

Open Enrollment for 2023 Benefits Overview Guide

The 2023 Employee Benefit Guide is located on our benefits website: www.usd231benefits.com

OPEN ENROLLMENT FOR 2023:

- **Monday, October 24 – Friday, November 4.**
- All employees must complete the benefit enrollment process to have coverage for the 2023 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 Open Enrollment will take effect on January 1, 2023.

HOW TO COMPLETE ENROLLMENT FOR 2023:

- **Book an Appointment** with a benefit enroller for a scheduled session to enroll over the phone. Visit www.usd231benefits.com and click the yellow [usd231.simplybook.me/v2/](https://www.usd231benefits.com/2023/open-enrollment) button at the top of the home screen to schedule your 2023 open enrollment appointment. The enroller will call you (on a recorded line) at the number you list when you book your appointment.
- **Online Self-Enrollment** is also available. Visit www.usd231benefits.com and click the **Self-Enroll Online** button in the 2023 Open Enrollment section of the home screen. The **Self Enroll Online** button will be active starting October 24, 2023.
 - For help with self-enrollment: Use the step by step 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.

2023 CHANGES:

- **United Healthcare (UHC) is our NEW Medical Carrier for 2023!** Please check your provider network status and find out how your prescription drugs will be covered. See page 6 in the Employee Benefit Guide for more information.
- **New UHC Medical ID Cards:** for all enrollees. You will no longer use your BCBS Medical ID card.
- **New HSA Contribution Limits (per IRS regs):** \$3,850 Self-Only Coverage / \$7,750 Family Coverage.

HEALTH INSURANCE (See pages 6-10 of the Employee Benefit Guide)

- United Healthcare (UHC): See pages 6-10 for the plan comparisons, cost, options for care and prescription drug coverage.
- Three health plans will be offered – a \$1,000 PPO, \$2,500 PPO, and \$3,000 HDHP PPO. View the side-by-side comparisons on page 6 to see how the plan designs differ from 2022.
- Benefit Summaries and SBCs (summary of benefits and coverage) are located on the benefits website www.usd231benefits.com. Please review these benefit summaries for additional details on all the plans.

DENTAL INSURANCE (See pages 14-16 of the Employee Benefit Guide)

- Delta Dental of Kansas: Base Plan & Buy-Up Plan - will be offered again with the same coverage. See page 15 for the plan comparisons, cost and coverage information.
- Both dental plan benefit summaries are located on the benefits website www.usd231benefits.com.

VISION INSURANCE (See page 17 of the Employee Benefit Guide)

- VSP: Choice Plan - will be offered again with the same coverage. See page 17 for cost & coverage information.

HEALTH SAVINGS ACCOUNT (HSA) (See pages 11 & 12 of the Employee Benefit Guide)

- 2023 contribution limits (per IRS): \$3,850 for Self-Only Coverage / \$7,750 for Family Coverage (an increase of \$200 individual / \$450 family from 2022). Employees aged 55+ are eligible for a \$1,000 catch-up contribution
- Are you HSA eligible? Please review all of the qualifications on page 11 of the Employee Benefit Guide. Tax consequences apply if HSA eligibility is not maintained every year. Enrollment in an HSA-eligible medical plan is required.
- Central Bank of the Midwest will continue to be 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 12 of the benefits guide for details.

FLEXIBLE SPENDING ACCOUNT (FSA) (See page 13 of the Employee Benefit Guide)

- Flex Made Easy will continue to be the FSA administrator.
- Health FSA: \$2,850 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 20-31 of the Employee Benefit Guide)

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

ANNUAL NOTICES (See pages 32-38 of the Employee Benefit Guide)

- Federal law requires you to be provided with the following Annual Compliance Notices: Medicaid / Premium Assistance / CHIP (Children's Health Insurance), Medicare Part-D Creditable Coverage, Marketplace Exchange on 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 2023 benefit election until the next annual enrollment period held in October 2023 for coverage beginning 1/1/2024. See the Special Enrollment Rights Notice on page 35 of the Employee Benefit Guide for details on when you and your dependents can be added to coverage midyear.
- 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