

Open Enrollment Updates Webinar 2026

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Welcome and thank you for joining today. My name is Jana McCusker and I'll be walking through Open Enrollment for the upcoming plan year. You'll also see contact information here, please reach out if you have questions after the presentation.

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During this presentation, I will discuss what open enrollment is and important updates to be aware of. We'll cover the health assessment and the **Good For You!** Well-Being Program, review Flexible Spending Accounts, look at tools to help you use your benefits and outline your next steps.

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First, let's talk about what Open Enrollment means. Open Enrollment is your once-a-year opportunity to make changes to your benefits without a qualifying event such as marriage, birth of a child, or loss of other coverage. If your employer offers multiple medical or dental plans this is your chance to compare options and choose what best fits your needs. You may also drop dependents. Additionally, this is the time to enroll in a Flexible Spending Account and decide how much to contribute. You may also want to review any other benefits offered by your employer with your HR department. Keep in mind, some benefits, like dental and vision, may not be voluntarily dropped mid-year. Be sure to submit your paperwork to your HR office by their deadline.

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There are important updates to be aware of. First, we want to highlight the behavioral health resources that are easy to access, including virtual care. You can also visit myCigna.com and complete a mental health assessment to determine what options would be best for you. 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 at 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. Be sure to schedule your lab work before your virtual appointment.

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The Omada program has been expanded to Omada Complete, which now supports diabetes and high blood pressure in addition to pre-diabetes. Visit the link below to learn more and to sign up.

Hinge Health is a program available to all participants 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. There is also a new Women's Pelvic Health program available. Visit the link below to learn more and to sign up.

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Please remember to complete your health assessment! This is one of the most important steps you can take! For employees and spouses, completing the health assessment at myCigna allows 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 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-You must complete the health assessment between **July 1st and August 31st** 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." Unused HRA Choice Fund will roll over to the next year, up to your out-of-pocket maximum.

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For those enrolled in Cigna Dental insurance through SCHOOLCARE. Your annual maximum resets 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. Your Cigna ID card is used for both medical and dental.

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If your employer offers VSP Vision benefits, Open Enrollment, is the only time of year you may add or drop the benefit. VSP Vision is for hardware and 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 included to this already expansive network. 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.

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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 support your overall well-being. Both the plan subscriber and a covered spouse can earn incentive rewards annually.

Incentive rewards can 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 well-being opportunities available to you!

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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 and unlock your wellness incentive rewards and activate your Choice Fund HRA, if applicable.

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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 1st, which is the beginning of the plan year. The funds are paid back via payroll deductions throughout the year. The contributions are deducted from your paycheck before income taxes are applied, saving you an average of 30% in taxes. FSA funds can be accessed in many ways, including a Visa debit card that 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. The funds are available to 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.

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myCigna is your go-to tool for managing your benefits. Once you log in, you'll see information specific to your coverage.

You can use Find Care & Costs to search for providers and estimate what services may cost. Under Wellness, you can access the Good For You! program, and under Spending Accounts, you can track your deductible, out-of-pocket costs, and Choice Fund if you have one.

The Claims section allows you to review details like billed services, discounts, what the plan paid, and what you may owe.

Before paying any medical bill, always check your Explanation of Benefits, or EOB, in myCigna. This shows how the claim was processed and what your responsibility is. If the amount matches your bill, you can go ahead and pay it. If not, contact your provider before making a payment.

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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!

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Especially during times of stress and uncertainty, it is important to know that you have an Employee Assistance Program or EAP. Your Employee Assistance Program, or EAP, is available to support you and your household at any time—day or night.

This program offers confidential support for a wide range of needs, including mental health, financial concerns, and everyday life challenges.

You can speak with a trained counselor over the phone or request in-person support with a local provider. There are also online resources available to help you navigate a variety of topics.

To access the EAP, call 877-622-4327 or visit myCigna.com and look under the Coverage menu. When prompted, be sure to enter "SCHOOLCARE" as your employer.

This program is available to you and anyone in your household (regardless of whether they are covered on your plan)

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The schoolcare.org website hosts a wealth of information. Specifically, under the Resources drop down 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!

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So, what should you do next?

Start by reviewing your benefits and deciding if you want to make any changes, such as adding or removing dependents or selecting a different plan.

If you do make changes, be sure to complete your Enrollment or Change Form and submit it to your employer by their deadline.

If your employer offers a Flexible Spending Account, consider enrolling by reaching out to your HR office.

Also, remember to complete your myCigna health assessment between July 1st and August 31st for current participants, or within 60 days of becoming effective on your benefits for new employees to ensure eligibility for incentives and to unlock your HRA Choice Funds, if applicable.

And finally, Cigna uses digital ID cards, which you can access anytime through the myCigna website or mobile app.

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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. Should you have any follow-up questions, please reach out to your SCHOOLCARE team. We'd be happy to assist you. Thank you again for your time and have a great day.