:</u>	10/1/2022 – 09/30/2023
<u>Eligible Expenses:</u>	Medical and Pharmacy Deductibles, Coinsurance and Copays incurred under the Employer Sponsored Group Health Plan
<u>Deductible In-network Level:</u>	\$2,100 (maximum 3 per family)
<u>Reimbursement Levels for the Plan Year:</u>	
First \$400 per in-network deductible expenses:	Employee Responsibility
Next \$1,600 per in-network deductible expenses:	Reimbursed by the HRA @ 75% (\$1,200 HRA / \$400 Employee)
Last \$100 per in-network deductible expenses: (if applicable)	Employee Responsibility

See second page for Coinsurance & Copay Plan.



Co-Insurance & Copays In-network Level: \$5,100 (maximum 3 per family)*

Reimbursement Levels for the Plan Year:

First \$2,200 per in-network co-insurance & copays: Employee Responsibility

Next \$2,900 per in-network co-insurance & copays: Reimbursed by the HRA

** Family Coinsurance is subject to the Health Plan the District purchased.*

** Prescription Drug copays are eligible for HRA reimbursement.*

If you incur out-of-network expenses, the HRA will look at the first **\$2,100** of deductible expenses and the first **\$5,100** of coinsurance/copay expenses whether they are in or out of network, with maximum disbursements of the amounts listed above.

Additional Information:

- You are responsible for paying the doctor and/or hospital bills. You will be reimbursed directly after an EOB statement and completed claim form has been submitted.
- You must be an active employee on the Employer's Group Health Plan or on COBRA (under your current Employer's Group Health Plan) to receive payment.
- If you (or your family) have secondary insurance, please submit copies of the EOB forms from both carriers.
- Any portion of the expense reimbursed by the HRA **IS NOT** eligible for reimbursement under any other program or by any other source. This includes, but is not limited to, Insurance Plans and Flexible Spending Accounts. Any portion of an expense reimbursed by the HRA **IS NOT** eligible as a deduction on your income taxes.
- Reimbursements are tax-free to you.
- If another source reimburses you and/or a provider (i.e. doctor, hospital, and clinic) for an expense that the HRA also reimburses you for, you are responsible for paying back the HRA Plan.
- **At the end of each Plan Year you have a 92-day run-out period in which you may submit your claims.** If you terminate employment, you have a 90-day run-out period in which you may submit your claims.
- You have the right to waive participation in the HRA program for you and your family. You must waive participation each Plan Year and the waiver must be completed prior to the Plan Year beginning. Please see your Human Resource department for a waiver form.
- Your employer assumes the cost for the Plan's administration.
- Your employer reserves the right to cancel or modify this program at any time.
- This Employee Instruction Sheet is intended only as an overview of the HRA benefits. The HRA plan qualifications and limitations are stated in the Plan Document. The Plan Document determines how the HRA plan benefits will be administered.

If you have questions on the program, please call DBS at 1-800-234-1229.

www.dbsbenefits.com



Excellence in Benefit Management Solutions



Claims Filing Options that meet your needs.

Why file online?

- **Fast**
There's no quicker way to get reimbursed for your Group HRA claims.
- **Convenient**
Day or night, on your favorite device, go online and get account information.
- **Safe**
You have encrypted Internet access to the site, which is protected and Verisign secured.
- **Comprehensive**
View account balance and activity.

DBSbenefits.com

Diversified Benefit Services, Inc.
P.O. Box 260
Hartland, WI 53029
(800) 234-1229

File Online—it's fast, convenient and secure

Using your laptop or PC, you can submit your claims online 24/7. DBS's exclusive A.S.A.P.[®] (Advanced Strategic Administration Program) is a safe and quick way to see claim information and get reimbursed from your Group Health Reimbursement Arrangement (HRA).

1. Login to your online account at DBSbenefits.com
2. Select the Benefit Plan Type (HRA) and Plan Year
3. Select "Claims > Claims View/Submit > Submit"
4. Complete the required information (select 'Deductible' or 'Coinsurance/Copay' to the best of your ability. Claims will be adjusted by DBS if needed.)
5. Attach an image with supporting documentation (.pdf or .jpg)
6. Submit

File on the go—use our Mobile Phone App

Filing using your smartphone or tablet is simple.

1. Login using your A.S.A.P.[®] name and password, click "File a Claim"
2. Take a picture or use an existing photo, click "Attach Image"
3. Select the Benefit Plan Type
4. Enter dollar amount, answer questions, click "Submit"

Visit your favorite app store to download.



File via mail or fax

More traditional filing is available, too.

1. Download a claim form at DBSbenefits.com
2. Select the "Participant Resources Tab > Forms"
3. Complete the form and attach copies of your documentation
4. Mail to Diversified Benefit Services, P.O. Box 260, Hartland, WI 53029
5. Or fax to 262-367-5938

For assistance, please call DBS at **(800) 234-1229**
or visit **DBSbenefits.com**

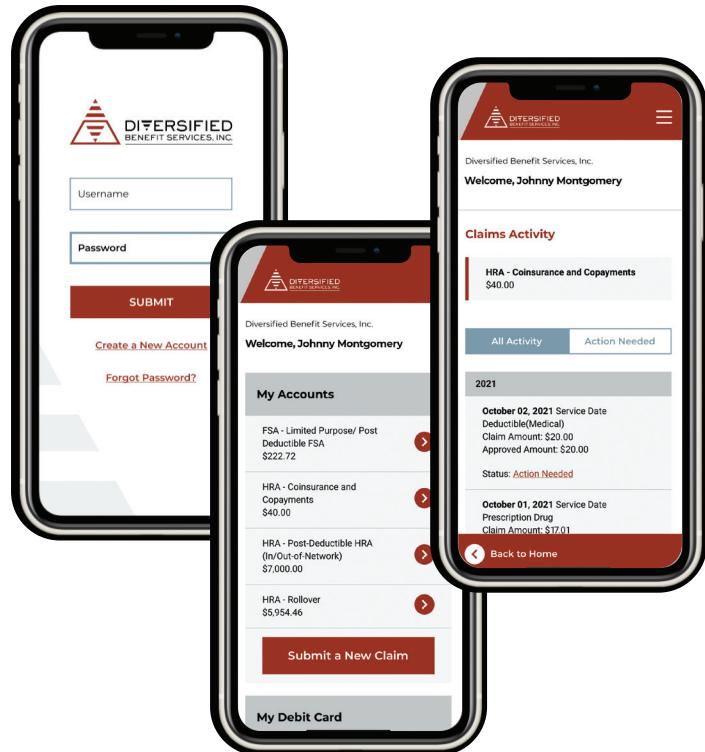
ENHANCED DBS MOBILE APP



There's no easier way to submit claims and review account information than with the latest version of our mobile app. Day or night, you have convenient and secure access to account activity from your mobile phone.

NEW APP FEATURES:

- ▲ View account balances
- ▲ Submit new claims and view claim status
- ▲ Submit supporting documentation
- ▲ Manage debit card transactions
- ▲ Create a new account or reset your password



Download the updated app to begin
using the new features today!





105-HRA

Section 105 Health Reimbursement Arrangement (HRA) Claim Form

Mail or fax this form to:
 Diversified Benefit Services, Inc.
 P.O. Box 260
 Hartland, WI 53029
 Fax: (262) 367-5938
 For additional claim forms log on at www.dbsbenefits.com

Employee Name (please print): _____

Email Address: _____

Name of Your Employer (please print): Knappa School District

Employee Signature: _____ Date: ___/___/___

Indicate here if your address/information has changed:

If you are requesting reimbursement from a section 105 Plan please complete the appropriate information at the right.

**SECTION 105 HEALTH REIMBURSEMENT ARRANGEMENT (HRA)
SEE INSTRUCTION GUIDE IN REIMBURSEMENT KIT**

Who incurred the expense? Employee
 (check all that apply) Spouse
 Dependent

To expedite you Section 105 reimbursement please complete the top portion of the expense reimbursement claim form and remember to sign your name in the appropriate area.

You must attach proper documentation to this form for reimbursement. An example is an Explanation of Benefits (EOB) report from your medical insurance provider. This report is sent to you by your insurance *after* it has been processed.

OFFICE USE ONLY: A: _____ D: _____

By signing this form, I certify that the amounts listed are correct and are expenses that represent qualified reimbursable expenses. I will not claim these items on my personal income tax return for medical itemization nor claim any dependent care reimbursement expenses as tax credit. I certify that I will not be reimbursed for the expenses listed below from any insurance company or insurance plan or the following: any other Flexible Benefit Plan, Medical Savings Account (MSA), Health Reimbursement Arrangement (HRA), Health Savings Account (HSA), another reimbursement plan or any other source. I also certify that the expenses have been incurred and dates of service are during the timeframe required by the benefit plan. I will also provide documentation necessary to support the amounts being requested for reimbursement. In addition, by signing this document, I acknowledge and agree that DBS may, in the case of an overpayment (fraudulent, inadvertent or otherwise), offset future expense reimbursements to me to account for such an overpayment. I also agree to immediately inform DBS if I become aware of an overpayment and agree to reimburse the Plan Sponsor to the extent that an offset of future reimbursements is either impossible or inconvenient. Finally, I certify that I am aware that I may be reimbursed from the Plan only for my own expenses, expenses of my spouse, and expenses of my "dependent" children as defined by my employer's Plan.

Knappa School District Group HRA Frequently Asked Questions (FAQ) Sheet 2022-23

What is an HRA?

A Health Reimbursement Arrangement (HRA) is an employer funded, tax advantaged benefit plan that reimburses employees for out-of-pocket medical expenses for employees and their covered, eligible dependents. Please see "Employee Instruction Sheet" for Group HRA plan design. The Group HRA increases employee benefits by minimizing the premium expenses, payroll deductions, deductible liability for employees, and out of pocket maximum expenses.

What is eligible for reimbursement?

The Group HRA is for medical and prescription expenses only. It does not include dental or vision expenses.

How do I submit claims?

You may file claims via Mail, Fax, Online, or with the App. Please see "Claims Filing Options" document for further information.

Do I need to submit all of my Explanation of Benefits (EOBs)?

Submit all medical EOBs that shows an amount in the "deductible" or "coinsurance/copay" column. You do not need to submit medical EOBs that show a patient responsibility of "0", such as annual well exams.

*Please Note: If you have double coverage you will need to send the medical EOBs for both plans when you submit your claim. Please wait until you have both and submit the two medical EOB documents together.

Do I need to submit receipts?

Please submit EOBs for medical expenses, and prescription tags for prescription expenses. If you have lost some of your Rx expense documentation, you may request a pharmacy report from your Moda 360 Health Navigator or through your Member Dashboard account.

How does the 'reimbursement' money get to me?

Once your claim has been approved, disbursements will be made according to plan design. Deposits into your account occur on the Friday following completion of claim. These reimbursements are via direct deposit to the checking or savings account you designate.

How does the doctor or medical center get paid?

You are responsible for paying the doctor or medical center's bill. Please submit the claim once you receive the medical EOB. This should allow for adequate time to receive Group HRA funds that may be used to assist in paying the bill.

What is the time limit on submitting claims?

We encourage you to submit claims as you receive medical EOBs throughout the plan year. Participants have the full plan year and a 90 day run out period during which they can submit claims.

(December 31, 2023 is the deadline for the 2022-23 Plan Year).

Do I need to wait until I've met my full deductible amount before I start submitting claims?

No. Please submit medical EOBs for yourself and covered dependents as soon as you receive them so that DBS may track expenses. Once you have met your reduced Group HRA deductible and/or coinsurance or copay thresholds, you will begin receiving Group HRA disbursements.

Do I pay for services at the time of my appointment?

You may be responsible for copays at the time of the appointment.

Will we get information at the end of the year on how much we spend on insurance for tax purposes?

No because there is no tax liability for these reimbursements.

Knappa School District Group HRA Frequently Asked Questions (FAQ) Sheet 2022-23

I'm trying to file my Group HRA Claims online or on the mobile app, and I'm asked to choose if this is a deductible or copay/coinsurance expense. Which do I choose?

Please select the category indicated on your medical EOB; however, the claims processor at DBS will make sure that expenses are allocated properly. It is not necessary to submit a claim twice that includes both deductible and copay/coinsurance expenses.

Why do I need to submit claims?

IRS rules call for "substantiation", which refers to proof an employee needs to show that they incurred a Group HRA-eligible expense. Medical Explanation of Benefits (EOB) documents and pharmacy 'tags' fulfil these requirements.

What happens to my EOB once I submit it?

Claims are reviewed and processed by DBS staff. Once any one covered, eligible member of your family reaches the thresholds where they are eligible for disbursements, a disbursement is issued to you.

Can I submit a claim for a medical service prior to paying for it?

As long as the service was provided, a claim can be submitted for reimbursement whether or not payment has been made. Distributions from the Group HRA can be viewed either as funds to help you pay your medical expenses with, or reimbursement if the expense has already been paid.

What if my coverage terminates or I terminate employment?

Your participation in the Group HRA ends the same day your coverage under your employer's Group Health coverage ends. However, you and your covered eligible family members have 90 days after the termination of health insurance coverage to submit claims for qualifying expenses incurred while you were covered by the plan.

A claim is showing up in red on my online account with DBS. Why is this?

Claims that show up in red on DBS' website indicate that DBS was unable to process the claim without additional information. Examples of this include claims identified as a duplicates, documents such as invoices or professional billing statements rather than EOB documents, no amount identified as going towards the deductible or coinsurance/copay category, etc. If you are not sure why a claim is still pending, please contact DBS Customer Service.

How do I submit multiple page EOBs on the DBS mobile app?

If you select 'Take Photo' on the DBS app, the app will allow you to take one picture to submit. If you have multiple EOBs or multiple page EOBs, please take pictures of the EOBs on your phone first, then log in to the DBS app and select 'Use Existing Photo'. This will allow you to select multiple images to submit to DBS all at once.

How can I change what account my disbursements are sent to?

In order to change the account your Group HRA disbursements are sent to, please return an updated Direct Deposit Application via fax to DBS at (262)367-5938. Please be sure to mark 'Change Account' in the 'Check Box for New Account/Change/Cancel' section. The form asks that you attach a voided or cancelled check- that step is not necessary so long as your handwriting is legible.

What do I do if DBS' website doesn't recognize me when I try to create my account?

If you are unable to create your account on DBS' website, please call their customer service line for additional support. It is possible that the information they have on file for you does not match what you entered when you attempted to create your account.

Still Have Questions? Contact:

DBS Customer Service
(800)234-1229
Monday - Friday
6:30 AM - 3:00 PM Pacific

OR

Mae Hawkins
Account Manager, OneDigital
(971)346-8688 direct
mae.hawkins@onedigital.com

Knappa School District 4
Health Reimbursement Arrangement
Employee Online Account Viewing Setup
(Provided by Diversified Benefit Services, Inc. (DBS))

As a Plan Participant, you have access to your account information through the DBS online account viewing system known as **A.S.A.P.®** - Advanced Strategic Administration Program. This system allows you to view your claim and reimbursement information related to your Plan.

To begin viewing your information you will need to create your personal online account. (All information provided is securely encrypted and protected.)

CREATING YOUR ONLINE ACCOUNT

1. Go to the DBS website at DBSbenefits.com
2. Click 'User Login' located on the top right of your screen.
3. On the Login screen, click on "Create New Account"
4. Enter your employer PIN: **KnappaSD** (then click the red arrow)
5. Enter the New Account Information requested.
 - a. Your Email address is required.
 - b. You may choose any combination of characters (minimum of 8 characters) when entering your Login Name
 - c. You may choose any combination of characters, 1 upper case, 1 lower case and 1 numeric when entering your Password.
6. When you are finished click "submit". A message will indicate that your account has been successfully created. You will also receive an email confirmation.
7. You may now logon with your Login Name and Password and view your current account information.

Still Have Questions? Contact:

DBS Customer Service
(800)234-1229
Monday – Friday
6:30 AM – 3:00 PM Pacific





Excellence in Benefit Management Solutions

Participant Information (please print):

Employer Name: Knappa School District

Participant Name: _____ Last Four Digits of SS#:

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Participant Address: _____

City: _____ State: _____ Zip Code: _____

Telephone Number: _____ Email Address: _____

Check Box for New Account/Change/Cancel (please select one):

New Account Change Account Cancel Direct Deposit

Plan that you will Participate in for Direct Deposit

Section 105 Health Reimbursement Arrangement

Participant Banking Information: Use banking information on file with the District

I would like my reimbursements to be deposited to the account listed below:

Financial Institution: _____

Routing # (nine digits): _____ (is usually between the **⦿** symbols on your check)

Account #: _____ (is usually between the **||** symbols on your check)

Account Type:

- Checking (attach a voided or cancelled check)
- Savings (Please DO NOT attach a deposit slip. Most deposit slips have the bank's *internal* routing number. Please obtain the proper routing number from your financial institution.)

Please Read the Terms and Sign Below

I hereby authorize Diversified Benefit Services, Inc. (DBS) to reimburse amounts owed to me by initiating credit entries to my account at the financial institution listed above. Additionally, I hereby authorize the financial institution to accept and to credit any credit entries initiated by DBS to my account. I acknowledge and agree that in the event DBS deposits or credits funds incorrectly to my account, and/or in the case of an overpayment (fraudulent, inadvertent, or otherwise), I authorize my employer to debit my account for an amount not to exceed the original amount of the incorrect credit. I also agree to immediately inform DBS if I become aware of an overpayment and agree to reimburse the Plan Sponsor. I understand that DBS is responsible for the successful transaction of funds into my account. I agree to hold DBS harmless from loss and to indemnify DBS, limited to the amount of the deposit.

Any dispute arising out of or in connection with this agreement, if not resolved through other methods, shall be determined in accordance with the laws of the State of Wisconsin.

This authorization is to remain in full force and effect until my employer and financial institution have received written notice from me of its termination. The written notice shall be delivered in such a manner as to afford my employer and financial institution reasonable time to implement the change.

Participant Signature: _____ **Date:** _____

Diversified Benefit Services, Inc.
P.O. Box 260
Hartland, WI 53029
(262) 367-3300, (800) 234-1229
Fax (262) 367-5938
DBSbenefits.com