



# GROUP BENEFITS PLAN OPEN ENROLLMENT

To: All Benefit Eligible Employees of Poquoson City Public Schools

From: Tracy Spence, Executive Director of Finance

Date: August 8, 2024

The annual open enrollment period for Poquoson City Public Schools' Group Benefits Plan will be **Monday, August 12 – Friday, August 16, 2024**. Elections made during this open enrollment period will be effective for the **October 1, 2024 – September 30, 2025 plan year**. **Please note, it is the responsibility of the eligible employee to complete the benefits enrollment and confirm elections for the next plan year.**

**All benefit eligible employees are **required** to view the following benefits briefing provided by Pierce Group Benefits.**

## **[Poquoson City Public Schools Supplemental Benefits Briefing](#)**

**Pierce Group Benefit Counselors will be on-site to meet with employees individually. All benefit eligible employees are required to meet with a Benefit Counselor to confirm, enroll in or decline the benefits offered. Dates and times for your location will be provided to you by your Principal or Supervisor. It's important that you schedule an appointment with your assigned counselor when he/she is at your location. If you have not scheduled your appointment, please do so today. Please view the recorded briefing prior to meeting with your benefit counselor.** You will need to have the names, dates of birth and social security numbers for any dependents you wish to enroll in benefits. Please have those available when you meet with your benefit counselor, even if they are already currently enrolled.

**For assistance, your benefits guide can be found below:**

## **[2024-2025 Poquoson City Public Schools Supplemental Benefits Guide](#)**

All employees should take the upcoming opportunity to review the benefits offered under the Cafeteria Benefits Program. A Cafeteria Program allows eligible employees to deduct the cost of certain benefits from their gross pay before taxes, which results in **decreased taxable income and increased spendable income**. One of the best and most efficient ways to decrease taxable income and increase spendable income is by taking advantage of voluntary benefits. Pierce Group Benefits will administer the following employee benefits:

- Health Savings Accounts
- Vision Insurance
- Flexible Spending Accounts – **Effective October 1, 2024, the new FSA administrator will be Ameriflex. FSA, Limited Purpose FSA, and Dependent Care accounts require enrollment/re-enrollment during the open enrollment period. If you do not re-enroll, existing FSA benefits will end September 30, 2024. You are encouraged to exhaust funds in your current 2023-2024 account prior to September 30, 2024.**
- Colonial Life Supplemental Benefits
- Legal Services
- 403(b), 457(B) Retirement/Investment Planning - Please schedule an appointment [here](#) to discuss retirement/investment plans.

**Health and Dental benefits are managed by Assured Partners. October 1 2024- September 30, 2025 enrollments are to be completed/confirmed with your Pierce Group Benefit Counselor.**

## Important Information About Your Upcoming Enrollment

Elections made during this open enrollment period, **August 12 – August 16, 2024**, may not be changed during the plan year. The only exception is for a qualifying life event as defined by the Internal Revenue Service Code. A plan change due to a qualifying life event must be initiated within 30 days of the event.

We are pleased to announce Poquoson City Public Schools has transitioned supplemental voluntary benefits to Colonial Life. The following Colonial Life benefits will be offered on a Guaranteed Issue basis, meaning you will be able to elect the benefit regardless of health issues! This applies to the following benefits: Medical Bridge, Disability, Critical Illness, Individual Term Life and Whole Life. Cancer and Accident benefits are also offered. Please see your Pierce Group Benefits Counselor for further details.

**Please note: Existing Colonial, Sun Life Disability and Texas Life PureLife Plus benefits will remain on payroll. All other supplemental benefits will be removed from payroll, effective September 30, 2024.**

Depending on the benefit, you may have the opportunity to transfer applicable benefits to individual pay. Employees who wish to do so should contact First Financial at [easternregion@ffga.com](mailto:easternregion@ffga.com). If you decide to transition to the new supplemental benefits carrier, Colonial Life, credit for time insured will be offered on certain benefits. If you have existing supplemental benefits, please be sure to discuss them with your Pierce Group Benefits Counselor during your individual meeting. **Please bring any existing benefit policies with you to your meeting so the benefit counselor can better assist you.**

Elections made during this enrollment period **may not be changed after August 16, 2024**. The only exception is for a qualifying life event as defined by the Internal Revenue Service Code. A plan change due to a qualifying life event must be initiated within 30 days of the event.

Please notify **Debbie Bunting** at 757-868-3055 or via email at [debbie.bunting@poquoson.k12.va.us](mailto:debbie.bunting@poquoson.k12.va.us) if you have any questions or will be on leave during open enrollment so arrangements can be made to accommodate you.

Employees working 30 hours or more are eligible to participate.

**NEXT ENROLLMENT OPPORTUNITY: Fall 2025**

Benefits Website: Visit [Poquoson City Public Schools](#) or scan the QR code below

