

Portsmouth School Department
2021-2022 Annual Open Enrollment Newsletter



July is our open enrollment month. This is the only time of year in which you can make changes to your plan (i.e. add or drop dependents or enroll). It is also the only time a year that you can elect to participate in a Flexible Spending Account (FSA) or a Dependent Care Account (DCA), outside of a life events. Please notify Human Resources if you wish to:

- Make any changes to your health plan, enrollment form is due by **June 4th, 2021***
- Sign up for FSA or DCA accounts, enrollment form is due by **June 4th, 2021** -please note that you must re-enroll in the FSA and DCA accounts every year. Your enrollment does not carry forward from year to year. Due new legislation, all remaining funds for your FSA and DCA from the current plan year will rollover to the 2021-2022 plan year. Please check your account balances before making an election. Click [here](#) for specific details.*

Please visit <https://www.cityofportsmouth.com/hr/open-enrollment> to view the 2021-2022 Open Enrollment Page. The page includes, updated Summary of Benefits, new monthly rates by union, CHIPRA Notice, Health Care Exchange Notice, FSA Enrollment forms and online links to videos providing overviews of the plans.

Open Enrollment runs May 1st-June 30th.

*******SUMMARY OF BENEFITS AND COVERAGE*******

Your health benefits provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. All SBC's are available at <https://www.cityofportsmouth.com/hr/open-enrollment>

A paper copy is also available, free of charge, by contacting Kelly Wood, Benefits Administrator.

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Important Open Enrollment Information

The Annual Open Enrollment for SCHOOLCARE Health Benefits is your opportunity once a year to:

- Enroll in coverage
- Add/remove dependents or yourself

Please note, you must meet any guidelines established by SCHOOLCARE and your employer.

As a reminder, throughout the year be sure to report all qualifying life events to your Human Resources Office in a timely manner (generally within 30 days of the status change). Qualifying events include, but are not limited to:

- Birth/Adoption
- Loss of other coverage
- Enrollment in Medicare benefits due to disability
- Marriage/divorce or legal separation (60 days)

Failure to notify your Human Resources Office of any qualifying life events could require the employee to reimburse the employer for the full amount of any premiums paid on behalf of an ineligible dependent, and/or void his/her entitlement to extended benefits under COBRA.

Your new plan and/or changes will be effective on July 1, 2021. If you decide to join or make a change in your benefit option, it will be necessary for you to fill out the SCHOOLCARE Enrollment/Change Form and submit the completed form to your Human Resources Office. If you do not make a changes, you **will not** have to fill out a new form.

Visit <https://www.cityofportsmouth.com/hr/open-enrollment> and view the SCHOOLCARE Open Enrollment Notice for more information.

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FLEXIBLE SPENDING ACCOUNTS

Available under the Flexible Spending Account (FSA) are the Health Care Reimbursement Account (HCA) and Dependent Care Assistance Account (DCA). This program allows you to take money out of your paycheck on a pre-tax basis, which you can use for eligible out of pocket health care expenses or your eligible dependent care expenses. Since the money you choose to put into these accounts is not considered taxable income, *you save by paying less Federal, State (if applicable) and FICA taxes.*

Medical Reimbursement Accounts Employees may set aside up to **\$2,700 per year** with a minimum of \$5 per pay period and a maximum of \$112.50 per pay period. Can be used to pay for:

*Medical Insurance Deductibles or Coinsurance *Uninsured Dental Expenses (including orthodontia) *Hearing Aids and batteries *Vision Care Expenses including exams, glasses, contact lenses, supplies and solutions, and Lasik surgery *Support or corrective devices (such as orthopedic shoes) *And much more!

Dependent Care Reimbursement Accounts Employees may set aside up to \$5,000 per family per year, or a maximum of \$208.33 per pay period. Can be used to pay for:

*Day Care Expenses*Before/After School Care*Preschool Costs*ELDERLY CARE*DAY CAMPS

Remember that employees are allowed to carry over unused amounts of up to \$500 to reimburse qualified medical expenses incurred during the following year.

SCHOOLCARE CONTACT INFORMATION

●Cigna Member Services-800-244-6224 ●SchoolCare Member Services-800-562-5254 x301 or x310