

# Other BUUSD Benefit Plans Summary

## Dental-Vision-Life-Optional Life-Long Term Disability-Dependant Care-Flexible Spending

### CAFETERIA PLAN - SECTION 125

The District and its affiliated schools must limit the opportunity to change benefit plan elections and coverage to once a year, unless a legally sanctioned status change occurs. This is an IRS requirement to maintain the status of our cafeteria plan which allows employees to elect a pre-tax option for payroll benefit deductions. Therefore, there will be one **open enrollment period** taking place until October 28, 2022 with coverage effective January 1, 2023 through December 31, 2023.

What this means to our employees is changes in plan coverage, including switching plan options and/or adding/removing dependents without a qualifying event will be limited to this open enrollment period. **An employee's election will be irrevocable for the length of the plan year.** The Plan Election Year will be based on the Calendar Year - January 1st to December 31st. Employees with a legally qualifying change-in-life event, such as marriage, birth/adoption, or loss of other health coverage, etc. will be permitted to make relevant changes in coverage. However, with a status change, the employee will only have thirty (30) days from the date of the life event to make plan/coverage changes.

**Please Note:** This rule applies to all employee benefits offered by the District that are subject to the cafeteria plan, **which includes health insurance, dental insurance, Vision insurance, and flexible spending accounts.** In addition, employees can always apply for Medicaid and/or the Children's Health Insurance Program (CHIP) at any time of year if they qualify.

### VEHI DENTAL INSURANCE

Full-time equivalent employees regularly working 30 or more hours per week are eligible for coverage with cost sharing.

- a. Employees currently enrolled in the Dental Insurance with Northeast Delta Dental and **wishing to remain on the dental insurance** do not have to do anything to continue your insurance coverage unless there has been a life status change.
- b. If you wish to **enroll in Dental Insurance**, you will need to complete an **enrollment/change form**, and turn into your Human Resources department.
- c. If you wish to **cancel coverage with the Dental Insurance**, you will need to complete an enrollment/change form. Please note in Section 3 of the form "DELETE" area and check the Annual Open Enrollment box. Please turn it into your Human Resources department.

Full Monthly Premium Cost	Single - \$31.84	2 Person - \$65.84	Family - \$109.45
Admin./Non-contracted/Teacher/ Custodial	\$0.00	\$34.00	\$77.61
Para	\$15.92	\$49.92	\$93.53

### VSP VISION INSURANCE

Full-time equivalent employees regularly working 30 or more hours per week are eligible for coverage with cost sharing.

- a. Employees currently enrolled in the Vision Insurance with VSP and **wishing to remain on the Vision insurance** do not have to do anything to continue your insurance coverage unless there has been a life status change.
- b. If you wish to **enroll in Vision Insurance**, you will need to complete an **enrollment form**, and turn into your Human Resources department.
- c. If you wish to **cancel coverage with the Vision Insurance**, you will need to complete an enrollment/change form. Please note on the form "TERMINATE" and check the waived box. Please turn it into your Human Resources department.

<i>Full Monthly Premium Cost</i>	<i>Single - \$15.73</i>	<i>2 Person - \$25.16</i>	<i>Parent/Children- \$25.70</i>	<i>Family - \$41.41</i>
Admin./Non-contracted/ Teacher/ Custodial	\$31.46	\$50.32	\$51.40	\$82.82
Para	\$31.46	\$50.32	\$51.40	\$82.82

**Health Care Flexible Spending Account (FSA)** - This plan allows you to have monies deducted from your paycheck on a pre-tax basis to pay for your out-of-pocket expenses, such as your copays, uncovered dental expenses, glasses, etc. It works a lot like the pre-tax medical premium deductions. The money that you contribute to this account is deducted from your gross income first and then your taxes are calculated and deducted after that. Therefore, you are paying less in both federal and state taxes. The maximum amount that can be contributed to a health Care Account will be \$2,850.00 per calendar year and the minimum is \$100.00 per calendar year. Please refer to IRS Publication 502 and/or IRS Publications 503 for qualified expenses. This link can be found on the Buusd.org website.

**Dependent Care Flexible Spending Account (DCA)** - This plan allows you to also have monies deducted on a semi-monthly basis to cover your child care expenses for your children under 13 years of age, elderly care or other dependent care. These monies are also deducted on a pre-tax basis. The maximum amount that can be contributed to a Dependent Care Account is currently at \$5,000.00 per calendar year (unless married filing separately). The minimum contribution for this account is \$100.00 per calendar year.

**Please note** - participants of the FSA plan must re-enroll for 2023 per IRS regulations. Be sure to complete the FSA paperwork. This form is provided at open enrollment and also on the buusd.org website. All Flexible spending accounts will be administered by Healthy Dollars Inc. [service@healthydollarsinc.com](mailto:service@healthydollarsinc.com)

**Group Life Insurance Policy** - The District pays for a Mutual of Omaha Group Term Life Insurance Policy at 100% for the employee while actively employed at the Barre Unified Union School District. Teachers receive \$25,000, Paraeducators receive \$25,000 (effective 11/1/17), Non-Contracted "A" receive \$ 50,000, Non-Contracted "B" receive \$25,000, Non-Contracted "C" receive \$25,000, Non-Contracted "D" receive \$25,000, Custodians receive \$25,000, Administrators receive \$100,000.

**Optional Life Insurance Policy** - Based on our participation with Group Term Life Insurance, as an employee you are also offered to purchase an additional Optional Life Policy. New hires have a one time enrollment without the Evidence of Insurability (EOI) up to the guaranteed amount of \$150,000 or 5 times your salary. Current participants are able to increase their selected amount by \$10,000 each calendar year without completing the EOI. Each Open Enrollment existing employee who wishes to purchase an Optional Life Insurance Policy can do so by completing the enrollment form and completing the Evidence of Insurability (EOI). This policy is portable if you leave employment.

**Long Term Disability Policy** - The District pays 100% for a Long Term Disability Policy through Mutual of Omaha for the employee while actively employed at the Barre Supervisory Union. The Long Term Disability Policy will pay 60% of pre-disability earnings up to a maximum of \$ 6500.00 monthly.

**Information is available for all benefits at**  
<https://www.buusd.org/departments/human-resources>