

**Annual Open Enrollment
2024 Group Health Benefits Guide**



**CALHOUN COUNTY
SCHOOL DISTRICT**

**Darryl Taylor, Jr.
Superintendent of Schools**

***Last Day of Open Enrollment
August 21, 2024***

Welcome from Benefits Management

Greetings Fellow Calhoun County School District Employee:

It is my pleasure to welcome you to the 2024 Open Enrollment for Group Health Benefits. The Annual Open Enrollment period is your once-a-year opportunity to make changes to your current benefit election and to review your covered dependents. The plan year for medical benefits begins on October 1, 2024 and continues through September 30, 2025. ***Health benefit elections made during Open Enrollment are generally binding for the entire plan year.***

Calhoun County School District is committed to providing high quality benefits from you and your family. The diligent efforts of the Superintendent of Schools, School Board Members, Association of Calhoun Educators (ACE), and your Insurance Committee continue to demonstrate the results of an excellent partnership. Your benefits are a valuable part of your employment with the Calhoun County School District. Be sure you are making the most of them!

Open Enrollment of Dental and Vision Benefits will be in November with an effective date of January 1, 2025. Enrollment in the Flexible Spending Account (FSA), better known as the Cafeteria Plan or TASC Card will also be in November with an effective date of January 1, 2025.

Representatives from Liberty National, Colonial Insurance, and AFLAC will be available at your school. The principal will notify you when they are on your campus. You will be able to make plan changes at this time, but no later than August 21, 2024.

The enclosed 2024 Medical Benefits Guide includes a summary of your benefit plans, the eligibility requirements and instructions on how to enroll. The guide will be available through the Calhoun County School District website at www.calhounflschools.org.

What Should I Do?

1 Review this Booklet

Open Enrollment is your one-time opportunity to review your current medical benefit elections and make any changes that may be needed for you and your family. Please take the time to familiarize yourself with the guide's contents. We hope that after your review this guide you will have a clear understanding of the changes that will be effective October 1, 2024 and how they may impact you and your covered dependents. You are important! That's why we work hard to provide you with affordable benefit options for you and your family.

2 Make 2024 Elections

Forms included in this booklet must be returned to Rhonda O'Bryan by August 21, 2024 or your school secretary. You may call or email Rhonda to assist you with enrollment questions or for help complete the forms. In-person meetings can be scheduled upon request.

3 What if I want to make no changes to plan?

If you do not wish to make any changes to your plan, please select no changes on the enrollment form, sign and return your form along with dependent eligibility documentation to Rhonda O'Bryan through the County Mail, email, fax, or mail.

4 What if I don't want to return my form?

If you do not complete your enrollment form and return it to Rhonda by August 21, 2024, your benefits **will remain the same** as your previous year's election. I do urge you to please complete a form so we have a choice on file.

5 What if I want to waive the medical insurance?

If you are covered by another medical plan and do not wish to enroll with the Calhoun County School District, circle NA in Section one & sign Section 2 and return form to Rhonda O'Bryan.

Who is Eligible?

Employees

Employees who work at least 20 hours per week and have completed the necessary waiting period, including those active employees eligible for coverage under Medicare are eligible for benefits.

Spouses

Spouses are eligible for coverage when they met all requirements of a legal marriage in the state of Florida. An ex-spouse does not meet eligibility criteria even if insurance coverage is specified by a judge in a divorce decree.

If you and your spouse are both employees and eligible for coverage, you will both receive the full board contribution for your coverage.

beyond the age of 26. If you feel you have a dependent who may meet this criteria and have not already submitted documentation to the Benefits Office, please contact Rhonda O'Bryan at 850-674-8123 ext 30 so that she can assist you with this process.

Grandchildren can only be covered up to 18 months of age and are only eligible if the parent remains covered.

Children

A covered employee's children are eligible for coverage until the end of the calendar month in which they turn 26. An eligible child includes the employee's natural born, adopted, foster, or step child(ren), and a child for whom the Covered Employee has been court-appointed as legal guardian or legal custodian.

There are provisions for continuing coverage for dependent children



Eligibility Documentation

It is your responsibility to show that your dependent meets the eligibility requirements and to remove them when eligibility ends. Eligibility ends on the last day of the month in which the requirements are no longer met. The premium will be deducted for the entire plan year; however, dependents will not be covered until documentation is received. **All covered employees must provide the following documentation to the Benefits Department for any covered dependent by the end of the open enrollment period.**

| Dependent Relationship | Documentation Requirements* | |
|---|---|---|
| Spouse | Copy of Marriage License | |
| Natural Child | Copy of Birth Certificate (must list employee as a parent) | |
| Step Child | Copy of Birth Certificate (must list employee's spouse as a parent) and Marriage License | |
| Adopted Child | Adoption Certificate | |
| Legal Custody or Guardianship | Court Order establishing legal guardianship | |
| Disable Dependents Over Age 26 | Social Security Disability Documentation. Disabled dependents are eligible only if covered by the Calhoun County School District Health Plan prior to age 26. | |
| Adult Child (ages 19-26) | Copy of Birth Certificate | |
| Grandchildren (EE's child must be listed as parent on birth certificate and remain covered) | UNDER 19 months old Copy of Birth Certificate | OVER 18 months old Legal Custody or Guardianship documentation |

*The previous year's U.S. Tax Return showing you claimed the dependent can also be used to establish eligibility.

Premium Information

Payroll Deductions

Premiums are due in advance: therefore deductions begin one month before coverage is effective. Deductions for October 1, 2024 coverage will be taken from your September paycheck. **Be sure to check your paystub to ensure 2024 elections are correct.**

When will your insurance end?

For 9 and 10 month employees: If you work to the end of the contract year, your benefits will end on September 30, 2025. If you resign prior to the end of the school year your benefits will end the last day of the month in which you paid for coverage from your last paycheck.

For 12 month employees: Your benefits will end the last day of the month in which you pay for coverage from your last paycheck.

What is the amount of the Board Contribution?

The Calhoun County School Board contributes \$448.59 per month for health insurance for each eligible employee.

What is a Life Status Change?

A **Life Status Change** is an event recognized as qualifying an employee to make changes in benefit selections at a time other than an Annual Enrollment Period. ***Any request to make changes in benefit selections must be submitted in writing within 30 days of any applicable event.*** The following events are Life Status Changes.

- Marriage
- Divorce, annulment or legal separation
- Birth or adoption of a child
- Death of a spouse
- Termination of a spouse's employment
- Enrollment in Medicare or Medicaid
- A change in the benefit plan available to the Employee's spouse
- A change in the Employee's or his or her spouse's employment status that affects either person's eligibility for benefits
- A loss of health coverage through another provider, proof of prior coverage is required.

What about basic life insurance?

All regularly employed employees receive \$20,000 of term life insurance at no cost to them. Employees 65 or over receive a decreased value. Once an employee reaches age 65; the value of the life insurance decreases and continues to decrease every 5 years thereafter.

What does self-insured mean?

Being self-insured means that the District sets aside a pool of money to pay the insurance claims for all of its employees. Any time you pay premiums (payroll deductions) for coverage, it goes into this pool along with the District's money. The District then uses this money to pay a share of your costs for health services.

So the less money we pay to doctors and other health care providers and prescriptions, the less money the District spends. That means it pays to shop around and always use network providers. Many organizations with group health insurance plans are fully insured rather than self-insured. However, being self-insured allows us to save our employees money by keeping health insurance premiums lower.

What health insurance plans are offered?

Calhoun County School Board offers three (3) health plans to choose from through Blue Cross and Blue Shield of Florida., known as Florida Blue.



A full Summary of Benefits and Coverage can be viewed at www.calhounflschools.org
You can also call 1-800-352-2583 or visit www.floridablue.com

All forms must be returned to Rhonda O’Bryan, by August 21, 2024 via:

County Mail:

Give to your school secretary

FAX:

850-674-5814

Mail or Hand Deliver

Calhoun County School District
Attn: Rhonda O’Bryan
20859 Central Ave. East, Room G-20
Blountstown, FL 32424

Email:

rhonda.obryan@calhounflschools.org

Reminder

Deductions for October 1, 2024 coverage will be taken from your September paycheck. Be sure to check your paystub to ensure 2024 elections are correct.

For additional assistance please contact Rhonda O’Bryan at:

Phone:

850-674-8123 ext 30

Email:

rhonda.obryan@calhounflschools.org