

Phoenix Elementary School District No. 1
Open Enrollment 2020 – 2021
Open Enrollment Frequently Asked Questions (FAQs)

NEW THIS YEAR

At the April 09, 2020 meeting, The Governing Board approved the Insurance Committee's recommendation for continuing our Medical coverage through Blue Cross Blue Shield, our Dental coverage through Delta Dental and our Vision coverage through Delta Vision.

- Monthly medical premiums increase from \$557.85 to \$570.82 for Employee + 1; \$764.24 to \$782.03 for Employee + 2 or more.
- Monthly dental premiums increase from \$36.10 to \$37.69 for Employee + 1; \$78.46 to \$81.98 for Employee + 2 or more.
- Monthly vision premiums remain the same.

OPEN ENROLLMENT APPOINTMENTS

Benefits Open Enrollment One-on-One appointments will be held via Zoom for assistance. The appointments will be held May 1, 2020 through May 15, 2020, Monday through Friday, between 8:00am – 3:30pm. To schedule your appointment, please click on one of the calendar links below:

8:00am – 10:30am Availability: <https://calendly.com/laura-lopez-benefits/benefits-open-enrollment-portal>

10:30am – 1:00pm Availability: <https://calendly.com/crystal-senesy/benefits-open-enrollment-portal>

1:00pm – 3:30pm Spanish Availability: <https://calendly.com/mario-romero-2/portal-abierto-para-inscripcion-de-beneficios>

PLAN SUMMARIES AND DISCLOSURES

Plan Summaries, Disclosures and Enrollment forms are available to view and print from our District web site <https://phxschools.org/careers/benefits-documentation/>. Please visit (no sign-in is required for access). Please contact Laura Lopez in the Benefits Department to request printed copies (contact information provided below).

1) **What do all returning eligible employees need to do for Open Enrollment?**

All eligible employees are required to complete the enrollment process through the iVisions web portal by the close of Open Enrollment, May 31, 2020. Failure to do so will result in you being without medical/dental/vision coverage for the new fiscal year, starting July 1, 2020, with no opportunity to re-enroll until Open Enrollment for the 2021-2022 fiscal year, which begins July 1, 2021.

Phoenix Elementary School District is running a positive enrollment for this year's Open Enrollment. Positive enrollment requires employees to re-enroll in the benefits of their choosing. You **will not** be "rolled over" into any benefits and any benefits you currently have **will be terminated** as of June 30, 2020. Please read the plan summaries carefully. Only those employees who complete the enrollment process through iVisions will be enrolled in the new fiscal year plan. If enrollment through iVisions is not completed by close of business on May 31, 2020, you will forfeit coverage starting July 1, 2020, with no opportunity to re-enroll until July 1, 2021.

2) **I will not be returning to the district for the next school year; do I need to do anything for Open Enrollment?**

You will be sent information on COBRA (the law that allows you to continue your medical/dental/vision insurance with the District after you terminate employment) by 6/30/2020. Under COBRA you are responsible for 100% of the monthly premiums plus a 2% administrative fee.

For employees that have been employed with the District for less than 5 years:

Your coverage will end on 6/30/2020 with your current elections reported to our COBRA administrator for your continuation of coverage rights.

For employees that have been employed with the District for 5 or more years:

Your current elections will be reported to our COBRA administrator for your continuation of coverage rights, with your coverage ending 6/30/2020, unless you want to extend your coverage through 7/31/20. You will need to request to extend your coverage by email at laura.lopez-gomez@phxschools.org, to end on 7/31/2020. You are required to enroll by paper, or your current elections will end on 6/30/2020. Vision and Dependent premiums for the month of July 2020 are due by mail at District Office by 6/1/2020, or vision and dependent coverage will end on 6/30/2020.

For employees that previously elected Voluntary Life insurance or AFLAC:

You will remain on our plan through June 30, 2020. You will receive portability information by 6/30/2020.

3) **I am currently receiving coverage as a Retiree from the District; do I need to do anything for Open Enrollment?**

For employees who are already retired from the District and on the continuation of coverage benefit, you are required to enroll through iVisions during Open Enrollment (May 1 – May 31).

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4) **Who may I enroll as a dependent?**

You may enroll your legally married spouse and/or dependent children up to the age of 26.

5) **What is my option for Medical Coverage?**

- ▶ Please read the provided plan summary by Blue Cross Blue Shield of Arizona (BCBS).
- ▶ The monthly premium is paid 100% by the district for employee only coverage. The employee pays 100% for dependent coverage.

6) **What is my option for Dental Coverage?**

- ▶ Please read the provided plan summary by Delta Dental.
- ▶ The monthly premium is paid 100% by the district for employee only coverage. The employee pays 100% for dependent coverage.
- ▶ You have the freedom to choose a dentist in the Delta Dental network or choose any dentist of your choice.
- ▶ If you choose an out-of-network dentist you will be responsible for paying your dentist in full. You will then submit your claim forms to Delta Dental and they will make payment directly to you. The payment will be based on billed charges or on Delta Dental's non-participating dentist fee allowance, whichever is less. Your dentist may bill you the difference.
- ▶ Pre-determination is recommended for services over \$250.

7) **What is a Medical Spending/Flexible Spending Account?**

- ▶ Please read the provided plan summary by BASIC.
- ▶ Flexible spending accounts are a tax advantaged way to pay for qualified out-of-pocket medical expenses and work-related day care expenses for qualifying dependents.
- ▶ Types of Accounts Are Medical Expense Reimbursement Account and Dependent Day Care Account
- ▶ Authorized by the IRS, these accounts let you set aside money from your pay before taxes are withheld. You pay no federal, state or FICA taxes on your flexible spending account contributions and your total taxable income goes down.
- ▶ As you incur medical and/or dependent day care expenses throughout the plan year, you submit a claim for those expenses and are reimbursed with tax-free dollars from your account. You will also receive a debit card that you can use for many of your medical expenses such as prescriptions, co-pays etc. By using the debit card you will not have to submit your claim for reimbursement, you will simply run the debit card through and the amount will be deducted from your account.
- ▶ You MUST keep your receipts for these expenses in case you receive a letter from BASIC asking for proof of the purchase. Your card may be frozen until you provide BASIC with the requested documentation. Failure to comply with BASIC's requests may result in loss of benefit, including elections for future plan years.
- ▶ Maximum annual election for the medical expense reimbursement account is \$2,750.00 and for the dependent care account is \$2,500.00 for married person filing separately and \$5,000.00 per family for single parent or legally married couple filing jointly.
- ▶ Minimum annual election for medical expense reimbursement and dependent care accounts is \$100.00.
- ▶ The plan year runs from your effective date, July 1, 2020, through June 30, 2021. You must enroll each year during annual open enrollment for an effective date of July 1 of that year.
- ▶ This is a "Use it or Lose it" plan. If you do not use all the money you put into your account each plan year you will lose it. All expenses must be incurred by 6/30/2021 or your termination date if you leave employment during the plan year.
- ▶ You may not elect to change the contribution through the Plan unless you have a "Change in Family Status" as defined by Internal Revenue Service Regulations.

8) **I currently have a Medical Spending Account; can any remaining balances from this plan year (7/1/2019 through 6/30/2020) be carried over to the next plan year (7/1/2020 through 6/30/2021)?**

Any amounts not incurred at the end of this plan year (6/30/2020) will be forfeited. You cannot carry over account balances from plan year to plan year. You do however, have a maximum of 90 days after the plan year end (6/30/2020) to file claims for reimbursement. The claims must be incurred within the plan year (7/1/2019 through 6/30/2020). All interested employees must re-enroll in the flexible spending accounts each plan year.

9) **What is the Voluntary Vision Plan?**

- ▶ Please read the attached plan summary by Delta Vision.
- ▶ The supplemental vision program is 100% Employee paid and voluntary.

10) **What do I need to do if I want to waive my benefits?**

- ▶ The Affordable Care Act requires that benefits be offered to all qualifying Employees. You will need to complete the enrollment process through iVisions to waive your benefits in the new fiscal year plan.

11) **What is the deadline to complete the Open Enrollment Process?**

You **will not** be "rolled over" into any benefits and any benefits you currently have **will be terminated** as of June 30, 2020. Only those employees who complete the enrollment process through iVisions will be enrolled in the new fiscal year plan. If enrollment through iVisions is not completed by close of business on May 31, 2020, you will forfeit coverage starting July 1, 2020, with no opportunity to re-enroll until July 1, 2021.

All eligible Employees are required to complete the enrollment process through the iVisions web portal by the close of Open Enrollment, May 31, 2020. Failure to do so will result in you being without medical/dental/vision coverage starting July 1, 2020, with no opportunity to re-enroll until Open Enrollment for the 2021-2022 school year, starting July 1, 2021.

12) **When are the Open Enrollment benefit elections and rates effective and can I make changes?**

All Open Enrollment benefit elections and rates are effective 7/1/2020 and run through 6/30/2021. Your elections may only be changed if you experience a qualifying mid-year life event, which will allow for changes to your or your dependent coverage. Such events are, but not limited to: marriage, divorce, death, birth or loss/availability of other Employer coverage. All changes MUST BE PROCESSED within 31 days of the qualifying event. Please contact the Benefits Office for guidelines and processing.

13) **Who should I contact with questions?**

For iVisions questions contact the MIS Help Desk at extension 4096.
For general benefits and enrollment questions contact Laura Lopez at (602) 257-6075 or laura.lopez-gomez@phxschools.org.

Important Phone Numbers and Websites

▶ Blue Cross Blue Shield of Arizona

- Customer Service Phone Number: 1-855-801-4633
- Website: <http://www.azblue.com>
- Group#: 34690

▶ Delta Dental of Arizona

- Member Services Phone Number: 602-938-3131 or 1-800-352-6132
- Website: <http://www.deltadentalaz.com>
- Group#: 4693

▶ Delta Vision

- Member Services Phone Number 866-559-5252
- Provider Locator Phone Number 866-559-5252
- Website: <http://www.eyemedvisioncare.com>
- Group#: 9688037

▶ BASIC

- Member Services Phone Number: 1-800-473-0455
- Website: <http://BasicOnline.com>

▶ Phoenix Elementary School District No. 1 Benefits Office

- Laura Lopez, Phone Number: 602-257-6075
Email address: Laura.LOPEZ-GOMEZ@phxschools.org