



2024/2025 Open Enrollment for Insurance Benefits

Open Enrollment is mandatory for all benefit-eligible employees

The Benefits Portal will be open Monday, April 29 through Friday, May 10, 2024

A virtual Open Enrollment presentation is scheduled for Tuesday, April 23, 2023, at 4:30 pm. **Please check the GESD Weekly for the registration link.**

You must access the Benefits Portal and elect to continue your current coverage or make changes for the 2024-25 school year. **If you do not complete the Open Enrollment process your insurance will be terminated on June 30, 2024.**

Benefit enrollers are available to answer questions and help you with the actual enrollment process. **Please check the GESD Weekly for the calendar link.**

The Employee Benefits website is your go-to source for plan information for each of the insurance benefits offered. Please [Click Here](#) to visit the Employee Benefits website.

IMPORTANT REMINDERS:

- Select the WAIVE option for any coverage you do not want
- If Open Enrollment is not completed, your insurance will terminate on June 30, 2024.
- Changes made during Open Enrollment are effective July 1, 2024, to June 30, 2025.

Payroll Deduction Schedule

There are 20 payroll deductions for the employee's portion of insurance premiums, if applicable. Deductions start August 28, 2024, and continue through June 3, 2025. The January 14, 2025 paycheck does not have deductions for insurance premiums because of Winter break.

Medical Insurance

Per IRS regulations – deductible increase for the HDHP plan

No changes to premiums

United Healthcare

The following programs are **FREE for employees enrolled in a District medical plan:**

- 2nd MD – Second opinion consultation
- Real Appeal – Weight management
- VIRTAs – Reverse Type 2 Diabetes
- Hinge Health – Virtual physical therapy coaching

High Deductible Health Plan (HDHP)

- **Employee-only coverage is FREE**
- Employees can earn up to \$1,500 from the District for their HSA account
 - Returning employees receive a \$550 deposit on August 9, 2024
 - Employees can earn \$950 for a Wellness exam completed January 1 through December 31, 2024.
 - Exam deposits will be processed on 10/25/2024 and 01/25/2025
 - Deposits can take up to 10 days to post to an employee's account
 - On the date of the deposit, employees must be actively at work and enrolled in the District's HDHP plan.
- **The IRS increased the calendar-year deductible from \$3,000 to \$3,200 for Individuals and from \$6,000 to \$6,400 for Family**
- Calendar-year out-of-pocket maximums remain the same, \$6,500 for Individuals and \$13,000 for Family
- Zero cost share for preventative care
- Compatible with the Limited Purpose Spending Account provided by WEX Health

Pharmacy Benefit

The Expanded Preventive Drug list includes medications eligible for a copay without having to meet the calendar-year deductible. All other covered drugs are subject to the deductible. Once the deductible is met, the following copays apply.

Tier 1 \$0 | Tier 2 \$25 | Tier 3 \$50

Traditional Medical Plan

- Employee is responsible for a portion of the premium for single coverage
- Zero cost share for preventative care
- Copay structure for illness and injury care visits
- Zero cost share for Tier 1 maintenance medications (i.e. high blood pressure and high cholesterol)
- Calendar-year deductible is \$1,000 for Individuals and \$3,000 for Family
- Calendar-year out-of-pocket maximum is \$6,500 for Individuals and \$13,000 for Family
- Compatible with the Medical Flexible Spending Account provided by WEX Health

Pharmacy Benefit

Tier 1 \$0 | Tier 2 \$25 | Tier 3 \$50 | Tier 4 \$100 Specialty Drugs

Dental Insurance

No change to premiums or plan designs

Delta Dental Level I

- **Employee-only coverage is FREE** – the District pays the monthly premium for single coverage
- Free teeth cleaning every 6 months with a PPO provider
- Basic services are covered at 80%
- Major services are covered at 50%
- \$1,000 calendar-year benefit
- \$50 calendar-year deductible

Delta Dental Level III

- Employee is responsible for a portion of the premium for single coverage
- Free teeth cleaning every 6 months with a PPO provider
- Basic services are covered at 90%
- Major services are covered at 60%
- \$2,000 calendar-year benefit
- \$25 calendar-year deductible with a PPO provider
- \$1,500 orthodontic benefit with a PPO provider

CIGNA DHMO Plan

- **Family coverage is FREE** – the District pays the monthly premium for the employee and family
- Free teeth cleaning every 6 months
- Copayment plan versus co-insurance
- No annual maximum or deductible
- Participants must choose a dentist from CIGNA's network

Vision Plan (United Healthcare)

No change to premium or plan design

- **Employee-only coverage is FREE**
- \$15 copay for eye exams
- \$30 copay for materials (frames and lenses)
- Contacts in place of glasses
- Frames and lenses can be replaced every 12 months

Life and Disability

No change to premiums or plan designs

Sun Life Group Life and AD&D, Voluntary Life, and Optional AD&D Insurance

Group Life and AD&D Insurance

- The district provides a life insurance benefit equal to two times the employee's annual base pay

Voluntary Life Insurance

- Evidence of Insurability (EOI) **REQUIRED** for new enrollments and increasing existing coverage
- EOI link provided on the Benefits screen in the Benefits Portal
- Employees do not have to be enrolled to insure their spouse and/or dependent child(ren)

Optional AD&D Insurance

- Employees must be enrolled to insure their spouse and/or dependent child(ren)
- Maximum coverage for dependent children is \$10,000 per child
- Maximum coverage for a spouse cannot exceed 50% of the employee's elected amount

Voluntary Short-term Disability Insurance

- Pre-existing conditions apply
- Employees can select a weekly benefit up to 66 2/3% of their base pay
- Coverage is for non-work related illness or injury
- 7-day calendar elimination period
- Benefit payable for up to 3 months

Employer-paid Short-term Disability Insurance

- Weekly benefit is 66 2/3% of employee's base pay
- 90-day calendar elimination period
- Benefit is payable for up to 3 months

Voluntary Plans

WEX FLEXIBLE SPENDING ACCOUNTS

Medical FSA

- **Maximum annual election increases to \$3,200**
- **Carryover maximum increases to \$640**
- Compatible with the Traditional Medical Plan

Limited Purpose FSA

- **Maximum annual election increases to \$640**
- Can be used for dental and vision expenses
- Compatible with the High Deductible Health Plan (HDHP)

Dependent Care FSA

- Maximum annual election is \$5,000
- 2 ½ month Grace Period allows employees to incur expenses until September 13th, 2025

ARAG LEGAL PLANS

Premium increase

- **Ultimate Advisor Plan** - \$17.30 a month premium
 - Includes Bankruptcy
- **Ultimate Advisor Plus Plan** - \$24.45 a month premium
 - Includes Bankruptcy and Divorce

COLONIAL LIFE SUPPLEMENTAL PLANS

Premium decrease for all three plans. Plan design changes for Critical Illness.

- **Group Accident Plan**
 - On and off-the-job coverage
- **Group Critical Illness Plan**
 - Three benefit levels: \$10,000, \$20,000, \$30,000
 - New age band structure
 - Employees will move age bands effective 7/1/2024
- **Group Hospital Plan**
 - Two benefit levels: \$500 and \$1,500

Additional Benefit Offerings

EMPLOYEE ASSISTANCE PROGRAM

Interface Behavioral Health

- Employee and dependent coverage is FREE
- Six in-person or telephonic therapy sessions available to employees and dependents
- Connects employees and dependents with financial advisors for credit counseling and debt consolidation services
- Online resources for work/life balance

IDENTITY PROTECTION PLAN

Allstate Identity Protection

- Employee-only coverage is FREE
- Dependent coverage and buy-up plan available – the carrier direct-bills the employee

MEDICARE ADVOCATE

Shasta Vargas (623) 233-6477

- Personalized Medicare Plan support and consultation
- No cost to employees and their dependents
- Explore your plan options and learn the difference between Advantage Plans and Supplemental Plans.

OPTIONAL RETIREMENT SAVINGS PLANS

Tax Sheltered Annuity plans

- 403(b) Tax Sheltered Annuity (pre-tax)
- 457 Deferred Compensation (pre-tax)
- ROTH after-tax 403(b)
- Contributions are payroll deducted
- The district does not match contributions

PET CARE PLANS

Nationwide Pet Insurance and United Pet Care

- Employees receive a discounted rate
- Premiums are direct-billed by the carrier

STUDENT LOAN DEBT RELIEF

Fiducius

- No cost consultation to determine which option is best for the employee and their dependents
- Forgiveness - Lower monthly payment and receive forgiveness through the Federal Public Service Loan Forgiveness program
- ReFi - Lower rates and improve payment schedule
- SimpliFi - Consolidate loans and lower payments. Maintain Department of Education loan structure benefits (disability, forbearance).

WELLNESS PROGRAM

- WellStyles platform
 - **Earn \$300 in gift cards every school year**
- Fitness Reimbursement and Engagement Incentive
- District-sponsored wellness activities include:
 - Archery, hiking, rock climbing, disc golf, Yoga, Zumba, co-ed softball, and men's basketball
 - **There is no cost to the employee to participate in these events**

Important Note: The District participates in a Section 125 Plan. A Section 125 Plan allows employers to deduct the employee's portion of their insurance premium(s) on a pre-tax basis. This saves the employee money because it reduces the employee's taxable earnings. The Internal Revenue Service oversees Section 125 Plans and they determine when employees can make changes to their insurance. If exceptions are made the District risks forfeiting the tax advantage plan.