

South Lyon Community Schools Open Enrollment for 2021 – SLEA

Effective Coverage Period: January 1, 2021 - December 31, 2021

THERE ARE NO REQUIRED FORMS THAT NEED TO BE SENT TO BENEFITS, EXCEPT if you plan to participate in a FSA or HSA Account. A new FSA and/or HSA Form needs to be filled out every year if you are participating in the new year and sent to the Benefits Department.

ALL CHANGES ARE TO BE MADE ON MESSA'S WEBSITE.

IF YOU ARE MAKING ANY CHANGES FOR 2021, YOU MUST COMPLETE THE ONLINE OPEN ENROLLMENT ON MESSA'S WEBSITE BY FRIDAY, OCTOBER 30, 2020.

Open Enrollment online will close on October 30, 2020.

For the 2021 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 in the TASC Flexible Spending Account for medical, limited purpose medical and/or dependent care expenses. (Must enroll every year you want to participate.)
- 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 one of the MESSA ABC Medical Plans. All plans are the same as far as coverage. The deductible amounts are **\$100/\$200** for the Choices Plan, **\$1,400/\$2,800** for the ABC Plan-1, and **\$2,000/\$4,000** for the ABC Plan-2. The pre-funded HSA and non-funded HSA options are 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 letter of creditable coverage from your insurance provider, you will be eligible to receive Cash-in-lieu of health care. You will continue to receive District paid MESSA dental, vision, life and LTD. **You must submit a letter of creditable coverage every year you participate in CIL.**

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 01/01/2021.
- Your social security number is the account number for Delta Dental and Vision Service Plan (VSP) 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 mid-year 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) Fillable form is attached to be returned to benefits

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

You must complete a HSA form each year you plan on making additional contributions to your Health Savings Account.

Flexible Spending Account (FSA) Fillable form is attached to be returned to benefits

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 \$2,750** 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 2021 must be made by 12/31/2021. 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.

You must complete a TASC Form each year if you want to continue in a Flexible Spending Account.

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 or claimed as a dependent on your taxes
- Benefits will terminate December 31, 2021 for dependents who turn 25 in the 2021 calendar year.

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 at slcs.us
- MESSA's website at messa.org

SLCS Benefits Department:

Paula Marken, markenp@slcs.us

South Lyon Community Schools
Benefits Department
Administrative Services

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