

Open Enrollment Overview

Open Enrollment begins Saturday 8/15/2026 and ends Friday 9/11/2026

- This year Open Enrollment is MANDATORY, if you do not complete your plan selection you will not have insurance 10/01/2026.
 - ❖ IF you elect to opt out you must still log in to MYOEBB and complete the online portion to opt out, including the qualifying insurance information; and you must submit the Opt Out form with proof of insurance attached! This is required by the district annually.
 - The Licensed/Admin insurance cap for 2026-2027 is \$1,425/monthly.
 - The Classified/Confidential insurance cap is \$1,625.00/monthly.
 - Access all information for Open Enrollment on the district webpage under Departments>Business Services>OEBB Insurance. This includes American Fidelity HSA enrollment and District Opt out forms.
 - Be sure to read all OEBB mailings received at your home. These mailings provide detailed instructions and all the information you need for enrolling. Your primary and official source of information is always OEBB.
 - When reviewing insurance costs, remember all active employee types use the composite rate column, not tiered rates.
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- **Health Savings Accounts (HSA)** There are three HSA compliant medical plans to choose from.
 - ❖ Kaiser Medical Plan 3
 - ❖ MODA Medical Plan 6
 - ❖ MODA Medical Plan 7

When you choose an HSA compliant plan the district will deposit a minimum of \$100 per month or the difference between cap and your insurance selections, whichever is greater, into your HSA account. For employees new to HSA compliant plans, district contributions will begin immediately following receipt of your new account application.

- ❖ Our partnership with AFA (American Fidelity) waives many account fees and automates your monthly deposits. To have us set up your account on your behalf, please submit your completed application (located in the additional resources in the OEGB tab on the district website) to the **Dallas SD Business Office-Payroll & Benefits** department.

You may also choose a financial institution separate from American Fidelity. Submit a copy of that application and the address to which your deposit will be mailed to the Dallas SD Business Office / Payroll & Benefits.

- **You may Opt Out when you are already covered by a qualified employer medical plan.**
The district Opt Out contribution is paid as salary equal to \$550 per month.
 - ❖ Dental and Vision coverage is still available when opting out of a medical plan. The district will contribute 50% toward the cost of the dental and/or vision plan coverage selected. The remaining 50% will be deducted as a pre-tax out-of-pocket payroll deduction in accordance with the district's Section 125 plan.
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- **Open Lab Dates for this year are:**

- ❖ Tuesday, Sept 1, at Dallas High School from 10:00 a.m. - 12:00 p.m.
- ❖ Thursday, Sept 10, at Morrison from 2:30 p.m.- 4:00 p.m.