

Annual Enrollment for 2020 Benefits

Quick Overview Guide

ANNUAL ENROLLMENT:

- Monday, October 7 – Monday, October 21
- All employees must complete the benefit enrollment process to have coverage for the 2020 plan year.
 - Even if you plan to keep the same elections as last year.
 - Even if you plan to waive all coverage.
 - Even if you recently completed your new hire enrollment.
- Benefit elections made during Annual Enrollment will take effect on January 1, 2020.

SELF-ENROLLMENT PORTAL:

- www.benefits-direct.com/gesd231/ Use this website to self-enroll for your 2020 benefits.
- **Enroll Now:** On the webpage, use the Enroll Now button to self-enroll for your 2020 benefits.
- The Enroll Now button will be active Monday, October 7 through Monday, October 21.
- Self-enrollment is a simple & efficient way to enroll for 2020 benefits or to waive coverage.
- Have questions? Please call the **Benefits Direct** enrollment specialists at **(855) 745-9668**.

FACE-TO-FACE MEETING WITH A BENEFIT COUNSELOR:

- Benefit counselors will be onsite at USD 231 **Monday, October 7 through Friday, October 11**.
- To book an appointment with a counselor use the website www.benefits-direct.com/gesd231/
- **Book Appointment:** On the webpage, use the Book Appointment button to schedule a 20-minute meeting with a benefit counselor. The Book Appointment button will be active on **September 23**.
- See the attached building schedule for locations and dates.

2020 CHANGES:

- **HDHP Deductibles (per IRS regs):** \$2,800 Self-Only Coverage / \$5,600 Family Coverage
- **HSA Contribution Limits (per IRS regs):** \$3,550 Self-Only Coverage / \$7,100 Family Coverage
- **New USD 231 Medical Paid Benefit:** See pages 8, 9, 10 of the Employee Benefits Summary
- **Optum:** The new BCBS pharmacy benefit manager (**all BCBS members will get new ID cards**)
- **Final Buy-Up PPO offering:** 2020 is the final year. Buy-Up PPO plans will be discontinued in 2021
- **New USD 231 Dental Paid Benefit:** See page 19 of the Employee Benefits Summary
- **New Vision Rates:** See page 19 of the Employee Benefits Summary
- **New Plan Offerings:** ID Theft Protection, Hospital Indemnity, MetLaw Pre-Paid Legal (pages 40-42)
- **Telehealth:** Visit cost is increasing from \$49 to \$59 (or the urgent care copay; whichever is less (no charge for Spira Care EPO members))

HEALTH INSURANCE

- BCBS: See pages 8, 9, 10 for the rates, pg. 6 for the plan comparison, pg. 11 for the network comparison
- Seven BCBS health plans will be offered again.
- 2020 is the final year the Buy-Up PPO plans will be offered. These plans will be discontinued in 2021.

- Benefit Summaries and SBCs (summary of benefits and coverage) are housed on the www.benefits-direct.com/gesd231/ website. Please review these benefit summaries for details on the seven plans.

HEALTH SAVINGS ACCOUNT (HSA) (See pages 12 & 13 of the Employee Benefits Summary)

- 2020 contribution limits (per IRS): \$3,550 for Self-Only Coverage / \$7,100 for Family Coverage.
- \$1,000 catch-up contribution for employees aged 55+.
- Are you HSA eligible? Please review all of the qualifications on page 12 of the Employee Benefits Summary. Tax consequences apply if HSA eligibility is not maintained. HDHP enrollment is required.
- Central Bank of the Midwest is the HSA administrator. You must set up your account with the bank before you can begin to make contributions to your health savings account. See page 13 for details.

DENTAL INSURANCE (See pages 14, 15, 16 of the Employee Benefits Summary)

- Delta Dental of KS: Base Plan & High Plan - will be offered again with the same coverage.

VISION INSURANCE (See pages 17 & 18 of the Employee Benefits Summary)

- VSP: Choice Plan - will be offered again with the same coverage.

FLEXIBLE SPENDING ACCOUNT (FSA) (See pages 23, 24, 25 of the Employee Benefits Summary)

- Flex Made Easy will continue to be the FSA administrator.
- Health FSA: \$2,700 is the IRS maximum annual contribution. Funds can be used for you & your family's eligible out-of-pocket medical, pharmacy, dental & vision expenses. Debit card is available for use.
- Dependent Day Care FSA: \$5,000 maximum annual contribution per household per year (\$2,500 if filing separate tax returns). You & your spouse (if married) must be working full-time or a full-time student.
- Both FSA accounts abide by the "**use-it-or-lose-it**" rule. Plan carefully, any unused funds you set aside in these accounts will be lost at the end of the plan year. March 31 is the claims filing deadline.
- A 2 ½ month Grace Period is available at year's end to help you spend down your unused balance.

VOLUNTARY INSURANCE PLANS (See pages 26-43 of the Employee Benefits Summary)

- You may choose to elect and enroll in the following voluntary programs: Life Insurance, Short-Term Disability, Cancer Insurance, Critical Illness, Accident Insurance, Identity Theft Protection, Hospital Indemnity Insurance, MetLaw Pre-Paid Legal, Permanent Life Insurance with Long Term Care Insurance.

ANNUAL NOTICES (See pages 44-55 of the Employee Benefits Summary)

- We are required by law to provide you with the following annual compliance notices: Medicaid / Premium Assistance / CHIP, Medicare Part-D Creditable Coverage, Marketplace Exchange for Healthcare.gov, HIPAA Special Enrollment Rights, COBRA Continuation Rights, Women's Cancer Rights.

HOW TO MAKE CHANGES MIDYEAR:

- Unless you experience an IRS-approved Qualified Life Event (QLE), you will not be able to make changes to your 2020 benefit election until the next annual enrollment period held in October 2020 for coverage beginning 1/1/2021. You must notify Amy Jackson in the USD 231 Benefits Office within 30-days of your QLE to make changes (per IRS rules). Amy Jackson, Benefits Manager, phone: 913-856-2013, email: JacksonAL@usd231.com
- See the Special Enrollment Rights Notice on page 51 of the Employee Benefits Summary for details.