



IT'S BENEFITS ENROLLMENT TIME!!!!

Active Full-Time Employees:

Open Enrollment Dates: November 27 – December 11, 2017

Period of Coverage Dates: January 1 – December 31, 2018

At this time, open enrollment dates only apply to Unions that have had successful negotiations (this does not apply to retirees)

• **If you do not re-enroll during this Open Enrollment period, the following will occur:**

- ✓ Your current healthcare coverage will continue; plan design changes will automatically be adjusted.
- ✓ Your dependent(s)' healthcare coverage will continue; plan design changes will automatically be adjusted.
NOTE: If you experience a change in salary band, as a result of last year's negotiations, you may have an increase in both employee and dependent healthcare deductions. The Board will continue to subsidize a portion of your dependent's healthcare coverage.
- ✓ If you are opting out of healthcare, this election will continue and you will have to submit proof of other group or state-funded healthcare coverage.
- ✓ Your disability benefit will continue.
- ✓ Yours and your dependent(s)' flexible benefits will continue, premium changes will automatically be adjusted.
- ✓ Your current Flexible Spending Accounts (FSA) contribution will continue. Please note, the annual contribution limit for Medical FSA has increased to \$2,650 (formerly \$2,600).
- ✓ If you are being deducted the spouse/domestic partner annual surcharge, the deductions will continue.

• **Your Benefits Salary (annual base salary as of June 30, 2017) determines:**

- ✓ Benefits Salary will be updated to meet current salary levels and will be determined for all employees annually on June 30 of each year.
- ✓ Benefits Salaries being used for the 2018 Open Enrollment will be employee's annual salary as of June 30, 2017.
- ✓ Employee and dependent's healthcare premium contribution.
- ✓ Board-paid life insurance amount.
- ✓ Disability enrollment eligibility.



• Salary Bands:

- ✓ Determines the Board Contribution and the employee's per pay deduction for employee and dependent(s) healthcare cost.
- ✓ Will be reviewed for indexing on a cycle of a three year term, based upon an average of most recently published Consumer Price Index (CPI).

• Healthcare Plans

- ✓ Employee-only rates remain the same for all Cigna Healthcare plans.
- ✓ The Board will continue to subsidize dependent coverage
- ✓ Employees who cover a spouse or domestic partner who has healthcare coverage available from their own employer, will be charged an annual surcharge of \$500. The annual surcharge will be deducted on a bi-weekly basis according to your pay schedule.
- ✓ OAP 10 will only be available to those currently enrolled in the plan.

• Dependent Coverage

- ✓ You can add your eligible dependent during this enrollment period and you will have to submit dependent documentation for each dependent.
- ✓ You can terminate your dependent coverage, but you will not be able to re-enroll the dependent until the next Open Enrollment. You can add a dependent throughout the year if experiencing a qualifying change in status event.
- ✓ If you are covering your dependent, you must indicate your dependent's social security number and provide documentation of proof of eligibility, if not previously submitted. If not, your dependent coverage may be terminated.
- ✓ You and your dependent must be enrolled in the same healthcare plan.
- ✓ If you cover your spouse/domestic partner on your healthcare plan and your spouse/domestic partner has coverage available from his/her own employer, an additional annual surcharge of \$500 will be charged. The annual surcharge will be billed on a bi-weekly basis according to your pay schedule. If your spouse/domestic partner does not have an employer sponsored healthcare plan available to him/her, the spousal surcharge will not be applied.

• Termination of Employment

- ✓ If you are no longer employed by the School Board, you will be provided the opportunity to continue your benefits in accordance with the Federal COBRA Law. You will be provided the ability to continue your medical, dental and/or vision plan if active and paid up to date at the time of termination.
- ✓ Should employment terminate during the last month of the school year, coverage will cease at the end of the calendar month in which your employment terminates. Benefits will remain in effect through August 31st.