

Open Enrollment FAQ

- ❖ When will the change in health care take place? January 1, 2026.
- ❖ Will I receive new insurance cards? If so, when? Yes, you will receive new cards. Excellus typically tries to have the cards to the members before the new year. If you don't receive yours within the first week of January, please reach out to Jesseca in Benefits.
- ❖ Will I receive a new "Beniversal" card for the HSA? No, you will use the same card.
- ❖ What happens to any existing 105 (HRA) money? Any remaining HRA money will still be available for your use until it is exhausted. We do have to classify them differently when you move to a high-deductible plan, and the way they are used will also change. We are in the process of restructuring the HRA accounts and we should have the plans ready in the next couple of weeks. I will send out an email to everyone with what the available options are. If you are under the **WITA** or **WIAA** contract **and you are moving to the High-Deductible plan**, you will have the option to choose which classification you want your HRA to fall under. (This is currently under construction).
- ❖ Do I need to find a new doctor with the change to the HDHP? No.
- ❖ Is the "In-Network" provider, the same for the HDHP as was the Value plan? Yes. As long as your provider participates in the "Blue's" plans, you will be covered.

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- ❖ In the future, can I change from HDHP to value (or vice versa)? Yes, you can switch between plans during open enrollment (November) or with a qualifying event. Since the High-Deductible plan is now the base plan for WITA and WIAA, there will be a buy-up cost for anyone that chooses the Value plan.
- ❖ Can I have pre-tax money taken from my paycheck for the HSA? Yes, you can. You will have to fill out a new enrollment form each time you change the amount that you want taken out of your paycheck. You can do so anytime throughout the year.
- ❖ Does the amount that the district contributes count towards the total contribution limits allowed by NYS? Yes, it does. The HSA contribution limits for 2026 are \$4,400 for self-only coverage and \$8,750 for family coverage.
- ❖ Do I need to provide documentation for my family if I change plans? As long as you currently have insurance through the district, you do not need to provide new documentation.