



BENEFITS

2023/2024 Open Enrollment

Open Enrollment is mandatory for all benefit-eligible employees

The Benefits Portal will be open Monday, May 1st through Friday, May 12th

We will be providing a VIRTUAL open enrollment webinar on Monday, April 24, 2023, at 4:30 pm. Open Enrollment is an important time of year. Attendance is highly recommended to ensure you are aware of the benefits that are available to you and your family. **Registration is required.** Please click [HERE](#) to sign-up.

Benefit enrollers are available to answer questions and help you with the actual enrollment process. To schedule a virtual or phone appointment, please click [HERE](#).

The Employee Benefits website is your go-to source for information about the insurance benefits that are available to you. Please click [HERE](#) to visit the website.

IMPORTANT REMINDERS:

- Select the WAIVE option for any coverage you do not want
- If Open Enrollment is not completed, your insurance will terminate on June 30, 2023.
- Changes made during Open Enrollment are effective July 1, 2023, to June 30, 2024.

Payroll Deduction Schedule

There are 20 payroll deductions for the employee's portion of insurance premiums, if applicable. Deductions start August 30, 2023, and continue through June 4, 2024. The January 16, 2024 paycheck does not have deductions for insurance premiums because of Winter break.

Medical Insurance

No change to premiums

The programs are FREE for employees enrolled in a District medical plan:

- 2nd MD – Second opinion consultation
- Real Appeal – Weight management
- VIRTAs – Reverse Type 2 Diabetes

High Deductible Health Plan (HDHP)

- Employee-only coverage is FREE – the district pays the monthly premium for single coverage.
- Employees can earn up to \$1,500 from the District for their health savings account
 - Returning employees receive a \$550 deposit on August 11, 2023
 - Receive a \$950 deposit for a Wellness exam completed from January 1 through December 31, 2023.

- Exam deposits will be processed on 10/27/2023 and 01/26/2024
- Deposits can take up to 10 days to post to an employee's account
- On the date of the deposit, employees must be actively at work and enrolled in the District's HDHP plan.
- The IRS increased the calendar-year deductible to \$3,000 for Individuals and \$6,000 for Family
- Calendar-year out-of-pocket maximums remain the same, \$6,500 for Individuals and \$13,000 for Family
- Zero cost share for preventative care
- Employees can participate in a Limited Purpose Spending Account with WEX Health

Pharmacy Benefit

The Expanded Preventive Drug list is medications eligible for a copay without having to meet the calendar-year deductible first. All other covered drugs are subject to the deductible. Once the deductible is met, the following copays apply.

Tier 1 \$0 | Tier 2 \$50 | Tier 3 \$50

Traditional Medical Plan

- Employee is responsible for a portion of the premium for single coverage
- Zero cost share for preventative care
- Copay structure for illness or injury care visits
- Zero cost share for Tier 1 maintenance medication (i.e. high blood pressure and high cholesterol)
- Calendar-year deductible is \$1,000 for Individuals and \$3,000 for Family
- Calendar-year out-of-pocket maximum is \$6,500 for Individuals and \$13,000 for Family
- Employees can participate in a Health Flexible Spending Account with WEX

Pharmacy Benefit

Tier 1 \$0 | Tier 2 \$10 | Tier 3 \$25 | Tier 4 \$100 Specialty Drugs

Dental Insurance

No change to premiums or plan design

Delta Dental Level I

- Employee-only coverage is FREE – the District pays the monthly premium for single coverage
- Free teeth cleaning every 6 months with a PPO provider
- Basic services are covered at 80%
- Major services are covered at 50%
- \$1,000 calendar-year benefit
- \$50 calendar-year deductible

Delta Dental Level III

- Employee is responsible for a portion of the premium for single coverage
- Free teeth cleaning every 6 months with a PPO provider
- Basic services are covered at 90%
- Major services are covered at 60%
- \$2,000 calendar-year benefit
- \$25 calendar-year deductible with a PPO provider
- \$1,500 orthodontic benefit with a PPO provider

CIGNA DHMO Plan

- Family coverage is FREE – the District pays the monthly premium for the employee and family
- FREE teeth cleaning every 6 months
- Copayment plan versus co-insurance
- No annual maximum or deductible
- Participants must choose a dentist from CIGNA's network

Vision Plan

United Healthcare Vision

No change to premium or plan design

- Employee-only coverage is FREE – the District pays the monthly premium for single coverage
- \$15 copay for eye exams
- \$30 copay for materials (frames and lenses)
- Contacts in place of glasses
- Frames and lenses can be replaced every 12 months

Life and Disability

Sun Life Group Life and AD&D, Voluntary Life, and Optional AD&D Insurance

No change to premiums or plan design

Group Life and AD&D Insurance

- District provides a life insurance benefit equal to two times the employee's annual base pay

Voluntary Life Insurance

- Evidence of Insurability (EOI) **REQUIRED** for new enrollment and increases to existing coverage
- EOI link provided on Benefit screen in Benefits portal
- Employees do not have to be enrolled to insure their spouse and/or dependent child(ren)

Optional AD&D Insurance

- Employees must be enrolled to insure their spouse and/or dependent child(ren)
- Maximum coverage for dependent children is \$10,000 per child
- Maximum coverage for a spouse cannot exceed 50% of the employee's elected amount

Voluntary Short-term Disability Insurance

- Pre-existing conditions apply
- Employees can select a weekly benefit up to 66 2/3% of their base pay
- Coverage is for non-work related illness or injury
- 7-day calendar elimination period
- Benefit payable for up to 3 months

Employer-paid Short-term Disability Insurance

- Weekly benefit is 66 2/3% of employee's base pay
- 90-day calendar elimination period
- Benefit is payable for up to 3 months

Voluntary Plans

WEX FLEXIBLE SPENDING ACCOUNTS

Health Spending Account (FSA)

- Maximum annual election increases to \$3,050
- Carryover maximum is \$570
- Compatible with the Traditional Medical Plan

Limited Purpose Spending Account (LPA)

- Maximum annual election is \$570
- Can be used for dental and vision expenses
- Compatible with the High Deductible Health Plan (HDHP)

Dependent Care Spending Account (DCA)

- Maximum annual election is \$5,000
- 2 ½ month Grace Period allows employees to incur expenses until September 13th, 2024

ARAG LEGAL PLANS

No change to premiums or plan design

- **Ultimate Advisor Plan** - \$15 a month premium
 - Includes Bankruptcy
- **Ultimate Advisor Plus Plan** - \$22 a month premium
 - Includes Bankruptcy and Divorce

COLONIAL LIFE SUPPLEMENTAL PLANS

No change to premiums or plan design

- **Group Accident Plan**
- **Group Critical Illness Plan**
 - Premium does not increase for employees currently enrolled age band frozen based on initial enrollment)
 - Two benefit levels to choose from - \$10,000 or \$30,000

- **Group Hospital Plan**
 - Two benefit levels to choose from - \$500 or \$1,500

Additional Benefit Offerings

PET CARE PLANS

- Nationwide Pet Insurance
- United Pet Care
- Both carriers direct bill the employee

IDENTITY PROTECTION PLAN

- Allstate Identity Protection
 - Employee-only coverage is FREE – the district pays the monthly premium for single coverage
 - Dependent coverage and buy-up plan available – premiums are direct billed

STUDENT LOAN DEBT RELIEF

- Fiducius
 - No cost consultation to determine which option is best for the employee and/or their dependents:
 - Forgiveness - Lower monthly payment and receive forgiveness through the Federal Public Service Loan Forgiveness program
 - ReFi - Lower rates and improve payment schedule
 - SimpliFi - Consolidate loans and lower payments. Maintain Department of Education loan structure benefits (disability, forbearance).

EMPLOYEE ASSISTANCE PROGRAM

- Interface Behavioral Health
 - Employee and dependent coverage is FREE – The district pays the monthly premium
 - Six in-person or telephonic therapy sessions available to employees and dependents
 - Connects employees and dependents with financial advisors for credit counseling and debt consolidation services
 - Online resources for work/life balance

OPTIONAL RETIREMENT SAVINGS PLANS

- Tax Sheltered Annuity plans
 - 403(b) Tax Sheltered Annuity (pre-tax)
 - 457 Deferred Compensation (pre-tax)
 - ROTH after-tax 403(b)
 - Contributions are payroll deducted
 - District does not match contributions

AUTO, HOME, AND RENTERS INSURANCE

- Liberty Mutual
 - Premiums can be payroll deducted
 - Additional discount provided for Glendale Elementary employees
 - No down payment or billing fees

MEDICARE ADVOCATE

- Personalized Medicare Plan support and consultation
- No cost to employees and their dependents
- Explore your plan options and learn the difference between Advantage Plans and Supplemental Plans.

WELLNESS PROGRAM

- Award-winning program
 - WellStyles platform
 - Fitness Reimbursement and Engagement
 - District-sponsored wellness activities
 - Archery, hiking, rock climbing, disc golf, yoga, Zumba, co-ed softball, and men's basketball

Important Note: *The District participates in a Section 125 Plan. A Section 125 Plan allows employers to deduct the employee's portion of their insurance premium(s) on a pre-tax basis. This saves the employee money because it reduces the employee's taxable earnings. The Internal Revenue Service oversees Section 125 Plans and they determine when employees can make changes to their insurance. If exceptions are made the District risks forfeiting the tax advantage plan.*