



OPEN ENROLLMENT

PRESENTED BY
JANA McCUSKER
JEFF KANTOROWSKI
JACKIE GARCEAU



WHY IS OPEN ENROLLMENT SO IMPORTANT?

Benefits may include:

- Medical – can voluntarily drop at any time
- Dental – cannot voluntarily drop mid-year
- Vision – cannot voluntarily drop mid-year
- FSA – cannot increase or decrease without a qualifying event
- 403(b) – check with plan provider

Benefit-eligible employees:

- Make changes or enroll in benefits
 - Without a qualifying event
 - Add/drop dependents
 - Add/drop plans
 - Learn about benefits and new programs

It's that time ...
Benefits
OPEN
ENROLLMENT



IT'S IMPORTANT FOR EMPLOYERS, TOO!

- Healthcare benefits are a high-cost budget item
- Employee retention
 - Opportunity to highlight the benefits they receive
 - Show employees how valuable they are
 - Hold discussions and hear from them directly
- Consumerism has become crucial for healthcare navigation
 - Meeting together
 - Having conversations helps to empower
 - Providing tools allows independence and competence



EMPLOYER BEST PRACTICES

Schedule education meetings

- Reminder to employees of annual requirements
 - New election for FSA each year
 - Employee Cost Rate Sheet Review
 - Payroll Deduction Authorization
- Help participants become better healthcare consumers
 - Review tools and resources
 - Understand all employee benefits offered
 - Retirement 403(b) plans
 - EAP benefits
 - Ancillary coverages: dental, vision, life, disability, etc.
 - Flexible Spending Accounts: healthcare and/or dependent care



EMPLOYER BEST PRACTICES *CONTINUED*

- Recommendations for Open Enrollment
 - Conduct meetings beginning April 15th
 - Duration no less than 30 days
 - Employee forms returned before the end of May
 - Allowing time for forms to be returned to SCHOOLCARE by May 30th
 - Enrollment forms needed for **changes only**
- Provide required notices to employees located within the SCHOOLCARE Enrollment Guide
 - Open Enrollment Notice
 - Summary of Benefits and Coverage (SBC)
 - Other Required Notices:
 - Children's Health Insurance Program (CHIP), Women's Health and Cancer Rights Act (WHCRA), Special Enrollment Rights, Wellness Program Disclosure, No Surprise Medical Billing



OPEN ENROLLMENT OPTIONS

- Benefit education options:
 - On-site education meeting
 - Virtual webinar (live event)
 - Recorded webinar (available on-demand)
 - Send to all employees for viewing at their leisure
- Who should be invited?
 - Employees
 - Spouses
 - Early retirees (under 65)
- Schedule meetings with Group Relations by emailing:
grouprelations@schoolcare.org

- Benefit Admin Brief will be emailed from Member Care by April 14th

The screenshot shows an email from SchoolCare Health Benefit Plans. At the top right, there is a phone icon and the number (603) 836-5031, along with a list of menu items: 'Eligibility or Enrollment: Press 1', 'Good For You! Well-Being: Press 2', 'Coverage or Benefits: Press 3', 'Online Payments: Press 4', and the SchoolCare logo. The main heading is 'Benefit Administrator Brief | Spring 2024'. Below this is the 'Open Enrollment Notice' section, which includes a sub-heading 'Open Enrollment for 2024 has arrived!' and a paragraph explaining the purpose of the notice. It lists three key items: 'Open Enrollment Notice & Flyer', '2024-25 Enrollment Guide', and an 'SBC Exception'. To the right of the text is a photograph of a group of people in a meeting. Below the main text are three sections: 'Updated Resources' with a link to the secure employer portal, 'Important Reminders' with a 'New Hires' section and 'ID Cards Are Going Virtual' notice, and 'Additional Resources' with links to 'myCigna & Good For You! Welcome Video', 'myCigna myCigna.com', and 'Enrollment Materials Open Enrollment Presentation'.

POST OPEN ENROLLMENT

- Yellow Plan with Choice Fund subscribers
 - Remind to take the myCigna health assessment
 - **July 1 to August 31** for those currently enrolled
 - For those newly enrolling, 60 days beginning on the effective date (i.e., coverage effective September 1: September 1 to October 31)
- Post-enrollment materials issued within 60 days by SCHOOLCARE
 - General Notice of COBRA Rights
 - Benefits Booklets (Medical & Dental, as applicable)
 - Includes: HIPAA Notice of Privacy Practices for Protected Health Information
- Reminder! You have access to 1 EAP per Plan Year per Group.
Contact Jana McCusker to schedule.
jmccusker@schoolcare.org

