

Kings Local Schools Open Enrollment 2024

10/23/23 – 11/3/23

What is Open Enrollment (OE)?

Open enrollment is the time of year that your benefit plans renew. During this period, you can add or drop a dependent, enroll in a plan for the first time, or switch your plan. If you would like to make any changes, now is your opportunity. The next time to make changes will be next year during open enrollment unless you experience a qualifying life event during the year. If you are enrolling in the Health Saving Account, or Voluntary Life and AD&D, additional action may be required.

Open Enrollment Important Information...

A brief summary of the medical, dental, and vision benefits is outlined in this brochure. For a full summary of benefits and certificates, please refer to the reference center in Benefitsolver (www.benefitsolver.com).

Required Action: How do I enroll in insurance?

1. Visit the secure site at www.benefitsolver.com
2. Click on the Register button on the right side.
3. Enter Company Key: swoosh
4. Once logged in, click START HERE to begin!

Online Enrollment must be completed by 11/3/23

Anthem Medical Insurance

	HDHP with HSA Plan Single/Family
Deductible	\$2,000/\$4,000
Coinsurance	None
Maximum Out-of-Pocket	\$2,000/\$4,000
Inpatient/Outpatient	Deductible, then covered in full
Office Visit Primary Care Visit Specialist	Deductible, then covered in full
Emergency Room	Deductible, then \$200 copay
Urgent Care	After deductible is met Plan Pays: 100%
Preventive	Plan Pays: 100%
Retail Drug Copays Tier 1 Tier 2 Tier 3	Deductible, then Covered in Full Deductible, then Covered in Full Deductible, then Covered in Full
Mail Order Drug Copays Tier 1 Tier 2 Tier 3	Deductible, then Covered in Full Deductible, then Covered in Full Deductible, then Covered in Full

MetLife Dental Insurance

Benefits	In and Out of Network Single/Family
Deductible	\$25/\$50
Annual Max Per Individual	\$1,500
Preventive	Covered in Full
Basic Services	After deductible is met You Pay: 20% Plan Pays: 80%
Major Services	After deductible is met You Pay: 40% Plan Pays: 60%
Orthodontia Coverage	60% to \$2,000 Per Person Maximum <i>Limited to subscriber, spouse, and eligible dependent children under age 26</i>

EyeMed Vision Insurance

Benefits	Essential Plan	Enhanced Plan
Eye Exam	\$10 Copay	\$0 Copay
Standard Lenses (in lieu of contacts)	\$25 Copay	\$10 Copay
Frames	\$130 allowance, 20% discount off remaining cost	\$170 allowance, 20% discount off remaining cost
Contact Lens (in lieu of lenses)	\$130 allowance, 15% discount off remaining cost	\$170 allowance, 15% discount off remaining cost
Frequency Exam Frames Lenses & Contacts	Once every 12 months Once every 24 months Once every 12 months	Once every 12 months Once every 12 months Once every 12 months

Ancillary & Voluntary Plans

Basic Life AD&D: The district provides a life insurance policy at no cost to employees! The premium is 100% paid by the district.

Voluntary Supplemental Life AD&D: In addition to the coverage provided by the district, employees can elect to purchase additional Life and AD&D coverage. If you enroll, you can cover your spouse and children. During annual open enrollment employee may newly elect or increase coverage by 1 increment, \$10,000 up to the guaranteed issue amount of \$150,000 without EOI.

Short-Term Disability: Protect your paycheck with Short-Term Disability coverage. This coverage replaces part of your income if you can't work for a short time due to a covered disability.

Long-Term Disability: This coverage replaces part of your income if you can't work due to a covered disability for a longer period than Short-Term Disability.

Tax Saving Opportunities

Dependent Care FSA

Allows employees to use tax-exempt funds to pay for childcare expenses they incur while employed. You cannot use these funds for your dependent's healthcare, only for childcare. The Dependent Care FSA is compatible with a Medical Full FSA, HSA, PPO plan, and HDHP plan.

Health Savings Account (HSA)

The HSA is only compatible with the District's High Deductible Health Plan. An HSA allows you to set pre-tax money aside in an account to pay for qualified expenses during the year.

Did you know...?

The school district contributes to your HSA! The school district's contribution is \$1,000 for Single or \$2,000 for Family plans. The IRS adjusts the maximum contribution annually. The 2024 IRS maximum is \$4,150 for Single and \$8,300 for Family plans. Employees aged 55+ are eligible to contribute an additional \$1,000 annually.

Resources & Tools For You



Phone: 888.722.0483, Weekdays 8:00 am – 9:00 pm.

Discover Castlight, your health plan ally! Join now to maximize benefits, connect to SWOOSH resources like the Employee Assistance Program and Live Health Online, and more! Track activities, get motivated, and win big prizes. Gift cards await you:

- \$250 Delta
- \$200 Amazon, Visa
- \$100 Hotels.com, Target, Kohls, TJX
- \$50 Dicks Sporting Goods, Panera, Home Depot
- \$25 Dunkin', Starbucks

Download today! Scan the QR code, search Castlight in your app store, or visit us at Castlight - Sign In (<https://us.castlighthealth.com/#/login>).



Not registered yet for Castlight? It's easy.

Scan the QR code to download the Castlight Mobile App from the App Store or Google Play.



Email: support@ablepayhealth.com Phone: (484) 292-4000

AblePay is a unique NO-COST, benefit that provides savings and flexible payment terms on out-of-pocket medical expenses! Features include:

- Savings options that meet your current financial needs with the ability to save up to 13% on out-of-pocket medical expenses.
- Flexibility of a payment schedule. Spreading payments out over 3, 6, or 12 months with 0% interest.
- Convenience with a streamlined billing process making it easy to view, understand, store, and pay your bills in your member portal.

Enroll Today!

<https://enroll.ablepayhealth.com/apply/horan21>

Contact us for any questions.



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