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Kings Local School District (KLSD) has a long-standing commitment to a high level of employee benefits. In keeping with this tradition, KLSD contracts with the healthcare consulting firm Enrollment Management Services (EMS) to assist employees interested in exploring other insurance options outside of the KLSD group plan. Health insurance options such as: *Another Employer's Group Plan, Medicare, Medicaid, VA, Marketplace.*

What help is available for those with other health insurance options?

Education and Support: EMS is available to help benefit-eligible employees who are interested in exploring various health insurance options during any stage of their employment with KLSD. EMS specializes in educating employees by comparing health plans, costs, etc. This allows employees to make an informed decision on health insurance coverage for themselves and their families.

Opt-Out/Benefit Credit Payments: Employees who waive the KLSD group health insurance because they are covered elsewhere (Another Employer's Plan, Medicare, Medicaid, VA, Marketplace) are eligible to receive monthly payments for opting-out of the KLSD group health insurance plan. Brief details are as follows:

Cost-based Opt-Out: When you and/or your dependents enroll on another employer's plan, this benefit will cover your full premium costs, the equivalent to your HSA contribution and lower your maximum out-of-pocket medical exposure through an integrated HRA (health reimbursement arrangement).

Flat Opt-Out: When you and/or your dependents enroll in a non-employer plan (ex. Marketplace, Medicare, Medicaid, VA) this benefit provides you with a flat opt-out payment.

Interested in exploring your health insurance options?

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