

## Open Enrollment is August 16-31, 2021

To All Eligible Plan Participants:

It is time to review and enroll in benefits! Wentzville R-IV School District is dedicated to providing a comprehensive and competitive benefits package for you and your family. Having the resources and programs available to help you have a healthy work/life balance is important to us, especially in these times.

This year's annual online enrollment begins August 16, 2021. The Open Enrollment system will be open through August 31, 2021. **No elections will be accepted after the deadline of August 31, 2021.** Once Open Enrollment is closed; you can only make changes if you qualify for a life event change (marriage, divorce, a spouse loses or gains job/coverage, etc.). A life event change needs to be made within 30 days of the event effective date. **Please carefully review your elections and paycheck.**

**If you are not making any coverage changes, you can review your current coverage and verify your life insurance beneficiaries. Your current election will rollover if you do nothing, except health savings account voluntary contributions. These contributions need to be re-elected each plan year.**

### Changes for 2021-22:

**Rates** – rate sheet attached

Medical plan rates are increasing by 4.0%

KIDZ plan rates are increasing 7.3%

Dental plan rates are decreasing -4.5%

Vision plan, no change

Supplemental Life and Disability decreased based on salary and age

Dependent Life, a slight increase

### Medical Plan Changes Effective October 1, 2021

- Add coverage for: Hearing Aids and TMJ
- Enhance coverage for: Telemedicine visits & Speech Therapy
- KIDZ Plan: Increase deductibles and out-of-pocket maximums
  - In-network deductible \$750 to \$1,000
  - In-network out-of-pocket maximum \$3,500 to \$4,000

### Additional Anthem Changes

- New Employee Portal (Anthem.com)
- New ID cards for 10/1
  - New Group #, but no new member ID number – each enrolled family member will receive his/her own card with his/her name listed
  - Members need to provide new information to doctor offices
  - New Explanation of Benefits format
  - Effective 10/1/2020 there is no longer a free 30-day period for newborns under the mother's plan
- Health Savings Account Change from BenefitWallet to Anthem Health Savings Account
  - Members will be prompted to move their account over when they log into Anthem after 10/1. **Anthem will cover the cost of moving accounts from BenefitWallet to**

***Anthem for 30 days only from 10/1 to 10/31/2021.*** Accounts that have elected to invest HSA funds will have to liquidate the investment before the account balances can be transferred.

## **Life and Disability Plan Changes Effective October 1, 2021**

- Life/AD&D moving to Lincoln Financial from The Hartford
- AD&D (Accidental Death & Dismemberment) is bundled with both basic and voluntary life
- Evidence of Insurability
  - If an employee has already completed Evidence of Insurability (EOI), he/she will NOT need to complete it again
  - Lincoln Financial Group (LFG) is allowing a ONE-TIME true open enrollment from employees up to \$300,000 (even if coverage was waived in the past)
  - EOI forms will be done online, not printed paper forms
- Claim forms for Lincoln Financial for Life and Disability Plans
  - Claim forms will be available on the portal for the employee to pull. The portal will be available to employees after all the members are loaded into the portal and the employee completes the self-registration process.
- Lincoln Financial Value Adds
  - Employee Assistance Program
  - Financial Wellness Path
- Disability Plans moving from The Hartford to Lincoln Financial Group
  - Long-term disability monthly benefit changes from a maximum of \$5,000 to \$6,000
  - LFG will offer a ONE-TIME true open enrollment to enroll in short-term or long-term disability coverage

### **Important Information:**

The carrier is changing for Life and Disability.

The Health Savings Account bank vendor is changing from BenefitWallet to Anthem. **Action must be taken to transfer accounts within 30 days.**

The \$1,000 corridor plan remains the District paid benefit. Employees can continue to “buy up” to a \$0 corridor (\$68.00/mo.) or “buy down” to a \$2,000 corridor to offset a portion of the costs of medical, dental, or vision coverage for dependents (\$67.00/mo. credit). The Health Savings Account (HSA) “buy down” option will deposit \$211.00/month pro-rated per pay period in the employee’s health savings account. The IRS has eligibility qualifications and annual limits on Health Savings Accounts. Please be sure to review these regulations.

As a household, you cannot participate in a Medical Expense Flex Spending Account (FSA) and Health Savings Account (HSA) in the same tax year. Our Flex Spending Accounts run January 1 through December 31, so you need to plan accordingly. TASC, the FSA vendor, transitioned to a new website last year. If you have any questions, please contact TASC 800-422-4661 or [tasconline.com](https://www.tasconline.com).

Medical deductibles run on 10/1 – 9/30 plan year, dental runs on a calendar year.

Voluntary Life rates are based on employee’s age and salary as of 10/1, please review your rates.

Make sure to update social security numbers for babies in the benefits portal.

***New Hires effective 9/1/21, please confirm your new hire enrollment event and your Open Enrollment Event.***

## 403b and 457 Retirement Plans

You may enroll in 403b and 457 plans at any time. Please go to [www.omni403b.com](http://www.omni403b.com) for more information.

Please review your payroll calendar, changes effective October 1 are reflected as follows:

Administrators and Salaried Support Staff: October 8

Teachers: September 24

12 Month Support Staff: October 1

9 Month Support Staff: October 15 (10/1 pays half of September this year)

Please review your paycheck stubs carefully to assure what you elected during Open Enrollment is accurately reflected. Please report any discrepancies immediately to the Business Office, [benefits@wsdr4.org](mailto:benefits@wsdr4.org).

A full meeting schedule is attached and listed below. Please plan to attend a meeting. It is always a good idea to review your benefit elections with life changes. We will also offer a Help Session for those that want help enrolling online.

### **Wentzville School District Open Enrollment, August 16–31, 2021 Meeting Schedule**

#### **Monday, August 16**

**2:30 p.m.** - Administrative Center Boardroom  
280 Interstate Drive

#### **Wednesday, August 18**

**4:00 p.m.** - Wabash Elementary - Library  
100 Gold Gate Parkway

#### **Thursday, August 19**

**2:30 p.m.** Holt High School - Auditorium  
600 Campus Drive

#### **Wednesday, August 25**

**2:45 p.m.** South Middle School – Library  
561 E. Hwy N

**4:10 p.m.** – Prairie View Elementary - Library  
1550 Feise Rd.

#### **Thursday, August 26**

**Open Enrollment Help Session – Help with online enrollment and Q&A**  
**Administrative Center – Boardroom**  
**280 Interstate Drive**

**8:30 a.m. – 12:00 p.m.**

**1:30 p.m. – 4:30 p.m.**

### **Attachments:**

- Meeting Schedule
- Health Insurance Rates
- Step by Step Enrollment Guide
- Your 2021-2022 Benefits Packet

The User ID defaults to your school email. Unless you made a change that is your User ID. For additional enrollment help, please call the Service Center 1.833.269.2142.

Please direct any questions during open enrollment to [benefits@wsdr4.org](mailto:benefits@wsdr4.org)