

BENEFITS OPEN ENROLLMENT-TEACHERS

PUBLIC SCHOOLS OF PETOSKEY

PLAN YEAR: 01/01/2018 – 12/31/2018
 ENROLLMENT PERIOD: NOVEMBER 6-27, 2017 (FORMS DUE DATE: NOVEMBER 27, 2017)
 EFFECTIVE DATE: JANUARY 1, 2018
 CONTACT: Tara Moore, Payroll 348-2350 or e-mail- moore.tl.u@petoskeyschools.org

Benefits Open Enrollment Month is the time to choose Insurance or Cash-in-Lieu of Insurance and enroll in Flexible Spending Accounts or Health Savings Accounts (*optional*) for the next school year. It is also the time to change or enroll in MESSA optional plan selections.

Listed below are the 2018 **estimated** Medical Co-Premium contributions for **Teachers**. The district pays for 100% of the dental and vision coverage. The monthly Co-premium contributions listed below will be divided evenly by 2 pays per month and deducted from the 1st and 2nd pay of every month for those with 26 pays. If you are on a 21 pay schedule, your deductions will follow the same schedule, **and** your June 2018 Co-premium contributions will be tripled to cover your summer insurance costs.

NOTE: If you work less than a 1.0 FTE (Full-Time Equivalent) your co-premium will be prorated- please call the payroll office.

PAK A: CURRENT Plan- MESSA ABC Plan 1, \$1350/2700 Deductible, NO Co-insurance, MESSA Rx		
Co-Premium Contributions for Medical Coverage, per Month:		
Single	2-Person	Family
\$52.26	\$187.78	\$137.64
PAK A- HSA Employer Contributions, funded January 2, 2018		
<u>Single:</u>	<u>2-Person:</u>	<u>Family:</u>
\$1,350.00	\$2,700.00	\$2,700.00

PAK C: NEW Plan- MESSA ABC Plan 1, \$1350/2700 Deductible, 10% Co-insurance, MAIL Rx		
Co-Premium Contributions for Medical Coverage, per Month:		
Single	2-Person	Family
\$0- No Cost	\$0- No Cost	\$0- No Cost
PAK C- HSA Employer Contributions, funded January 2, 2018		
<u>Single:</u>	<u>2-Person:</u>	<u>Family:</u>
\$1,246.50	\$1,607.28	\$2,515.02

If you decline medical coverage, the cash-in-lieu rate are based on the 2018 Single-subscriber State insurance cap amounts:

Cash-In-Lieu Incentive	
20 Pays (1/05/18-6/08/18) and (09/21/18-12/21/18)	\$292.88 (Per Pay)
20 Pays (1/05/18-6/08/18) and (09/21/18-12/21/18)	\$196.82 (Per Pay) if hired after 9/1/15

EACH EMPLOYEE MUST COMPLETE NEW FORMS EVERY PLAN YEAR:

ALL FORMS ARE ATTACHED BUT ALSO LOCATED ON THE PAYROLL WEBPAGE.

➤ STEP 1. BENEFIT PLAN ELECTION FORM

- Please check appropriate box, Option A (Insurance) or B (Cash-in-lieu). Check the type of plan, PAK A or PAK C, that you choose for your insurance package.

➤ STEP 2. ONLINE BENEFITS WEBSITE

- Locate **MESSA USER GUIDE** for your open enrollment. Follow the directions to **verify/update** any information on the online MESSA web-portal. **ALL employees must go online and complete your enrollment** whether Pak A or Pak C (medical/dental/vision) or Pak B (dental/vision). If you have any questions during the process, please contact the payroll office #2350. PRINT or EMAIL the confirmation for your records.

➤ STEP 3. INSURANCE WAIVER (CASH-IN-LIEU)

- **If taking insurance go to step 4.** If you are waiving insurance and requesting a cash payment in lieu of, you must complete and “certify” the waiver below. ALL information MUST be provided to ensure your cash payment.

➤ STEP 4. SALARY REDUCTION AGREEMENT

- Please choose one of the three options on the front page of the Salary Reduction Agreement. If you have chosen to waive the insurance for the cash payment, you must still complete this form. Anyone may choose to participate in the Dependent Care Reimbursement listed on the back of the form. For more information about Flexible Spending Accounts/HSA Savings account please see the IRS rules at : [HTTP://WWW.IRS.GOV/PUB/IRS-PDF/P969.PDF](http://www.irs.gov/pub/irs-pdf/p969.pdf) *Note: If you choose the Healthcare Flex Spending account, you will be ineligible for the funding to your HSA account.

➤ STEP 5. PRINT AND TURN IN FORMS

Once you have completed your forms, please print them “ON BOTH SIDES” as indicated. Please sign the forms and turn them in to the payroll office. Thank you~

Important !

RETURN FORMS BY NOVEMBER 22, 2017.

Be sure you have signed all forms

***REMINDER:** *The only changes allowed after open enrollment period is closed are those with a change of family status or qualifying event. Change of family status must be done within 30-days of event (i.e. marriage, divorce, births, etc.)*

Please view the [Petoskey Schools Payroll page](#) for information on the following Notices:

Insurance Marketplace Coverage
District's HIPAA Privacy Practice notice
Notice Regarding Automatic Enrollment Procedures