



OPEN ENROLLMENT – January 1, 2025

October 17 – October 31, 2024

Open Enrollment is here! The 2025 Open Enrollment period allows you to make changes to your benefits that will take effect on **January 1, 2025**. Open enrollment is the only time each year you can change your benefit elections without a reason. Outside of open enrollment, you must have a Qualifying Event to make changes to your benefits. More information on qualifying events is included below.

Now is the time to review your plan options so you can make informed benefit decisions. Review the plan offerings and premium contributions, then select the options that are right for you and your family. Decisions regarding healthcare are among the most important choices you will make to maintain your quality of life.

Think about anything that changed in the past year and changes that you are anticipating for the next year. Did you get married or are you expecting a baby? Have you or anyone in your family developed a chronic health condition? If so, you might need to make some changes to your current plans.

Your plan information can be found [**HERE**](#)

Let's Get Enrolled!

Medical-Dental-Vision-Life-Voluntary Life

During open enrollment you will make your benefit elections in Benelogic, the EPC's online enrollment system. You can also review or update your life insurance beneficiaries.

In partnership with American Fidelity, employees will meet with New Richmond's American Fidelity Representatives to answer questions & assist with open enrollment for core & ancillary benefits and Section 125 compliance. The Treasurer's office will be sending out a schedular document for all staff to make their individual appointments.

The building/department dates are:

High School – October 17 & 18

Middle School – October 17 & 18

Transportation – October 17

Monroe – October 21 & 22

Locust Corner – October 23 & 24

Virtual Appointments – October 28

Central Office – November 1

Please be aware that once you have submitted your benefit elections and the enrollment deadline has passed, you will not be able to make changes until the next Open Enrollment period without a Qualifying Event.

The Benelogic site is <https://epc-online.benelogic.com/>

For help with Benelogic go to [How to use Benelogic for Open Enrollment](#)

My Life Changed!

During the plan year, you may experience a Qualifying Event that allows you to make changes to your current elections. The change must be made **within 31 days of the event**. Information regarding your special enrollment rights is contained in the General Health Notices-Special Enrollment Rights. Some of the Qualifying Events are listed below:

Marriage Divorce Birth/Adoption Death Loss of coverage

Who can I cover on my health plan?

Spouse - Your legally married (including same sex) spouse, not legally separated or divorced.

Children - Your or your spouse's natural or adopted child and/or a child for whom you are the legal guardian up to age 26.

Disabled Child Aged 26 or Older: Children who are mentally or physically disabled and totally dependent on the Employee for support, regardless of age. Additional paperwork may be required.

What documentation do I need for my dependents?

Documentation is required to enroll **new** dependents on your benefit plans. These documents need to be submitted **within 31 days** of the enrollment event. All dependents must be enrolled with their legal name and have an SSN and date of birth. *Coverage for new dependents will be terminated if the required documents are not submitted.*

Spouse – marriage certificate **AND** front page of most recent 1040 tax return (black out financial data)

Children – birth certificate and adoption decree or legal guardianship paperwork from the courts (if applicable)

Disabled Children – please see your HR/Treasurer's office for required documentation

What if I'm getting close to retirement?

It's never too early to start planning for a happy and healthy retirement. Please register for a free retirement planning webinar with [RetireMed](#). They will inform you about retirement health plan options, including STRS and SERS. Medicare eligibility should be researched at least six months *prior* to turning age 65, regardless of when you plan to retire.

HSA Eligibility

If you are enrolled in an HSA plan and want to continue contributions to your HSA account (including any Board contribution), you cannot be covered by any other healthcare plan, including Medicare Part A, unless the other healthcare plan is another HSA plan. Please contact Rebecca Lewis at lewis_r@nrschools.org for questions on how to sign up for the HAS Plan or if you have questions about your existing HAS Plan.

HSA Contributions

If you are enrolled in an HSA plan you will need to update your HSA payroll deductions. If you are enrolling in an HSA for the first time you will need to open the HSA account.

\$4,300 single

\$8,550 family

\$1,000 over age 55 catch-up

More information about HSA accounts can be found [HERE](#)

What's new this year?

Medical

There are no changes to the medical plan.

Pharmacy

As of January 2025, CVS/Caremark will collaborate with GoodRx for a GENERIC drug. When you fill a generic prescription, CVS will automatically check the cost under GoodRx, and if the Good Rx price is less than the CVS price, the GoodRx price will apply. You will not have to choose, and you will not have to file any additional claim form for the Good Rx pricing. This does not apply to brand name drugs. If you want to use GoodRx pricing on brand name drugs you will have to file a paper claim with CVS/Caremark for that drug to be covered under the plan.

Dental

There are no changes to the dental plan.

Vision

The frame allowance at Walmart, Sam's and Costco will increase to \$150, the same amount available at all other network providers. Check the provider network at vsp.com to see if their doctor is in-network.

The contact allowance will increase to \$150 at all network providers.

Benefits will be provided on a calendar year basis rather than a rolling 12- or 24- month basis.

Required Notifications

- General Health Notices - Includes GINA, Special Enrollment Rights, WHCRA
- Medicare Part D Notice
- CHIPS Model Notice
- EPC Privacy Notice
- No Surprise Billing Notice

If you have questions about open enrollment, please ask, you may contact Rebecca Lewis at lewis_r@nrschools.org or 513.553.2616 X 12105, we are happy to help. Start reviewing your benefit plan materials today and make your elections before the enrollment period ends!