

## **Open Enrollment Updates Webinar 2025**

**By Jana McCusker**, Group Relations Specialist

**Slide 1** Welcome and thank you for joining me today to learn about Open Enrollment for July 1st, 2025. My name is Jana McCusker and there's contact information on this slide for me, as well as for my colleagues, Jacklyn Garceau and Jeff Kantorowski. Please reach out to us if you have any specific questions about your benefits after listening to this presentation.

**Slide 2** During this presentation, I will discuss what open enrollment is and some updates to know. I'll also explain the importance of taking your health assessment and cover details about exciting changes to the **Good For You!** Well-Being Program. We'll then review Flexible Spending Accounts and how they complement your healthcare plan. We'll look at ways to navigate your benefits and how to best utilize tools that are at your fingertips. And finally, we will explain what your next steps are after listening to this presentation.

**Slide 3** First, let's talk a bit about what Open Enrollment means. This is the one time of year when you can make changes to your benefits enrollment without needing a qualifying event such as marriage, birth of a child, or loss of other coverage. If your employer offers multiple medical or dental plans to choose from, Open Enrollment is an opportunity to compare and determine which plan will best meet the financial and health needs of you and your family. You may also add or drop dependents to your medical, dental, or vision plans. Additionally, this is the time of year when you decide whether to contribute to a Flexible Spending Account, or FSA, for the coming year, and decide how much money to allocate. You might also have supplemental retirement programs such as a 403(b) available to you through your employer, so now is the time to communicate with your HR department about any changes or enrollments you intend to make. Some benefits such as dental and vision coverage cannot be dropped mid-year so give them careful consideration. Regarding your SCHOOLCARE health benefit plans, be sure to return your paperwork to your HR office by **May 23<sup>rd</sup>**!

**Slide 4** There are some good to know reminders and updates to share with you for 2025. First, we want to highlight the behavioral health resources available at your fingertips. You can also visit [myCigna.com](https://myCigna.com) and complete a mental health assessment to determine what options would be best for you and your current situation. There are multiple options to find a mental health provider including finding a virtual provider. Next, we all know how important it is to keep up with your preventive care and wellness screenings. Now it is easier than ever by using a virtual wellness screening with MD Live. The screenings are no cost. To schedule, login to myCigna and click "Schedule a Visit" under Primary Care in the Find Care and Costs menu. Then, click "Get Started" under Primary Care and select "Wellness Screening" to schedule the screening and your lab appointment. Be sure to schedule the lab work before your virtual appointment with the provider!

**Slide 5** The Omada program has now been expanded to Omada Complete. Participants still have access to the pre-diabetes program SchoolCare rolled out in 2019, and the program now includes services for individuals with diabetes and/or high blood pressure who can receive support as well. Check out the link: [go.omadahealth.com/schoolcare/info](https://go.omadahealth.com/schoolcare/info) (go dot omada health dot com /schoolcare/ info) to learn more. Hinge Health is another program available to all participants on the plan looking for assistance with musculoskeletal issues. There is no cost to access the program. This program provides virtual support from a Physical Therapist and health

coach to get your joints back to feeling great. There's also a new program for Women's Pelvic Health! Don't wait, visit the link below to learn more and sign up.

**Slide 6** Please remember to complete your health assessment! All employees and spouses have at least one reason to complete the health assessment at myCigna, and many have two reasons to take the health assessment. For employees and spouses, completing the health assessment at myCigna will open the door to allow you to earn your incentives through SCHOOLCARE's **Good For You!** Well-Being Program. You and your covered spouse, if applicable, will each want to log into your separate myCigna portals to complete the health assessment to earn the incentives for goals completed in the **Good For You!** Well-Being Program. AND if you are on the Yellow plan with Choice Fund, then the subscriber must complete the health assessment at myCigna to activate the \$1,000 or \$2,000 HRA Choice Fund. Note, there is a change for when to take the assessment! If you are currently on a SCHOOLCARE Cigna plan, you must complete the health assessment between **July 1st and August 31<sup>st</sup>** to activate your HRA. If you are new to SCHOOLCARE and Cigna, then you must wait until you are effective on your benefits. You then have 60 days from the effective date to complete the health assessment. Keep in mind your HRA will not be activated until your health assessment has been completed. Also, you do not need to enter in your biometric values when you complete the health assessment. If you do not know them, you can simply answer, "I don't know." As well, any HRA Choice Fund remaining in your account from the previous year will roll over to the next year. So, if you have Choice Fund balance remaining on June 30, 2025, then this amount will add to the new \$1,000 or \$2,000 for plan year 2025-26 up to your out-of-pocket maximum.

**Slide 7** This note is specifically for those participants who have Cigna Dental insurance through SCHOOLCARE. Your dental plan annual maximum benefit refreshes July 1. This coincides with our medical plans to make it easier to know when the benefits renew. You may use any dental provider, whether or not they are in Cigna's dental network. But note, your benefits will go further if you use a Cigna-participating dentist. For those of you with medical as well, your Cigna ID card is used for both medical and dental.

**Slide 8** If your employer offers VSP Vision benefits, Open Enrollment again, is the only time of year you may add or drop the benefit. VSP Vision is for hardware and now offers a \$150 allowance for frames or contacts, a \$25 copay for lenses and additional savings if you select VSP preferred brand frames. Visit the VSP website to see if your provider is in the VSP Choice Network plus, and also note that Walmart, Visionworks, as well as Pearle Vision are add-ons to this already expansive network. Note that there is no ID card needed to use these benefits, only your SSN is needed. Check with your HR office to see if the VSP Vision benefit is offered by your employer.

**Slide 9** The SCHOOLCARE **Good For You!** Well-Being program recognizes your commitment to good health. Our program is hosted by Cigna and you can access it through the Wellness tab within the myCigna website or mobile app. This is where you take your confidential health assessment to start earning incentives. As a reminder, all programs are available to start at the beginning of July 1st, which enables employees and covered spouses to participate in all program components at the start of the plan year. We understand you are on your own unique journey and the program is designed for you to choose what you need most to support your overall well-being. Both the plan subscriber and a covered spouse can earn up to \$600 in incentive rewards annually.

**Slide 10** There are changes with the Good For You program for 2025, but it still focuses on you total health! New programs starting July 1 include device and app connections to track your activities seamlessly, well-being challenges for yourself or a group, daily wellness cards and healthy habits, and journeys digital health coaching to name just a few. Incentive rewards will now be redeemed in the wellness store for products, gift cards or donations to charities. There are numerous ways to earn the rewards. Be sure to review the updated July 1 incentive summary to see all of the holistic well-being opportunities, emphasizing physical, social, emotional and financial well-being available. It's easy to earn your wellness incentives through **Good For You!** If you aren't participating in the **Good For You!** Well-Being Program, you're missing out on receiving cash incentives for your healthy activities.

**Slide 11** To access the program and its many new features, start at myCigna.com or the mobile app. Select Wellness and Incentives under the wellness menu on myCigna or tap the Wellness button on the home screen in your app. Complete the health assessment starting July 1. This will require a new, one-time sign in to the new wellness program which will unlock your wellness incentive rewards, and will activate your Choice Fund HRA if applicable.

**Slide 12** As mentioned earlier, Open Enrollment is the time to decide whether you want to elect to put money into a Flexible Spending Account, or FSA, for the next plan year. FSAs are a convenient and cost-effective way to put money aside to help pay for your out-of-pocket medical expenses. Consider your health care spending each year to decide if an FSA would be beneficial to you and your family. Let your HR staff know the total amount of money you would like to set aside for your FSA. The full amount of your FSA is funded on July 1<sup>st</sup>, which is the beginning of the plan year. The funds are paid back via payroll deductions through the year. The contributions are deducted from your paycheck before income taxes are applied, saving you an average of 30% in taxes. This money can be accessed in many ways, including a Visa debit card. The FSA funds can be used to pay for out-of-pocket expenses like your medical deductible, coinsurance, dental costs, vision expenses, as well as many other over-the-counter items. These funds can be used by the employee, legal spouse, and any dependents up to the age of 26. WEX is SchoolCare's FSA partner. You can access your FSA account information on-the-go using the WEX mobile app or website. Some FSA transactions will require verification so keep all statements and receipts. Please see information from your HR office for availability and other details.

**Slide 13** If you are a current participant, hopefully you have already spent time exploring the myCigna site and are familiar with the information and resources available there. If you haven't, then please consider this an invitation to do so. Once you log into myCigna.com or the myCigna app the site recognizes you and your specific coverage. Go to the Find Care & Costs tools to locate a new healthcare provider and determine how much a procedure may cost you. The Wellness dropdown is where the **Good For You!** Well-Being Program is accessed. Under Spending Accounts, a Claims and Balances Statement is generated to track balances within myCigna, such as your deductible, total out-of-pocket, as well as your Choice Fund balance, if applicable. And last but certainly not least you will see a menu for Claims. Under this section you can review all medical claims for you and any covered family members. You can read Claims details, such as the cost of billed services, insurance discount applied, plan payment made and finally what your out of pocket exposure may be.

Regarding your claims, I'd like to review the steps to take prior to paying any invoice received from a healthcare provider. When a provider invoice is received, we encourage participants to

log into myCigna to look up that claim by reviewing the Explanation of Benefits, or EOB, for that date of service. The EOB shows how the claim was processed, the amount the plan paid towards the claim, and what the patient's responsibility is. The patient responsibility should match the invoice you are receiving from your healthcare provider. If they match, then you can be assured that you owe the amount on the invoice and you should pay the bill. If the amounts do not match, we recommend contacting your provider to see if they have received payments from Cigna since sending out the invoice. And a reminder to seek the level of care that is most appropriate for your needs. There are multiple tools available at myCigna to support us all in becoming more informed healthcare consumers.

**Slide 14** Cigna has moved away from physical ID cards and now issues digital ID cards available through the myCigna website and app. You can download a copy of your card to Apple Wallet or keep the myCigna app available on your phone to access when using your plan and email it to your provider. If you still would like to have a physical ID card, you can either request one at myCigna.com or print a copy at your home. The choice is yours!

**Slide 15** Especially during times of stress and uncertainty, it is important to know that you have an Employee Assistance Program or EAP. This program is available to you and anyone in your household (regardless of whether they are covered on your plan) at any time of the day or night, to assist you in handling a multitude of difficult topics from behavioral health to financial questions and many more. You can speak with a trained counselor over the phone or request to set up in-person visits with a local provider. There are also online resources that deal with a wide range of topics that you can read about and get some new ideas on how to handle daily stressors. Please remember that this resource is available to support you and your household 24/7 at 877-622-4327 or myCigna.com and find EAP under the Coverage menu. Please note that when asked, "SCHOOLCARE" is your employer in order to access this resource.

**Slide 16** The schoolcare.org website hosts a wealth of information. Specifically, under the Resources dropdown menu, click on Enrollment/Change Materials, choose your employer to access our Enrollment Guide, Enrollment/Change Forms, and pertinent Benefit Summaries. There are recorded webinars specific to the medical plans offered by your employer. The comprehensive plan information is provided in an easy-to-read format in the Quick Start Guide, so please take a few minutes today to review and learn something new about your benefits!

**Slide 17** So, what to do next? Consider any changes you need to make such as adding or removing any dependents, or perhaps changing to a different plan. If making a change, complete the SCHOOLCARE Enrollment/Change Form and return it to your employer by May 23<sup>rd</sup>. Consider enrolling in the FSA, if available, by reaching out to your HR office. Remember to take your myCigna health assessment between July 1<sup>st</sup> and August 31<sup>st</sup> for current participants, or within 60 days of becoming effective on your benefits for new employees. And a final reminder that no Cigna ID cards will be mailed, but they can be downloaded from your myCigna portal or the myCigna app.

**Slide 18** Thank you so much for joining me today to learn about Open Enrollment. If you would like to receive monthly updates from SCHOOLCARE about your benefits, please scan the QR code you see here, and we will include you in our text service. Should you have any follow up questions, please reach out to your SCHOOLCARE team; Jacklyn Garceau, Jeff Kantorowski or me, Jana McCusker. We'd be happy to assist you. Thank you again for your time and have a great day.

