

October 21, 2024 - November 1, 2024
 Effective January 1, 2025

What's Changing?

- Medical Insurance rates increased by 7%
- 2024 HSA IRS contribution maximums are \$4,300 for individual and \$8,550 for family.
 - If you are 55 or older you can contribute an additional \$1,000

What's it Going to Cost? (Monthly Rates)

Anthem Blue Cross Blue Shield (Medical):

	<u>Insurance</u>	<u>HSA</u>	<u>Total Paid by Employee</u>
Single	\$138.70	\$25.00	\$163.70
Employee + 1	\$328.08	\$50.00	\$378.08
Employee + 2	\$358.08	\$50.00	\$408.08

Superior Dental Care (15% increase from 2024):

Single: \$5.68 Family: \$15.19

Anthem Blue View Vision (no change from 2024):

Single: \$10.44 Family: \$25.05

What do I need to do?

1. Elect benefits on Benelogic by November 1, 2024. <https://epc-online.benelogic.com/>
2. Attend your mandatory, virtual American Fidelity Meeting. Meetings will take place from
3. **All eligible** payment in-lieu of employees **not** participating in Medical must make their elections via google form by 11/1/2024. *A Letter of Creditable Health Insurance Coverage is no longer required!*

All three steps listed above must be completed for the payment in-lieu-of benefit to be issued

*For married couples both working in the district and enrolled in the health insurance plan, the (dependent) spouse is not eligible to receive the in-lieu-of incentive. *

Medicare Eligible & Retiring Employees

Please contact HR to discuss details about your HSA contribution prior to making your elections if:

- you are or will be Medicare eligible in the next calendar year, or
- you are planning on retiring within the 2025 calendar year, or
- you are planning on retiring at the end of the 2024-2025 school year

If you enrolled in Medicare in 2024 and waived coverage through Vandalia-Butler, make sure to waive the HSA contribution, and elect your payment in lieu of benefit through the google form.

Visit [McGohan Brabender | RetireMED®iQ \(retiremediq.com\)](https://www.retiremediq.com) for more information on transitioning smoothly Medicare.