

2024 OPEN ENROLLMENT QUICK GUIDE

What:

Welcome to the annual benefit open enrollment period!

Benefit elections made during Open Enrollment will take effect on **January 1, 2024**. 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.

When:

STARTS: Monday, October 23, 2023
ENDS: Friday, November 3, 2023

How:



Online Self-Enrollment

- Beginning Oct 23rd, visit www.usd231benefits.com and click the Self-Enroll Online button
- 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.



Book an Appointment with a benefit counselor for a scheduled phone enrollment session

- Visit www.usd231benefits.com and click the **Book Appointment** button at the top of the home screen to schedule your 2024 open enrollment appointment.
- The enroller will call you (on a recorded line) at the number you list when you book your appointment.

Who:

All employees (scheduled 20+ hours/week) **must complete the benefit enrollment process to have coverage for the 2024 plan year.**



Even if you plan to keep the same elections as last year.



Even if you plan to waive all coverage (see new Cash In Lieu info below!)



Even if you recently completed your new hire enrollment.

2 Ways to Enroll

NEW for 2024

Cash in Lieu of Health Insurance Enrollment

Effective January 1, 2024, 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.

Eligible employees include:

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

To qualify for the cash in lieu benefit, 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).

MEDICAL: UHC Plan 3 Deductible Change

The deductibles on UHC Plan 3 HDHP PPO HSA-eligible will increase from \$3,000/\$6,000 to \$3,200/\$6,400 (per IRS mandates to maintain HSA-eligibility).

United Healthcare - New Wellness Program for 2024

Effective January 1, 2024, UHC has a new wellness rewards program for members to earn up to **\$300** for a variety of actions - including many things you may already be doing! The activities you complete are up to you, same goes for ways to spend your earnings. Use the myuhc.com account or the UHC app to begin earning in January!

If using UHC's 2023 Rewards program through Rally - make sure you've cashed out all your benefits by 12/31/23.

2024 OPEN ENROLLMENT QUICK GUIDE

HEALTH INSURANCE - United Healthcare (UHC)

- See pages 6-9 for the plan comparisons, cost, options for care and prescription drug coverage.
- Three health plans will continue to be offered – a \$1,000 PPO, \$2,500 PPO, and \$3,200 HDHP PPO. View the side-by-side comparisons on page 6 to see how the plans are designed.
- 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.
- New member ID cards will be mailed to employees who change medical plan options or that are enrolled in Plan 3 HDHP PPO \$3,200 (since the deductible is printed on the medical ID card).

DENTAL INSURANCE - Delta Dental of Kansas

- Base Plan & Buy-Up Plan - will be offered again with the same coverage.
- See page 12 of the Benefit Guide for plan comparisons, cost and coverage information.
- Both dental plan benefit summaries are located on the benefits website www.usd231benefits.com.

VISION INSURANCE - VSP

- See page 14 of the Employee Benefit Guide and visit www.usd231benefits.com for the vision plan summary.
- VSP does not issue member ID cards - let your provider know you have VSP and they'll take it from there!

HEALTH SAVINGS ACCOUNT (HSA) - Central Bank of the Midwest (HSA Central)

- 2024 contribution limits (per IRS): \$4,150 for Self-Only Coverage / \$8,300 for Family Coverage (an increase of \$300 individual / \$550 family from 2023). Employees aged 55+ are eligible for a \$1,000 catch-up contribution
- Are you HSA eligible? Please review all of the qualifications on page 10 of the Employee Benefit Guide.
- If a new HSA enrollee, you must set up your account with HSA Central before you can begin to make contributions to your health savings account. See page 11 of the benefits guide for details.

FLEXIBLE SPENDING ACCOUNT (FSA) - Flex Made Easy

- **Health FSA:** \$3,050 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. **April 30 is the claims filing deadline.**
- A 2½ month Grace Period is available at year's end to help you spend down your unused balance.

VOLUNTARY INSURANCE PLANS - Same carriers and rates as 2023

- You may choose to 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. See pages 17-28 of the Benefit Guide.

Outside the Enrollment System

See below for benefit opportunities that you won't be asked about during this enrollment, but are still important to know about! See www.usd231benefits.com for more info on:

Voluntary Retirement Savings

Prepare for the future with 403(b) and 457(b) accounts

Employee Assistance Program (EAP)

No enrollment needed - ALL employees AND members of your household are eligible for confidential EAP services - including no-cost counseling. Call 24/7 at **866-248-4096** or visit www.liveandworkwell.com (access code: **USD231**)