



INSURANCE NEWS

NOVEMBER 2023



It's Open!

Open Enrollment is now in full swing. The system will be open through November 17th.

Open Enrollment is the time of year when you can change, add, drop, or update your insurance choices. The choices you make will become effective January 1, 2024 (with the exception of plans that require underwriting approval).

To access the Open Enrollment System, log in to Encore and search for "Open Enrollment". There you will be able to access all of your options for the 2024 plan year.

You may access the system from anywhere and as many times as you wish. The last change you complete is the one that will be processed as your enrollment choice. If you fail to complete the Open Enrollment process, your insurance coverage will remain the same for 2024 as it is in 2023.

For additional information take a moment to review the [2024 Insurance Update](#).

WHAT'S INSIDE

- Open Enrollment Information
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Reasons to Complete Open Enrollment

There are several reasons you should complete Open Enrollment, even if you're not changing your insurance choices. Here are just a few -

- [Flexible Spending](#) must be renewed each year. ***It does not automatically rollover.***
- Double check your life insurance beneficiary designations, especially if you have had life changes during 2023.
- Verify all birthdates and information for you and your dependents so claims are not delayed.
- Print a summary of your 2024 insurance elections for your records.
- Donate a day of sick leave to the [Catastrophic Sick Leave Bank](#). This is a required donation year for all employees, regardless of past contributions. This means you must donate a day of sick leave to the bank during Open Enrollment in order to be eligible for catastrophic sick leave after January 1, 2024.

Review the [2024 Insurance Update](#) for the latest information regarding the 2024 plan year.



Insurance Changes

Chiropractic Services

Up until now, chiropractic services have been covered on the District's Aetna plans but not the Select Health plans. Beginning in 2024, our Select Health plans will now also include chiropractic coverage. Chiropractic coverage for both Aetna and Select Health is limited to 20 visits per year.

Vision Coverage

The District is excited to partner with EMI Health as our Vision Insurance carrier for 2024. If you are currently enrolled with vision through Opticare and don't make any vision coverage changes during Open Enrollment, you will automatically be enrolled in the new coverage with EMI Health for 2024.



Flu Shots

Community Nursing Services is providing flu shot clinics at schools throughout the District. These shots are available to both children and adults and are offered at no cost to employees and dependents covered on the District's Aetna and Select Health insurance plans. For more information, including dates and times, click on the link below.

[Flu Shot Clinics](#)