

Kenmore-Town of Tonawanda UFSD

Health Benefits Open Enrollment – KTA Teachers

(Does not include Teaching Assistant – please see directions for Teaching Assistant)

Enrollment Period May 20, 2019 through June 3, 2019

Plan Year July 1, 2019 through June 30, 2020

The First Choice Flex plan will be called First Choice POS effective July 1, 2019. Although the name will change, there will be no change in the benefits of the plan. Members currently enrolled in the First Choice Flex plan will receive new ID cards to reflect the change in the plan name.

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, 2019 to June 30, 2020. *All employees (full time & part time) **MUST** access the secure web site and notify the District of his/her choices for 2019-2020.* 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 your 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# 123-45-678, DOB 01/15/1988 = 12301151988
- 3) Company Name: Ken-Ton

The benefits included on this site are health plan coverage, flexible spending account and dependent care 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). 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 and on the Ken-Ton website under HR, Forms, Health Insurance Information.

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

***IF YOU WISH TO WAIVE DISTRICT HEALTH COVERAGE to receive the 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.

Enrollment can be completed using any computer with internet access. **If you need assistance or do not have computer access, please stop by the Human Resources Office.** We have additional computers available for your use and are happy to answer any questions.

Healthcare Reimbursement Account (HRA - Employer Contribution)

Eligible KTA members will see the employer contribution of \$500.00 posted to your Pro-Flex account July 1, 2019.

Healthcare Flexible Spending (FSA - Employee contribution) & Dependent Care Account (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, 2020) 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 \$2,700.00 per year.

You can also put up to \$5000.00 into the Dependent Care flexible spending account for the fiscal year (July to June).

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 the Human Resources Department and enroll in Workterra within thirty (30) days of any of these events in order to have coverage effective 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, 2019. Rates are shown as Monthly costs. Please note: Due to ongoing contract negotiations, the employer and employee contribution amounts may change.

Your payroll deduction is calculated by taking the employee monthly cost noted on the enclosed price sheet times 12 divided by your number of paychecks – 22 or 26. Those who have elected 26 pays will see the new deduction beginning with the July 12, 2019 paycheck, 22 pay employees will see the new deduction beginning with the September 6, 2019 paycheck.

First Choice Plans

The First Choice Flex plan will be called First Choice POS effective July 1, 2019.

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, outpatient, 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.