



Manchester School District Open Enrollment 2017-2018 Monday, May 1st - Friday, May 12th

Attention: Benefit Eligible Employees
Please take a few minutes to read this entire notice

What is Open Enrollment?

- Open Enrollment is your opportunity to make changes to your medical, dental benefits and/or flexible spending account for the 2017/2018 plan year.
- Medical, Dental, and Flexible Spending Accounts plans run from July 1st to June 30th each year

When is Open Enrollment?

- Open Enrollment will be from May 1st through May 12th (No late submissions accepted)
- All changes will be effective July 1, 2017

What Do I need to do?

- If you do not wish to make any changes to your current medical and/or dental insurance through the Manchester School District, you do not need to take any action.
- You only need to complete an enrollment/change form if you are newly enrolling into the medical and/or dental plan, if you are changing medical plans, or adding/dropping a dependent.
- You only need to complete a waiver form if you are currently on our medical and/or dental plan and newly waiving insurance effective July 1, 2017. You don't need to complete a waiver form each year.
- If you would like to enroll or re-enroll into the Flexible Spending Account (health or dependent care) you must complete a new enrollment form for the 2017-2018 plan year.
- All enrollment/change forms must be received in the Human Resources Office no later than Friday, May 12th at 4:00pm – no exceptions
- All changes will be effective July 1, 2017.

Medical and Dental Insurance Plans and Rate Information

- Insurance Plans: Medical and Dental Insurance plans will remain the same for 2017-2018 plan year.
- Rates:
 - Insurance rates for the Dental plan will remain the same effective July 1, 2017.
 - Insurance rates for Anthem Medical plans will have an increase effective July 1, 2017.
 - Please note per your union agreement you may also be paying a higher % in the cost-sharing
- Plans and Rate Information can be found online at: <http://hr.mansd.org/benefits>
 - Choose your specific employee group such as MEA, MESPA, AFSCME, etc.

How do I obtain Benefit Information?

- Medical and Dental enrollment/change forms, summary of benefits, and insurance rates can be found on the school district's website at <http://hr.mansd.org/benefits>
- You can meet with the Benefits Coordinator, Kristin Venator in person.
 - Available: Monday, May 1st through Friday May 12th from 3:00pm – 4:00pm
 - 195 McGregor Street, Suite 201, no appointment necessary

How do I Return the Enrollment/Change Forms?

- Scan and email Kristin Venator at kvenator@mansd.org
- Fax to 603-413-3468
- Drop off or US mail to: Manchester School District, Attention: Benefits
195 McGregor Street, Suite 201
Manchester, NH 03102

Please only send enrollment/change forms through one of the methods listed above to prevent duplicate entries and charges.

Important Information

- Remember to review all the benefit information including MSD's Annual Notices which are provided on the district's website: <http://hr.mansd.org/benefits>
- Employees who want to make changes to their benefits must do so during open enrollment.
 - This includes: Enrolling, Waiving, or Changing medical and/or dental plans
- If you are newly adding a dependent (spouse or child) to your insurance, proof of relationship is required. The following must be submitted with your enrollment/change form:
 - Spouse: copy of marriage certificate
 - Child: copy of birth certificate, copy of adoption paperwork, or legal guardianship
- Employees who do not wish to make any changes to their benefits are not required to take any action.
 - Exception: You must re-enroll each year into the Flexible Spending Account during open enrollment.
 - Reminder: If you are currently have the HSA you will be transitioning to BenefitWallet for July 1, 2017 – more information to come.
- Flexible Spending Account (FSA) enrollment forms must be completed on an annual basis in order for your FSA Health Care or Dependent Care benefits to continue.
 - You must re-enroll each year during open enrollment
 - Employees may NOT have both the Health Savings Account (HSA) and the Health Care Flexible Spending Account.
- If you are currently enrolled in Anthem's Lumenos High Deductible Health Plan with Health Savings Account (HSA) plan and wish to change your personal voluntary payroll contribution amount into your HSA for the 2017-2018 plan year, please email Brenda Baril, Payroll Supervisor at bbaril@mansd.org.
 - If you take no action your voluntary payroll contribution amount into your HSA will remain the same.
- If you are newly enrolling into Anthem's Lumenos High Deductible Plan with Health Savings Account (HSA) you will be sent a form after the close of open enrollment to make personal voluntary payroll contributions into your HSA.
- It is your responsibility to confirm your payroll deductions are accurate. Please check your pay stub. Email Benefits Coordinator, Kristin Venator at kvenator@mansd.org with any questions regarding your deductions.
- Please confirm that all of your dependents are listed on your medical and dental insurance. If you need to add or drop any dependents you may do so during open enrollment by completing an enrollment/change form.
 - Anthem: <https://www.anthem.com/login/>
 - Dental: <http://www.nedelta.com/Patients>
- It is your responsibility to notify the Benefits Coordinator within 30 days of a qualifying life event (QLE) in order to make benefits changes outside the open enrollment period.
 - QLE's are: marriage, divorce, birth/adoption/legal custody of a child, death of a dependent, and change in your spouse's benefits and/or employment.
 - Proof of QLE must be submitted within 30 days of the event.
- MEA Employees Waiving Benefits: If the District does not reach the threshold number required per the MEA agreement, no incentive will be available and an extension to the open enrollment period will be offered only to those who newly waived coverage during this open enrollment period. If you already waive insurance you do not need to complete a waiver form each year.