

2025 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, 2025**.
- 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, November 4, 2024

ENDS: Friday, November 15, 2024

How:



Online Self-Enrollment

- Beginning Nov 4th, 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 2025 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 2025 plan year.**



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



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



Even if you recently completed your new hire enrollment.

2 Ways to Enroll

NEW for 2025

BlueKC - New Medical Carrier for 2025

Effective January 1, 2025, Blue Cross & Blue Shield of Kansas City (BlueKC) will be the USD 231 medical carrier.

Be aware that there are important differences between the newly available 2025 BlueKC plans, vs coverage options from previous years. Carefully review the plan details on pages 6-11 in the 2025 Benefit Guide to select the plan that best fits your needs.

Pay special attention to the steps listed on the right to prepare for the changes.



Need help? Call 816-395-2945 to talk to BlueKC directly about the USD 231-specific medical plans, provider network and your prescription coverage.

Steps to Prepare for a Health Insurance Carrier Change:

Step 1: Check your provider network status

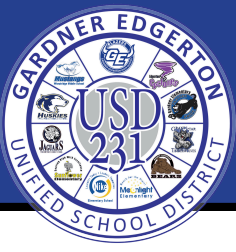
- See if your healthcare providers and hospitals are in the BlueKC **BlueSelect Plus Network** by visiting www.bluekc.com Choose "Find Care" (be sure to select the **BlueSelect Plus Network** when searching!)
- Learn about **Spira Care** - all USD 231 BlueKC plans have access to no/low cost care at Spira Care Centers

Step 2: Find out how your prescription drugs are covered

- The easiest way to find out if a prescription is covered is to check the Prescription Drug List (PDL). Our plan uses BlueKC's [Premium Formulary Prescription Drug List](http://www.usd231benefits.com) (Rx lookup instructions at www.usd231benefits.com)
- Some Rx meds may have requirements before filling (e.g. Prior Authorization) to coordinate with your doctor

Step 3: Notify your healthcare providers (including pharmacy) of your insurance change

Dental and Vision Eligibility Update: Dependent children can now be covered until the end of the calendar year in which they turn age 26 (same as medical coverage).



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HEALTH INSURANCE (Note: **Carrier Change** to BlueKC)

- See pages 6-11 of the Employee Benefit Guide for plan comparisons, cost, options for care & Rx drug coverage.
- 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 to be mailed to employees in Dec

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 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).

DENTAL INSURANCE - Delta Dental of Kansas

- Base Plan & Buy-Up Plan - will be offered again with the same coverage.
- See page 14-15 of the Employee 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 16 of the Employee Benefit Guide and visit www.usd231benefits.com for the vision plan details.
- 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)

- 2025 contribution limits (per IRS): \$4,300 for Self-Only Coverage / \$8,550 for Family Coverage. Employees aged 55+ are eligible for a \$1,000 catch-up contribution.
- Are you HSA eligible? Review all of the qualifications on page 12 of the Employee Benefit Guide.
- If you're 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 13 of the Employee Benefit Guide for details.

FLEXIBLE SPENDING ACCOUNT (FSA) - Flex Made Easy

- **Health FSA:** \$3,200 is the IRS maximum annual contribution. Funds can be used for you & your family's eligible out-of-pocket medical, pharmacy, dental & vision expenses. FSA 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 2 ½ month Grace Period is available at year's end to help you spend down your unused balance.
- See page 17 of the Employee Benefit Guide for details.

VOLUNTARY INSURANCE PLANS

- Same carriers and rates as 2024.
- 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 19-30 of the Benefit Guide and www.usd231benefits.com for plan details.

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. Roth and pre-tax contribution options available.

Employee Assistance Program (EAP) Mental Health & Work-Life Support
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**)
See page 18 of the Employee Benefit Guide for details.