

Kenmore-Town of Tonawanda UFSD

Health Benefits Open Enrollment - Ken-Ton School Employees Association

Enrollment Period May 13, 2024 through May 28, 2024

Plan Year July 1, 2024 through June 30, 2025

IMPORTANT - YOUR ENROLLMENT WILL NOT BE COMPLETE UNTIL YOU SIGN THE CONFIRMATION REPORT WITH YOUR PASSWORD/PIN AT THE END OF THE ENROLLMENT PROCESS. SEE ATTACHMENT FOR STEP BY STEP DIRECTIONS.

ALL current healthcare medical plan elections will terminate on June 30, 2024.

ALL employees MUST log in to the online enrollment system to select their July 2024-June 2025 healthcare plan and benefits.

Enrollment in a healthcare plan, Health Flexible Spending, Dependent Care or Health Savings Account will terminate on June 30, 2024. To continue these benefits, you must log in to BenSelect and complete enrollment for the plan year beginning on July 1, 2024.

After completing the open enrollment process, you should view your Confirmation Report in BenSelect to verify your elections AND SIGN WITH YOUR PASSWORD/PIN for coverage and benefits effective July 1, 2024.

Healthcare medical plan information is available in the BenSelect Form Library. Additional information, including full healthcare medical plan documents, is available on the Ken-Ton Schools website at ktufsd.org. Select the HR tab and view the documents under Health Insurance Information.

Online Enrollment - BenSelect

It is the time of year for each employee to make an election for health and flexible spending benefits for the period July 1, 2024 to June 30, 2025. *All employees (full time & part time) must access the BenSelect secure web site and notify the District of their choices for 2024-2025.*

To access your employee benefits account, go to <https://usrbp.benselect.com/ktufsd>

Enter your user ID and Password/PIN.

Your **USER NAME** is your 5-digit employee ID number. If your ID is 4 digits, add a leading 0 to the entry.

For example: Employee ID 4423 would be 04423. Your ID can be found on your paycheck statement.

Your **PASSWORD/PIN** is the last 4 digits of your SS# followed by the last 2 digits of your birth year.

For example: 456780.

The benefits included on this site are health plan coverage, life insurance, health flexible spending account, dependent care account and health savings account. *You do not need to print or send any documentation to the Human Resources Office or Independent Health.* You will have signed the form with your electronic signature (User ID and password/PIN). After your initial log in, you may review or make changes to your elections until the end of the open enrollment period. You must sign the Confirmation Report with your password/PIN to finalize your enrollment.

As you go through the open enrollment process, you must review each benefit offered. Please review your elections and sign with your PASSWORD/PIN to finalize your enrollment.

***IF YOU CHOOSE TO WAIVE DISTRICT HEALTH COVERAGE** and by contract are eligible for a stipend, you must log in to the BenSelect system and waive coverage. During the open enrollment period, log in to BenSelect and choose either “Waive Medical Plan with District Employed Spouse” OR “Waive Medical Plan without District Employed Spouse” to waive health coverage.

Enrollment can be completed using any computer with internet access. **If you need assistance contact Kathy Kightlinger in the Human Resources Office at 716-874-8400 x20348 or by email at kkightlinger@ktufsd.org. US Enrollment Services Customer Service 716-302-4224 is open Monday – Friday 9am to 5pm and can assist with logging in to the online system. We are happy to assist and answer questions.**

Health Reimbursement Arrangement (HRA – Employer Contribution)

Full time employees will receive the \$650.00 employer HRA contribution posted to their Pro-Flex account or Health Savings Account in July. Part time employees will receive the employer HRA contribution posted to their Pro-Flex account or Health Savings Account in September.

Health Flexible Spending (FSA - Employee contribution) and Dependent Care Accounts (DCA) through Pro-Flex

The health and dependent care flexible spending accounts follow a fiscal year (July to June). You will have 90 days from the end of the plan year (June 30, 2025) to submit claims against your voluntary contributions to the health and dependent care accounts. You may contribute up to \$3200.00 to a health flexible spending account (FSA) and up to \$5000.00 to a dependent care spending account (DCA) for the 2024-2025 fiscal year.

Life Events

Life events such as marriage, birth or adoption of a child, divorce or death of a covered dependent may occur during the plan year. You must notify the District Plan Administrator in the Human Resources Department and enroll in BenSelect within thirty (30) days of the event for coverage to be effective as the date of the event. If you do not notify the District Plan Administrator and enroll within thirty (30) days, you will not be able to make a change to your plan until the next Open Enrollment period.

Rate Change

Enclosed is the new health plan cost sheet effective July 1, 2024. Rates are shown as **monthly** costs.

Your payroll deduction is calculated by taking the employee *monthly* cost times 12 and dividing it by your number of paychecks – 18, 22 or 26. The new deduction for the 2024-2025 plan year will begin on July 5, 2024 for full time 26 pay employees, September 13, 2024 for full time 22 pay employees and September 27, 2024 for part time 18 pay employees.

Purchasing Additional Life Insurance

During this enrollment period you will be offered the opportunity to purchase additional voluntary life insurance for yourself and your dependents. Premiums for voluntary life insurance are taken through payroll deduction. You may request a separate kit containing detailed information about this benefit from the Human Resources Department.

First Choice Plans

First Choice is a Preferred Provider Network designed by Catholic Health. With First Choice you must use Catholic Health Facilities for services such as bloodwork, x-rays, inpatient services, outpatient services, etc. or may be subject to a deductible and coinsurance. You are able to use any physician that participates with Independent Health. It is also important for you to check with your doctor to see that they have admitting privileges to Catholic Health facilities. A list of participating facilities is available on the First Choice website <https://firstchoice.chsbuffalo.org/network-providers/>

Independent Health - Health Extras Card

For a list of participating vendors and benefits under this program, please visit the Independent Health website at independenthealth.com.

Health Savings Account

If you are enrolled in a Ken-Ton high deductible health plan, you may enroll in a Health Savings Account through Health Equity or an HSA provider, bank or institution of your choice. Additional information is available by contacting Kathy in Ken-Ton Human Resources.

Teladoc – Telemedicine Benefit

Teladoc is now included in your health benefits. You can talk with a doctor by phone or video 24/7. Copays and deductibles apply. Additional information about the program is available at independenthealth.com and search Teladoc.