

South Lyon Community Schools Benefits Enrollment for 2016 – MESPA

Effective Coverage Period: January 1, 2016 - December 31, 2016

REQUIRED FORMS ARE DUE TO SLCS BENEFITS DEPARTMENT BY FRIDAY, OCTOBER 30, 2015

For the 2016 plan year, you may:

- Select a different medical plan or elect Cash-in-lieu of health insurance.
- Add coverage for your spouse or dependent children.
- Enroll or cancel enrollment in the TASC Flexible Spending Account for medical, limited purpose medical and/or dependent care expenses.
- Contribute additional funds into your Health Savings Account (HSA) with the ABC Plan.
- Add or change the amount of supplemental life and disability insurance.

Medical Plans

You have the option of choosing the MESSA Choices Medical Plan or the MESSA ABC Medical Plan. Both plans are the same as far as coverage, The deductible amounts are \$200/\$400 for the Choices Plan and \$1,300/\$2,600 for the ABC Plan. Both the pre-funded HSA and non-funded HSA options are still available. You can elect to deposit additional funds into your Health Savings Account (HSA) via payroll deductions.

Note: If you elect to have your HSA pre-funded and experience a mid-year change such as retiring or resigning, you will be responsible for reimbursing the full pre-funded amount.

Opting out of the District's Medical Plan

You have the option to opt out of the SLCS health insurance. If you have other medical coverage and submit a photo copy of your insurance card with the Benefits Enrollment Required Forms, you will be eligible to receive Cash-in-lieu of health care. You will also receive District paid MESSA dental, vision, life and LTD for yourself. You may elect to add MESSA dental and vision coverage for dependents at an additional cost.

Insurance Cards

- You will continue to use your current MESSA/BCBSM card if you remain in the same plan.
- You will continue to use your current Health Equity debit card.
- You will receive a new Health Equity debit card if you are newly enrolling in the MESSA ABC Plan.
- You will receive a new MESSA/BCBSM card if you are not currently enrolled in a MESSA medical plan and are enrolling in a medical plan 01/01/2016.
- Your social security number is the account number for Delta Dental and Vision Service Plan (VSP) plan for you and all dependents. No cards will be issued.

Mid-Year Plan Changes

Changes to your benefits can only be made during Open Enrollment or within 30 days of a qualifying life event. A qualifying life event would be a change in your family or employment status such as marriage, divorce, birth, adoption, death of dependent, employment position or loss of coverage from another source. Contact the SLCS Benefits Department to make plan changes.

If you are enrolled in the MESSA ABC Plan with a Pre-Funded HSA and experience a mid-year change, **you will be required to reimburse the full pre-funded amount.** In this case, please contact the SLCS Benefits Department as soon as possible so that repayment options can be discussed.

Health Savings Accounts (HSA)

Employees enrolled in the MESSA ABC Plan can also make contributions to their Health Savings Account (HSA). This account allows you to set aside pre-tax dollars to pay for qualified health expenses, such as deductibles. The money deposited and left in your HSA is yours and can grow over the years with interest, tax deferred. The opportunity to open an HSA is only available if you:

- Enroll in the MESSA ABC Plan
- Cannot be claimed as a tax dependent on another person's taxes
- Are not covered by either Medicare Part A or Part B
- Have no other health coverage, including any balance remaining in your Flexible Spending Account

For more information, visit Health Equity's website: www.healthequity.com

Flexible Spending Account (FSA)

We now offer three TASC Flexible Spending Accounts options: Dependent Care FSA, Medical FSA (for MESSA Choices or Cash-in lieu enrollees) or Limited Purpose FSA for dental and vision reimbursements (for MESSA ABC Plan HSA enrollees).

The **maximum annual amount for a Medical FSA account is \$2,500** per plan year as set forth by the Patient Protection & Affordable Care Act (PPACA).

If enrolling in TASC, the date of service for reimbursement requests for 2016 must be made by 12/31/2016. Please be sure to carefully estimate your Flexible Spending Account contributions because, according to IRS rules, "any funds left in your account at the end of the year are forfeited." You cannot change the amount you contribute during the year or stop contributing, unless you have a family status change.

Dependent Eligibility

For health insurance only:

- Your legal spouse
- Your children including step, adopted or children for whom you are a legal guardian up to age 26
- Coverage will terminate at the end of the month in which the dependent turns 26.

The only restriction on dependent eligibility for a child to be covered by your medical insurance will be the age 26 cutoff.

The plan will not be able to exclude otherwise eligible dependents based on:

- Living apart from the participant.
- Financial independence or employment.
- Marriage (dependent's spouse and children are not eligible).
- Student status.
- The availability of other coverage from their job.

For dental and vision:

- Your legal spouse
- Your unmarried children including step, adopted or children for whom you are a legal guardian
- Your 19-25 unmarried children; either full time student(s) or claimed as a dependent(s) on your taxes
- All benefits will terminate on December 31, 2016 for dependents who turn 25 within the 2016 calendar year.

NOTE: Please see Enrollment Form for cost associated with adding a dependent to your dental and vision coverage

Contact the SLCS Benefits Department to add or delete a dependent.

Where can I get more information about my plans?

Benefits documents and material can be found on:

The South Lyon Community Schools website:

http://www.slcs.us/departments/administration_building/slcs_health_care/index.php

MESSA's website at <https://www.messa.org/MESSA/Public/messahome.aspx>

SLCS Benefits Department: Melinda Wilson, Manager of Payroll and Benefits, wilsonm@slcs.us

Cathy Bussert, Benefits Bookkeeper, bussertc@slcs.us

Return all completed and signed forms to the SLCS Benefits Department via interoffice, mail or in person at:

South Lyon Community Schools

345 S. Warren

South Lyon, MI 48178