Open Enrollment Quick Guide 2027

Welcome to your annual Benefit Open Enrollment!

Benefit elections made during this Open Enrollment will take effect on January 1, 2027.

Enrollment Begins:	**Deadline to Complete:**
Monday, October 26, 2026	**Friday, November 6, 2026**

All employees* must complete this enrollment process for the 2027 plan year.

- Even if you plan to keep the same elections as last year.
- Even if you plan to decline all coverage (see Cash In Lieu info below).
- Even if you recently completed your 2026 new hire enrollment.

*All Certified staff (regardless of FTE) *All Administrators *Support staff scheduled 20+ hours/week

Choose Your Enrollment Method:

1 **Online Self Enrollment**

- **Beginning October 26, 2026** - visit www.usd231benefits.com and click the **Self-Enroll Online** button
- For help with self-enrollment: Use the instruction guide at www.usd231benefits.com or call the Enrollment Call Center at 866-434-0050 anytime Monday-Friday from 8:00 a.m. – 5:00 p.m.

or

2 **Book an Appointment with a benefit counselor for a scheduled PHONE enrollment session**

- Click the Book Appointment button at www.usd231benefits.com to schedule appointment.
- **Pre-scheduled appointments are ONLY available Oct 26-30.**
- The enroller will call you (on a recorded line) at the number you list when booking your appointment.

Updates for 2027

- **All 2027 benefit plans continue with same carriers as 2026 AND same/enhanced plan structures**
- **Medical:** District paid benefit increases from $855/month to $913/month
  - No increase to employee cost for the Employee-Only tier of Plan A & Plan B
  - Rate increase to Employee-Only tier of Plan C & Plan D, and all plans covering dependents
  - BCBS Plan B deductibles must increase in 2027 from $3,400 single /$6,800 family to $3,500/$7,000 *(per IRS, to maintain HSA qualified status)*
- **HSA** annual contribution limit increases from $4,400 single/$8,750 family to $4,500/$9,000 (per IRS)
- **Dental:** Rate increase on Buy-Up Plan *only*. District paid benefit and Base Plan premiums stay the same
- **Dental:** Expanded benefits for members with special healthcare needs
- **All other plans maintain same premiums/plan designs as 2026**

Contact Us

USD 231 Benefits Office
Amy Jackson, Benefits Manager
(913) 856-2013
jacksonal@usd231.com

Enrollment Center
(866) 434-0050

Benefits Website
www.usd231benefits.com

Reminder: Cash in Lieu of Health Insurance Enrollment

Employees have the option to receive a taxable cash benefit of **$20/month** (via regular paycheck) in lieu of enrollment in the USD 231 group health plan. To qualify, employees must certify during the enrollment process that they are declining coverage under the USD 231 Plan because they have coverage under another group health plan that is compliant with the Affordable Care Act of 2010 (ACA). *Employees eligible for cash in lieu benefit include:*

- *All administrative and certified staff*
- *Support staff scheduled 30+ hours/week*

2027 Benefit Quick Guide

Use this Quick Guide for "at-a-glance" benefit reminders. Your Employee Benefit Guide, detailed plan information, benefit summaries, compliance notices, and employee wellbeing resources can always be found at **www.usd231benefits.com**.

Health Insurance - Blue Cross & Blue Shield of Kansas City (BlueKC)
See pages 6-11 of the Benefit Guide for plan comparisons, costs, options for care, and Rx coverage. BlueKC will mail ID cards to members in Plan B & to those who change plans. Watch your mail closely in Dec. until yours arrives.

Dental Insurance - Delta Dental of Kansas
See pages 14-15 of the Benefit Guide for plan comparisons, costs, and more.

*Eligible employees receive **District-paid medical/dental** benefit toward the cost of enrolled medical/dental plans. (See page 5 of the Benefit Guide for Eligibility Rules and pages 11 & 14 for plan pricing.)*

Vision Insurance - VSP - See page 16 of the Benefit Guide for the vision plan overview.
VSP does not issue member ID cards - let your provider know you have VSP and they'll take it from there.

Voluntary Insurance Plans
You may choose to enroll in these supplemental plans. See pages 19-29 of the Benefit Guide for info on:

- Voluntary Term Life Insurance
- Short Term Disability Insurance
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Identity Theft & Cyber Protection Insurance
- Pre-Paid Legal Insurance

Health Savings Account (HSA) through Central Bank of the Midwest (HSA Central). See pages 12-13 of the Benefit Guide for contribution limits, eligibility criteria and account setup information.

Flexible Spending Accounts (FSA) including Healthcare FSA and Dependent Day Care FSA accounts through Flex Made Easy. See page 17 of the Benefit Guide for details, including IRS annual limits, claims deadlines and "use-it-or-lose-it" reminders.

Timing Considerations

- Your benefits follow a calendar year. Annual plan limits (like deductibles) reset on **January 1.**
- Outside of open enrollment, employees are **only** permitted to make changes to benefits if you experience an IRS-approved Qualified Life Event (**QLE**). You must notify the USD 231 Benefits Office within **30 days** of your QLE in order to make changes. See page 5 of the Benefit Guide for examples of common QLEs.
- Dependent children can stay on your health, dental and vision plan until the end of the calendar *year* in which they turn age 26. For other products, eligibility expires at the end of the *month* they turn age 26.
- Outside new hire window/guaranteed issue volumes, Voluntary Term Life may require additional steps before coverage can take effect. If needed, be sure to complete this as soon as possible to avoid delays in coverage.
- Short Term Disability has pre-existing condition limitations. See Benefit Guide pages 22-23 for details. Reach out to the Benefits Office if you want to talk through individual scenarios to maximize coverage.
- Critical Illness is an "issue age" product - your premium will not increase as you age, so consider enrolling before premium bumps up to the next age bracket. See pages 26-27 of the Benefit Guide for more information.

Outside the Enrollment Process

Benefit opportunities you won't be asked about during this enrollment - but good to keep in mind, and available anytime. See www.usd231benefits.com for more information on:

- **Voluntary Retirement Savings -** In addition to mandatory KPERS participation, employees may also prepare for the future with 403(b) & 457(b) accounts. Both offer pre-tax & Roth payroll contribution options (see page 30).
- **Employee Assistance Program (EAP) -** No enrollment needed. All employees & members of your household are eligible for confidential EAP services (regardless of insurance coverage status). Includes no-cost counseling and many more wellbeing supports. Call 24/7 at 866-248-4096 or use access code "USD231" at www.liveandworkwell.com. See page 18 of the Benefit Guide for more information.

Coverage Reminder: If you enroll as an active employee in the health, dental or vision plans, the USD 231 coverage will be **primary** for you (pay first) in the event you are also covered by other coverage (such as through a spouse).