

OPEN ENROLLMENT 2024 – 2025

(Plan Year 7/1/2024 to 6/30/2025)

FREQUENTLY ASKED QUESTIONS

2024-2025 INSURANCE PROVIDERS

- 1) ***Are our health insurance carriers for the 2024-2025 plan year remaining the same?*** NO, as of 7/1/2024 the Trumbull Board of Education will be returning back to the CT State Partnership Plan 2.0. The new carriers are Anthem for Medical, Cigna for Dental, and Cigna for Vision. Employees with current coverage, who are not making any enrollment changes, will be automatically enrolled with the new carriers and will receive new ID cards prior to 7/1/2024.

BENEFIT SELECTION FORMS

- 1) ***I am not making any coverage changes to my benefits selections for 2024-25, do I need to submit any paperwork?*** YES, you need to complete and submit the [online Benefits Elections Form](#) indicating that no changes are being made. This includes employees who decline or Waive insurance coverages.
- 2) ***Why do I need to submit the online Benefits Elections Form if I am not making any changes for 2024-25?*** Submitting the online document creates a record that you have received Open Enrollment information, including the new rates, that you were offered an opportunity to make changes, and that you agree to continue to participate in the benefits that you previously selected for the 2024-25 plan year.
- 3) ***I have submitted the online Benefits Elections Form indicating changes in coverage for the 2024-25 school year, am I done?*** NO, you must complete and sign the appropriate Enrollment/Change Forms and inter-office the original signed copies to Christine Madden at Long Hill-Insurance by 5/24/24.
- 4) ***Can I email or fax Enrollment Forms or supporting documentation?*** We will NOT accept forms and documents via email or FAX. Forms need to be sent via inter-office to Christine Madden at Long Hill-Insurance. Do NOT FAX forms to the business office or send duplicate copies if you have mailed your forms.
- 5) ***How do I know that you received my forms?*** If you have completed the online Benefits Enrollment Form as required, we will know what forms are needed and contact you if we have not received them. Please do NOT call or email to ask if we received your forms.

- 6) ***During Open Enrollment, can I drop in to Long Hill Insurance and ask a few questions?*** During this busy time we cannot meet with employees in person. Should you have questions that cannot be answered on this page or the TPS website, please email **Openenrollment@trumbullps.org** with your question or to schedule a phone call to address your issues. Please be patient as phone calls and emails may take some time to return during this busy enrollment period.
- 7) ***What are the premium rates for the 2024-25 plan year?*** The new rate chart can be found on the Insurance page of the TPS website.
- 8) ***I am enrolling myself or a new dependent for the first time in Medical and/or Dental Coverage. When will coverage begin and when will I receive my ID card(s)?*** Coverage will be effective 7/1/24 and you will receive your ID cards in the mail approximately 2 weeks prior to the start of coverage
- 9) ***Will I get new Medical, Dental and Vision ID cards for the new plan year?*** YES, you will receive new cards with new ID numbers. Cigna Dental, will only issue 2 cards, but you may request more if needed once received.
- 10) ***Can I change or terminate my coverages at any time during the plan year?*** NO. Unless there is a “Qualifying Life Event”, you may not terminate or make any changes to your benefit elections outside of the Open Enrollment period. Examples of qualifying life events include marriage, divorce, birth of child, adoption, death, loss of coverage, spouse’s new job, and open enrollment of spouse’s insurance.

HEALTH INSURANCE WAIVERS FOR DECLINING THE INSURANCE

- 1) ***Am I eligible for a Health Insurance WAIVER Payment if I decline the Medical and/or Dental insurance?*** Please refer to your bargaining unit Contract for eligibility and the timing of waiver payments. Please note that unless we receive a signed original copy of the 2024-2025 Health Insurance Waiver Form, declining both Medical AND Dental coverage, and listing all eligible dependents, you will NOT receive a waiver payment. **Forms for all unions except TEA are due by 5/24/2024. Forms for TEA members, need to be received prior to 7/1/24. NO LATE FORMS WILL BE ACCEPTED!**

- 2) ***Am I eligible for a Health Insurance WAIVER Payment if I decline the Medical and/or Dental insurance but enroll in the optional Vision Insurance?*** Yes, as long as you return the 2024-2025 Health Insurance Waiver Form by the deadline, and you are eligible for a waiver per bargaining unit contract.

- 3) ***I have indicated that I am declining Medical and/or Dental insurance on the online Benefits Selection Form, do I need to complete any other forms to receive my WAIVER payment?*** Yes, you need to complete and sign the 2024-2025 Health Insurance Waiver Form indicating that you are Declining both medical AND Dental coverage. Be sure to include your dependent information (Name, Date of Birth, Gender) for all eligible dependents so that your waiver payment can be properly calculated. If not previously done, please attach copies of your marriage license and/or children's birth certificates for our files.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- 1) ***I am currently enrolled in the TBOE Flex Medical or Flex Dependent Care Plan and want to continue for 2024-2025, does this plan carryover to next year?*** NO, you must re-enroll and indicate the amounts you want withheld for each plan.

- 2) ***Can I enroll in a TBOE FSA account if I am not enrolled in the TBOE Medical Insurance?*** Yes, if your bargaining unit offers the FSA benefit. However, IRS limits and individual circumstances need to be reviewed. Please contact Sharon Thompson at TR Paul, Inc. to confirm eligibility (800) 678-8161 Ext 257

- 3) ***Does any of the remaining money in my current account carryover to the 2024-2025 plan year?*** You can carry over \$640 from your Medical FSA plan account to the next plan year.

- 4) ***I am re-enrolling in the FSA account for 2024-2025. Will I be issued a new Benny VISA card?*** If your card is not expiring, the new dollars are added to the existing cards.

- 5) ***I didn't receive my new Benny VISA card, who should I contact?*** The cards arrive in an envelope that looks like this. Sometimes employees do not realize their Benny cards are inside so we encourage you to look for the envelope. In order to replace the card, it must be reported lost or stolen so a new card will be issued with new account numbers. It will take approximately 2-3 weeks to receive the new cards.



VOLUNTARY VISION COVERAGE

- 1) ***I am enrolling in the optional Vision Plan from Cigna for the first time. Will I receive an ID card.*** Yes, prior to the plans effective date, you and your enrolled dependents will receive ID cards in a plain white envelope.
- 2) ***Does the optional Vision Plan cover an eye exam?*** Yes, the optional Vision Plan offers annual benefits for Hardware (eyeglasses or contacts) and a \$15 co-pay eye exam. If you are enrolled in our medical insurance with United Healthcare, you are also covered for a \$15 eye exam under that plan as well.
- 3) ***I would like to enroll in the optional Vision plan, but I waive the Medical and Dental coverage. Am I still eligible for a Health Insurance WAIVER Payment?*** Yes, as long as you are eligible per union contract and return the 2024-2025 Health Insurance Waiver Form by the deadline.

VOLUNTARY LIFE AND LTD COVERAGE

- 1) ***I am currently enrolled in the Voluntary Group Term Life or Voluntary LTD plans and am making no changes. Do I need to complete any forms?*** NO. Forms only need to be returned if you are enrolling for the first time, terminating coverage, or making changes to your coverages.
- 2) ***Where can I find the rates for the voluntary Group Term Life and LTD coverages?*** Rates and information can be found on the TPS website.
- 3) ***I want to enroll, terminate, or change my benefit elections for the voluntary Group Term Life and/or LTD plans. Do I need to complete any forms?*** Yes, you need to complete the Voluntary Life and LTD Enrollment/Change Form and return it by mail to Trumbull Board of Education, Attn: Christine Madden – Insurance, 6254 Main St, Trumbull, CT 06611, or send via inter-office mail by 5/24/24. A change in benefit amount will change your premiums. **If you are requesting an increase in coverage, you are required to complete an Evidence of Insurability Form along with the Enrollment Form. Coverage is not guaranteed and will be determined by Anthem underwriting.**