

2019 Open Enrollment Highlights

Open Enrollment Begins:	Monday, October 22, 2018 at 8am
Open Enrollment Ends:	Thursday, November 8, 2018 at 4pm

2019 Open Enrollment Process

- ALL eligible employees must participate in the open enrollment process.
- The process of enrolling, changing, or waiving/ending coverage begins with a Google Form.
- If you are NOT making any changes to the individuals currently enrolled in each plan, only the Google Form is required.
- If you are making changes, such as newly enrolling, adding/removing a spouse/dependent, waiving coverage, etc., you will need to complete the form associated with the benefit you are enrolling in. The complete forms will need to be scanned/mailed or printed/sent to me via inter-school mail.
 - If you scan/email to me, scan as ONE document. Do NOT scan each page separately.

Health Plans

- NJSD's health insurance will be through WEA Trust.
- Premiums will increase.
- We are offering two health plans with different deductibles and out of pocket maxes.
 - One plan is embedded, the other is non-embedded.
 - Watch the Brainshark or attend a meeting to learn more. This will be extremely important for those on a family plan to understand and may play a key role in which plan you decide to elect.
- Everyone enrolled will have access to the same network of doctors.

Dental Plan

- Continue with the same Delta Dental plan.
- Premiums will increase 2%
- **New!** Evidence-Based Integrated Care Plan (EBICP) provides extra cleanings and fluoride treatments to those with certain medical conditions.

Wellness Program

- NJSD will DISCONTINUE Go365. **Vitality** will be the new wellness platform!
- If employees/retirees wish to continue to pay the lowest premium offered, employees/retirees and spouses will need to complete the requirements.
 - **Online Health Assessments** need to be completed by February 28, 2019.
 - **Biometric Screenings** need to be completed by:
 - February 14th, 2019 if completed at another provider
 - February 28th, 2019 if completed on-site during scheduled screening dates/times
 - Biometric screenings will not be available at the NJSD Health & Wellness Center during this period.
 - **Silver status** to be reached by August 31, 2019.
- Adult dependents no longer need to participate in the Online Health Assessment or Biometric Screening, or help their family reach Silver status.
- Electing not to participate in the wellness program will result in **doubled** insurance premiums. **This also applies to those that retired after July 1, 2012.**

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Vision Plan

- Continue with the same Superior Vision plan.
- Premiums will remain the same.

HSA Contributions

- The 2019 IRS contribution limits increase. The single limit will increase by \$50 and the family limit will increase by \$100.
 - Single: \$3,500- \$1,000 District Contribution = **\$2,500** personal contribution limit
 - Family: \$7,000 - \$2,000 District Contribution = **\$5,000** personal contribution limit
 - 55+ Catch Up remains at \$1,000
- **New!** Retiree HSA contributions will now be made on a monthly basis.

FSA Contributions

- **Important!** If you wish to participate in an FSA in 2019 you MUST re-enroll via the Employee Benefits Corporation Website.
- Healthcare FSA and Limited Healthcare FSA contribution limit increases to \$2,700. Dependent Care FSA limit remains at \$5,000

Life Insurance

- This plan will continue with MetLife. The benefits and premiums remain the same.

Short-Term Disability (STD)

- Guardian will continue to be our STD carrier.
- Premiums will increase 3.82%
- STD earnings will be offset by any sick time you have available so you are not making more than 100% of your pay while on leave.

Long-Term Disability (LTD)

- Guardian will continue to be our LTD carrier.
- We will continue to offer the Basic LTD and LTD Buy-Up
 - The District-paid benefit starts at 90 days and will continue through the lesser of 5 years of disability or age 70.
 - You have the option to “Buy-Up” to continue coverage through Social Security normal retirement age.

Employee Assistance Program (EAP)

- Employee Resource Center (ERC) will continue to be our EAP provider.
- Provides free, confidential counseling—up to six (6) visits—for any personal issue (marital, family, job-related difficulties, stress, anxiety, depression, parent/child relationships, legal, financial, identity theft, etc.)