



Portsmouth School Department Open Enrollment 2022-2023

Open Enrollment Runs April 25th – June 30th

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 life events. Please notify Human Resources if you wish to:

- Make any changes to your health or dental plans, enrollment forms are due by **June 1st, 2022**
- Sign up for FSA or DCA accounts, enrollment form is due by **June 1st, 2022** -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. Any unused funds under \$500 will rollover to the 2022-2023 plan year. Starting next open enrollment, the threshold will increase to a \$570 rollover.

Please visit <https://www.cityofportsmouth.com/hr/open-enrollment> to view the 2022-2023 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.

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.

Important Open Enrollment Information

Changes to your rates and contributions will become effective July 1, 2022.

Annual Open Enrollment for SchoolCare Health and Dental 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 the Human Resources Department of any status changes could require the employee to reimburse the Portsmouth School Department 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.



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 any changes, you will not have to fill out a new form.

All members enrolled in the Cigna coverage will be receiving new cards for July 1st. There will be no change to your member number, however there will be additional information listed on the card per new legislation. If you do not receive a new card before the end of July, please contact SchoolCare at (603) 836-5031.

Please note: Changes become effective July 1, 2022 provided that all forms are received by SchoolCare during June 2022. Your employer may elect a July 1, 2022 or August 1, 2022 effective date for enrollment applications received during July 2022.

Flexible Spending Accounts

Available under the Flexible Spending Account (FSA) are the Health Care Reimbursement Account (HICA) and Dependent Care Assistance Account (DCA). This program allows you to take money out of our 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 **\$2,850 per year** with a minimum of \$5 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**. Can be used to pay for:

- Day Care Expenses
- Before/After School Care
- Preschool Costs
- Elderly Care
- Day Camps

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. A maximum of \$500 of any unused balance of FSA plans will rollover to the 2022-2023 plan year. Starting for the 2023-2024 plan year, the rollover threshold will increase to \$570.



July 1st starts a new Quarter for your *GoodForYou!* Wellness Account through SchoolCare

Employees can earn a maximum of \$800 per calendar year, and covered spouses can earn up to \$400 per calendar year.

For more details on how to focus on your total health and participate in the programs, visit <https://www.schoolcare.org/wellness-pillars>

Visit mycigna.com to access your account and start earning money!



Health Assessment and Choice Fund

Don't forget- new plan year means new Health Assessment to activate your Choice Fund!

Employees are eligible to receive \$1,000 for single plan/\$2,000 for two-person and family plans that are loaded into the Choice Fund HRA. In order to receive this money, subscribers are required to take the Health Assessment.

- **Current subscribers** are eligible to take the assessment **between June 1st and July 31st.**
- **New subscribers** are eligible to take the assessment **between July 1st and August 31st.**

Log in to myCigna.com to take the assessment. Directions and FAQ's can be [found here.](#)

Contact Information

Kelly Wood, Benefits Administrator

(603) 610-7270

kwood@sau52.org

For questions regarding open enrollment process, change forms, rates, etc.

Cigna Member Services

(800) 244-6224

Mycigna.com

SchoolCare

(603) 836-5031

<https://www.schoolcare.org/index.php>

For questions regarding health, dental and Rx coverage and Wellness program details