



# 2023 OPEN ENROLLMENT

## Employee Benefits Newsletter

**Enroll October 1, 2022 through October 31, 2022, for benefits effective January 1, 2023!**

**If you choose NOT to make any changes, with the EXCEPTION of Flexible Spending Account: Medical or Dependent Daycare, no action is required!**

### **Hospital, Dental, and Vision Insurance Premiums for 2022-2023 School Year:**

- There will be a Hospital, Dental, and Vision premium "Forgiveness" for the employee and the school board on the December 15, 2022 and December 30, 2022, paychecks.
- There will be a .50% increase in insurance premiums for Hospital, Dental, and Vision shared by employees and the school board. The change in deductions will be effective with the January 13, 2023, paycheck.

### **Open Enrollment On-Site & Virtual Consultations:**

- Members of the HR Benefits team and The Bailey Group will be on-site at various locations and available via virtual meetings throughout October. The link to sign up is <https://calendly.com/sjcsdbenefits>.
- Once the calendar loads for October, locate the date and time assigned to your location. Choose the time that works for you. If the specific date/time for your site does not fit your needs, please choose SJCSDB Virtual OE Consultation for ALL EMPLOYEES. On the Enter Details page, complete all required fields. You will receive an email confirmation. If you need to cancel/reschedule, please refer to your email confirmation.

### **Flexible Spending Account 125: Medical and Dependent Daycare:**

- EACH OPEN ENROLLMENT (October 1 - 31) You MUST log in to BusinessPlus and provide your calendar year election for 2023. You MUST re-enroll for the next calendar year, January 1, 2023 - December 31, 2023.
- Your annual election will be divided into 19 pay periods from January 13, 2023 - December 31, 2023.
- NO deductions will be taken from June 15, 2023 - August 15, 2023 paychecks. Your 2023 calendar election will terminate on December 31, 2023.

### **Health Risk Assessment (HRA) Surcharge Program:**

- The HRA consists of two steps: an online HRA (Health Risk Assessment) and a Biometric Screening at one of the Marathon Health Wellness Centers. The HRA Surcharge Program is to be completed at one of the three wellness center locations ONLY: O'Connell, Nease, or Menendez Wellness Centers. Beginning January 1, 2023, employees born in an ODD YEAR and their spouses covered under the SJCSDB Self-Funded Medical Plan must complete the HRA by November 15, 2023 (e.g., 1981). Employees hired after March 24, 2023, and born in an ODD YEAR are NOT required to complete these steps by November 15, 2023. Employees hired after March 24, 2023, and their spouses will be required to complete these steps from January 1, 2025-November 15, 2025.

### **Spousal Surcharge Affidavit:**

- The Medical Spousal Surcharge Affidavit is for any employee who has a spouse on the SJCSDB medical plan who is offered employer-sponsored insurance outside of the school district. The surcharge is \$35 per pay period. If there have been any changes to your spouse's employment, you will need to update the Spousal Surcharge Affidavit form and submit it by October 31, 2022. You can find the form on <https://sjcsdb.baileygroup.com> or BusinessPlus/EmployeeOnline/Menu/Benefits/Benefits Summary/Additional Benefits Forms/Spousal Surcharge Affidavit.

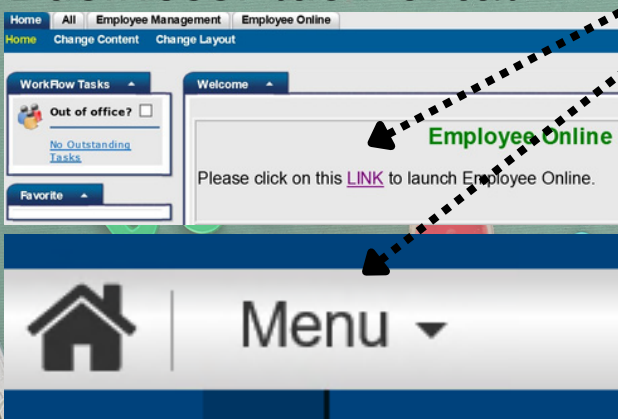
### **Voluntary Term Life Insurance:**

- If you already have at least \$10,000 of voluntary term life insurance, you will be Guaranteed Issue for up to an additional \$30,000 for Employee Only. You can find detailed information about additional life for you, your spouse, and your children in the "2023 Benefits-at-a-Glance" guide on page 14.

### **Voluntary Whole Life Insurance:**

- Mass Mutual offers Whole Life policies for employees and dependents of the District. More information can be found on page 16 of the "2023 Benefits-at-a-Glance" guide.

## BusinessPlus Portal



ONCE YOU'RE LOGGED INTO BUSINESSPLUS, ON THE HOME TAB, CLICK ON THE LINK TO LAUNCH EMPLOYEE ONLINE.

THIS WINDOW WILL POP UP. CLICK ON THE MENU.

FROM THE MENU, SCROLL TO BENEFITS TO ADD, CHANGE OR TERM HOSPITAL, DENTAL, VISION, IND, OR LIFE. PRO-RATES ARE LOCATED HERE, TOO.

