

Attention to: Active Employees

OPEN ENROLLMENT 2027

What is Open Enrollment?

Open enrollment is the period of time each plan year when benefit eligible employees can enroll or make changes to their current enrollment in our medical or dental plans and enroll/re-enroll in the flex spending plan. This year, Open Enrollment is scheduled from **October 19 through October 30, 2026**. Changes made during open enrollment are effective January 1, 2027.

Enrollment Changes . . .

If you want to make any changes to your current elections or want to enroll/re-enroll in our flex spending plan, paper forms or e-forms are required and available on the district website. ***If you do not want to make any changes or enroll in the flex spending plan, there is no action required of you.*** During open enrollment, you may make the following changes/additions:

- Add medical and/or dental coverage for yourself
- Add medical and/or dental coverage for any of your eligible dependents if not currently covered*
- Drop medical and/or dental coverage for yourself and/or any of your currently covered dependents*
- Enroll or re-enroll in the flex spending plan, dependent care, and/or health care spending accounts

**The employee must be covered in order to cover dependents. Eligible dependents include your legally married spouse and dependent children. Dependent children include your child, stepchild, and a child that you or your spouse have legal guardianship or a grandchild who has resided with you since birth and is financially dependent on you. All children are eligible until the end of the month in which they turn age 26, unless the child is disabled. See your certificate of coverage for more information.*

Medical Plan (HealthPartners) -

Refer to the district website www.sspps.org/dept/hr/open-enrollment for more details.

- The district is continuing to offer the same three plans; two copay plans and a Health Savings Account (HSA) plan. The HSA plan's single deductible has increased from \$3,400 to \$3,500 and family deductible has increased from \$6,800 to \$7,000 per the IRS' requirements to remain embedded. Embedded means that no single individual on a family plan will have to pay higher than the individual deductible or the individual out-of-pocket maximum. There are no changes to the two copay plans.

- There will be a 9% increase to premium rates for 2027. Please review the Health Insurance Costs for your employee group posted on our website www.sspps.org/dept/hr/open-enrollment

Dental Plan (HealthPartners) –

Refer to the district website www.sspps.org/dept/hr/open-enrollment for more details.

- There will be a 3% increase to premium rates for 2027. There are no changes to the plan design.

Flexible Spending (Medsurety) –

Refer to the district website www.sspps.org/dept/hr/open-enrollment for more details.

- Enrollment in the flexible spending accounts occurs annually.
- Annually the IRS determines the maximum dollar amount that can be contributed to a healthcare and limited purpose FSA. Effective 2027, the maximum will be \$3,400. The dependent care FSA annual maximum will be \$7,500 in 2027.
- If you wish to participate in 2027 in the healthcare, limited purpose, or dependent care flexible spending accounts, you must enroll using the 2027 Flexible Spending Enrollment Form (available on our district website www.sspps.org/dept/hr/open-enrollment).

Kavira-

Refer to the district website www.sspps.org/dept/hr/open-enrollment for more details.

- New for 2027- the district will be offering all employees enrolled in the district's medical plans access to the benefit **Kavira**. This will be offered at no cost to employees enrolled in the district's medical plans. Through Kavira, you have access to chat, video and at home healthcare visits at no cost to you. You also have access to over 300 medications and 30 lab tests at no cost to you. All employees' spouses and dependents under the age of 26 also have access to Kavira benefits. More information can be found at kavirahealth.com.

Contemplating retirement in 2027?

If you are thinking about retiring in 2027, it is important that you and your eligible dependents are enrolled in the medical and dental plan that you would want to continue after retirement. Retirement is not a family status change that allows you to change from single to family coverage or change plans. Under MN statute, as a retiree of a public entity, you are allowed continuation beyond the 18-month COBRA continuation law until you are Medicare eligible at the age of 65, but you can only continue your dependents that were covered on the day before your employment ended. Your dependent spouse, if covered on your plan at retirement is allowed continuation until they, too, reach age 65.

Required Notices

We are required to provide the following notices to all employees upon hire and annually thereafter. In the interest of being environmentally conscious, South St. Paul Schools has posted these notices to our website www.sspps.org/dept/hr/open-enrollment or they are available by contacting Hailey Galloway at hailey.galloway@sspps.org.

Medicare Creditable Coverage Notice

The Medicare Creditable Coverage Notice applies to any Medicare-eligible members enrolled or seeking enrollment on our medical plans. The notice provides documentation as it relates to the South St. Paul Schools' medical plans and standard Medicare Part D prescription drug coverage.

Medicaid and the Children's Health Insurance Program (CHIP) Notice

This notice offers information to help employees and their children who are eligible for our health coverage, but need assistance in paying their health premiums, as well as Special Enrollment periods. The notice gives state contact information for both MN and WI

Women's Health and Cancer Rights Act Notice

The Women's Health and Cancer Rights Act Notice outlines your coverage required by federal law in the event of a mastectomy.

Questions?

- Refer to the district website www.sspps.org/dept/hr/open-enrollment for more details
- Review the 2027 Open Enrollment Webinar on our website
- Contact Human Resources (Hailey Galloway at hailey.galloway@sspps.org or 651.552.5598)

All employees who want to make insurance changes OR enroll in the flex spending account must submit their enrollment forms no later than 4:00 p.m. on October 30, 2026