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To: HPCSD Active Employees

From: Tatiana Coulthrust, Human Resources

Re: Open Enrollment Season is April 1st - April 30th, 2026!

Open enrollment is your annual opportunity to review your current benefits selections and make changes. Any changes you make will become effective on July 1, 2026. Keep in mind that open enrollment only happens once a year and when it ends, you cannot make changes to your coverage during the year unless you experience a qualifying event. Please remember that qualifying life events **MUST** be reported within 60 days with proof or you will have to wait until the next open enrollment period to make changes. Please contact HR as soon as you have a qualifying event.

Most common Qualifying Life Events are:

- Household Changes: Marriage, divorce, legal separation, or death of a spouse/dependent.
- Dependent Changes: Birth, adoption, or gaining a dependent via court order.
- Loss of Coverage: Losing existing coverage, such as through a spouse's job, or turning 26.

If you are choosing to not enroll in Health Insurance through the district you may want to elect the buyout option. A buyout pays you to not take the district's insurance. It is offered as an alternative choice to Health Insurance, which means enrollment in such will be treated the same way as enrollment in Health Insurance. **After open enrollment is over, you will not have the option to submit your forms to enroll in a buyout.** unless you have a Special Enrollment Period much like the Qualifying Life Events above or are a new employee still within your initial enrollment period. You must re-enroll in a buyout each year and your buyout registration will not be completed without a copy of your current insurance card (front and back).

You must also re-enroll in Flexible Spending (FSA) each year. This should be done with an Aflac representative when they come to the district. Make an appointment through the QR codes on their flyers in buildings and sent through email. This is the preferred option. However, it is understandable that Aflac is only here on certain days and everyone may not have a chance to meet with them. Therefore you may also submit your FSA enrollment form directly to HR-Benefits.

Rate sheets, enrollment forms and further benefit information will be available on the District's website. Search under Human Resources and then click the tab for benefits. This information will be available by request as well. All completed forms can be submitted to the Human Resources Office, through interoffice mail (Attn: Human Resources:Benefits), by email to [BENEFITS@HPCSD.org](mailto:BENEFITS@HPCSD.org), by fax to 845-229-4056 or in person at the district office.

**IMPORTANT!** Beware that everyone who has signed up for health insurance through HPCSD will be receiving a new insurance card to begin using at the start of the new year on July 1, 2026. This is due to a change in ALL subscriber ID numbers. You will need to supply your providers with your new ID. You may verify which providers are covered through our website, the Anthem website or the Sydney Health App. The processing deadline for this change is also the cause of open enrollment being moved up to April this year. For these reasons it is very important that you notify Human Resources if your address, phone number or email address should change.

Coming Soon...we are working on establishing a Self Service Online Portal for benefits.

Questions? Contact Human Resources at [BENEFITS@HPCSD.ORG](mailto:BENEFITS@HPCSD.ORG) or 845-229-4000 x1903.