

Kenmore-Town of Tonawanda UFSD

Health Benefits Open Enrollment

Ken-Ton School Employees Association

Enrollment Period May 29, 2018 through June 11, 2018

Plan Year July 1, 2018 through June 30, 2019

***IF YOU WISH TO WAIVE DISTRICT HEALTH COVERAGE and per contract are eligible for a stipend, you MUST log in to the Workterra system and waive coverage.**

During the open enrollment period, log in to Workterra and click on the green “Enroll Now” button for either “Waived Medical Plan with District Employed Spouse” OR “Waived Medical Plan without District Employed Spouse” to waive coverage.

Online Enrollment - Workterra

It is the time of year for each employee to make a selection for health and flexible benefits for the period July 1, 2018 to June 30, 2019. *All employees (full time & part time) **MUST** access the secure web site and notify the District of his/her choices for 2018-2019.* We will be using the online enrollment program WORKTERRA. To access your employee benefits account go to <https://workterra.net/WORKTERRA>

You will need three things to login to the benefits enrollment.

- 1) Username: First three characters of your first name, first three of last name, month and day of birth.
Example: John Smith DOB 01/15/1988 = johsmi0115
- 2) Password: First three of your social security number, full date of birth.
Example: SS#123-45-6789, DOB 01/15/1988 = 12301151988
- 3) Company Name: Ken-Ton

The benefits included on this site are health plan coverage, life insurance, flexible spending account and dependent care account. You do not need to print any documents. You will have signed the form with your electronic signature (User ID and password). After your initial log in, you can review or make changes to your elections until the end of the open enrollment period. Health plan information is available in the Workterra Forms Library.

As you go through the open enrollment process, you should click on either the green “Enroll Now” button or the green “Waive this Benefit” button for each benefit offered. Please review your elections before clicking “Finish” to finalize your enrollment.

Please note this is an electronic process and no forms need to be printed. Do not print or send any documentation to the Human Resource office or Independent Health.

Enrollment can be done from any computer with internet access. **If you need assistance or do not have computer access please stop by the Human Resources Office and we will be glad to assist you.** We have additional computers available for your use and are happy to answer any questions you may have.

Healthcare Reimbursement Account (HRA – Employer Contribution)

Full time employees enrolled in Ken-Ton Flex D, E, F, First Choice Flex or Ken-Ton Passport will see their employer contribution of \$625.00 posted to their Pro-Flex account July 1, 2018. Full time employees enrolled in Ken-Ton A, B, C or First Choice High Deductible plan will see their employer contribution of \$1,650.00 posted to their Health Savings Account by the end of July.

Healthcare Flexible Spending (FSA - Employee contribution)& Dependent Care Accounts (DCA) through Pro-Flex

This is a reminder that the healthcare and dependent care accounts follow a fiscal year (July to June). You will have 90 days from the end of the plan year (June 30, 2018) to submit claims against your voluntary contributions to the healthcare and dependent care accounts. Please note that the IRS has restricted the annual amount of contributions to a healthcare reimbursement account to \$2,650.00 per year.

You can also put up to \$5,000.00 into the Dependent Care flexible spending account for the fiscal year (July to June).

For both of these benefits see the Flexible Benefits Q&A brochure which is available through the Ken-Ton website on the Human Resources page and in the Workterra Forms Library.

Dependents covered under flexible spending accounts follow the same rules as noted for dependent children under the healthcare coverage rules.

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 Human Resources Department within thirty (30) days of any of these events in order to have coverage effective as the date of the event. If you do not notify the District Plan Administrator within thirty (30) days, you will not be able to add your dependent to your plan until the next Open Enrollment period.

Rate Change

Enclosed is the new health plan cost sheet effective July 1, 2018. Rates are shown as Monthly costs. Your payroll deduction is calculated by taking the employee *Monthly* cost noted on the enclosed price sheet multiplied by 12 and dividing it by your number of paychecks – 18, 22 or 26. Those who have elected 26 pays will see the new deduction beginning with the July 13, 2018 paycheck, 22 pay employees will see the new deduction beginning with the September 7, 2018 paycheck and 18 pay employees (part time 10 month) will see the new deduction beginning with the September 21, 2018 paycheck.

Purchasing Additional Life Insurance

During this enrollment you will be offered the opportunity to purchase additional life insurance for yourself and your dependents. Premiums for additional 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 Hospital 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. 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 he/she has admitting privileges to Catholic Health facilities.

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 a HSA provider, bank or institution of your choice.