

2023-2024 Benefits Open Enrollment Frequently Asked Questions (FAQs):

Open enrollment is your annual event to review the numerous benefits available to you. You can make changes to medical, dental, short-term disability, vision, flex spending accounts, health savings accounts, and Voya plans. You can add or delete any family members on your plans.

Open enrollment begins on Monday, April 17th, 2023, and ends on Friday, April 28th, 2023. The changes are effective August 1st, 2023.

REMEMBER: Submit new enrollment forms for CHANGES ONLY and (as always) if you have flex spending, you must renew it every year by completing a new enrollment form. All employees that currently have insurance benefits, including those that waived medical and/or dental, will ROLL OVER to the next plan year. We only need a PAPER form if you are newly signing up for benefits or changing your current elections.

The health savings account will roll over on August 1st unless you make a change to the contribution. The health savings account can be changed at any time during the year.

To view the Employee Benefits Handbook, click here:

<https://benefitguides.gbsbenefits.com/washington-sd-final-2023/full-view.html>

To view the Open Enrollment Learning Module, click here:

<https://courses.gbsbenefits.com/WCSD-OpenEnrollment-2023>

To view the Qualified High Deductible Health Plan details, click here:

[OE Washington County School District_2023_Medical SBC Option 2 QHDHP.pdf](#)

To view the Traditional Plan details, click here:

[OE Washington County School District_2023_Medical SBC Option 1.pdf](#)

FREQUENTLY ASKED QUESTIONS:

Question: What are the insurance premium increases this year and how much will I pay?

Answer: Both medical plans have a monthly premium which employees pay pre-taxed through payroll deductions. The dental plan has no additional cost for full-time employees.

*Full-time employees with the Qualified High Deductible Health Plan (HDHP) and Health Savings Account (HSA)-increased by **2.2%** from 2022-2023:*

- Employee Only \$19
- Two-Party \$42
- Family \$59

*Full-time employees pay monthly premiums for Traditional Health Plan- increased by **2.2%** from 2022-2023:*

- Employee Only \$83
- Two-Party \$185
- Family \$262

Question: I am not contracted full-time, yet I am eligible for benefits. How much will I pay each month?

Answer: There are additional pro-rated amounts to the benefit-eligible employees who are contracted between .7143 FTE to .9999 FTE on both the high deductible and traditional health plans.

Click here to calculate the cost of benefits for employees:

<https://employeeonline.washk12.org/insurancecalc/index.html>

Question: Do I qualify for benefits with the school district?

Answer: Benefits are offered to all employees with a contract for at least 30 hours per week classified and .7143 FTE for certified. Employee premiums are adjusted based on the hours and FTE status.

Question: Will the District still contribute money to the Health Savings Account (HSA) if I choose the Qualified High Deductible Health Plan (HDHP)?

Answer: YES! The District will contribute \$80.00 to the HSA and an extra \$20 monthly match if you contribute at least \$20 to your HSA, that's a total of \$120 a month or \$1,440 per calendar year!

Question: How can I get help with medical and pharmacy concerns?

Answer: The EMI representative will be at the district office on Monday, April 17th, 2023 first come, first serve, from 3:00 p.m. until 6:00 p.m. or attend the **Insurance vendor fair on Wednesday, April 19th, 2023 from 2:00 p.m. until 6:00 p.m.**

Question: How do I know what benefits I have currently?

Answer: You can view your current benefits by going to Employee Services/ Business Plus/ Employee Online to view benefits and your paychecks for current payroll deductions.

Click here to get to Employee Online:

<https://washk12.org/employees/employee-services>

Question: Are there any other changes to any insurance plans?

Answer: There are new IRS limits to the Health Savings Account (HSA) for \$3,850 for employees only and \$7,750 for families, with no increase to the \$2.00 a month service fee. The Flex Spending Account (FSA) annual limit remains at \$3,050. Additionally, FSA service fees went from \$2.25 a month to \$2.35 a month. The FSA MasterCard remains at \$18 annually.

Additionally, we have a one-time-only chance for guarantee issue, voluntary optional life insurance during open enrollment!

Employees can request up to 450,000, spouses up to 50,000, and dependents up to 10,000 during open enrollment this year. See your school insurance rep for questions.

Question: What if I don't want medical insurance through the school district? Can I still sign up for dental, basic life insurance, voluntary vision, or flex spending?

Answer: YES! You can select what benefits you want from the options available based on eligibility.

Question: If I don't want to make any changes, do I need to submit anything?

Answer: If you have the flex spending account with the Traditional Health Plan, you will need to complete a new enrollment form during open enrollment for the 2023-2024 plan year. All other current insurance elections will roll over to the 2023-2024 plan year, beginning on August 1, 2023. New premiums begin on the 8/31/2023 paycheck.

Question: What if I want to waive all or some of my insurance options?

Answer: Print the forms listed at the end of this presentation for all benefits you choose to waive. Complete the section with your name and contact information. Write "WAIVE" on the forms. Sign and date the bottom of the forms. All waivers will be effective on 8/1/2023.

Question: If I waive the district benefits, can I receive extra money as part of my salary?

Answer: If an employer pays the cost of an accident or health insurance plan for his/her employees, including an employee's spouse and dependents, the employer's payments are not wages and are not subject to Social Security, Medicare, and FUTA taxes, or federal income tax withholding. However, we have been advised that this exclusion will not apply if we offer to pay you additional compensation in lieu of benefits. At that point, the benefits take on the appearance of fringe benefits and become taxable. For that reason, we cannot pay you an additional amount if you opt out of health insurance benefits; Otherwise, the District health insurance benefits would become taxable for all employees.

Question: What if I was not eligible for insurance during the 2022-2023 year? Do I sign up for insurance for the 2023-2024 year during open enrollment?

Answer: New and current employees with a contract for 30 hours or more for the 2023-2024 year that **have not received benefits in the 2022-2023 year-** will enroll in the benefits during New Hire Orientation for insurance this summer. More information will be sent out to new hires and newly eligible employees in July 2023 for the 2023-2024 plan year.

Question: I am a temporary employee and my contract is ending this year; however, I am applying for a position for the 2023-2024 year. Should I make changes to insurance for open enrollment?

Answer: YES! If you are re-hired for the 2023-2024 year, your open enrollment changes will be effective 8/1/2023.

Question: Where do I turn in my insurance change forms, flex spending, or waived plan forms?


Answer: Any completed forms can be sent in through district mail or faxed to **Attn: Tammara Robinson or Marci Ware at 435-673-3216 by Friday, April 28, 2023.**

Question: If I have my forms completed before April 28th, 2023, can I turn them in early?


Answer: YES! You can turn in your insurance enrollment forms for changes early. Please send in your forms through district mail or fax **Attn: Tammara Robinson or Marci Ware at 435-673-3216.**


FORMS:

Click here To PRINT FORM to make changes to **Medical, Dental, and Beneficiaries for life insurance:**


 [OE WCSD Enrollment Form_2021.pdf](#)

Click here TO PRINT FORM for changes to the **Health Savings Account contribution:**


 [Employee HSA Payroll Deduction Form 2023.pdf](#)

Click here TO PRINT FORM to re-new **Flex Spending for medical, limited purpose, and/or dependent care:**  [OE FSA and LFSA Enrollment Form 2023.pdf](#)


Click here TO PRINT FORM to make changes to **Optional Life Insurance:**

 [OE LifeMap Enrollment Form 2023.pdf](#)


Click here to PRINT FORM to make changes to **Voluntary Short-Term Disability:**

 [OE Lincoln STD Enrollment Form 2023.pdf](#)


Click here TO PRINT FORM to make changes to **Voluntary Vision:**

 [OE Opticare_Vision_Enrollment_Form 2023.pdf](#)

Click here TO PRINT FORM to make changes to **Voya Voluntary Plans:**

 [OE VOYA 728497 Enrollment form 2023.pdf](#)

Click here TO PRINT FORM to make changes to **Life Insurance Beneficiaries:**

 [OE LifeMap beneficiary designation form 2023.pdf](#)