



Health Benefits Annual Benefits Open Enrollment 2024-2025

Wednesday, April 3, 2024 - Wednesday, May 1, 2024



Open enrollment is here!

- It is that time of year again when you can enroll, change, and cancel various health benefits offered by the Haverhill Public Schools. It is very important that you take a moment to review this PowerPoint and please complete any updates **before 4:00 p.m. on Wednesday, May 1, 2024.** Please note there will be **no exceptions** to this deadline per the GIC.
- After evaluating your benefit options, if you do not want to select a different health plan during Annual Enrollment, no further action is needed.
- If you do not enroll, change, or cancel during this time period, you will not be able to make any changes until next year's open enrollment in the Spring of 2025 (unless there is a qualifying event).



Outside of the Open Enrollment Period Qualifying Events Include:

- Marriage
- Birth, Adoption
- Divorce/Legal Separation
- Death of Spouse/Dependent
- Spouse/Dependent Employer's Open Enrollment
- Change in Dependent's Status
- Spouse/Dependent Moving to the United States
- Loss of eligibility for Medicaid or CHIP coverage
- Court order/Judgement
- Moving out of your health plan's service area
- Change in Employment Status

GIC members can enroll in or update benefits throughout the year within 60 days of a qualifying event or during GIC's Annual Enrollment. Enrollments, updates, and supporting documentation received after 60 days of the qualifying event will be denied and you must wait until the next Annual Enrollment to update your benefits.



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May 2024						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

- New Rates will begin on: Pay Period 24 - Friday, May 24, 2024
- All enrollments, changes, or cancelations that are properly submitted to **Jennifer Schmidt, Benefits Specialist**, during the open enrollment period will go into effect for July 1, 2024.

July 2024						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



The Point of Contact for All Questions and Collection of Documents:

Jennifer Schmidt

Benefits Specialist

Haverhill Public Schools

4 Summer Street

Suite 104

Haverhill, MA 01830

978-420-1964

(Direct Line for Questions or to Schedule a One on One Appointment)

978-374-3422 (Fax)

jennifer.schmidt@haverhill-ps.org

[Benefits - Home Page - Haverhill Public Schools \(haverhill-ps.org\)](http://haverhill-ps.org/benefits)



Jennifer Schmidt

Benefits Specialist

Human Resource Department



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Your Checklist to Success:

- ❑ Please read this PowerPoint in its entirety.
- ❑ REMINDER: Flexible Spending Accounts - Must re-enroll every year!
- ❑ Visit the HPS HR Benefits Webpage for additional information, if needed.
- ❑ Please give yourself enough time to review and compare plans.
- ❑ Not all plans are open to New Hampshire residents.
- ❑ Annually verify directly with your physician they are *in-network* with your plan.
- ❑ Please print legibly and complete all enrollment forms in their entirety. *Incomplete enrollment forms will not be processed. The Benefits Specialist does not have the authority to complete the information for you on your enrollment form.*
- ❑ Submit all forms to **Jennifer Schmidt, Benefits Specialist**, via email, fax or hand deliver to the Central Office at City Hall.
- ❑ We respectfully request that your packet is submitted **well in advance** of the May 1, 2024, at 4:00 p.m., deadline.



New Flexible Spending Account Contribution Limits

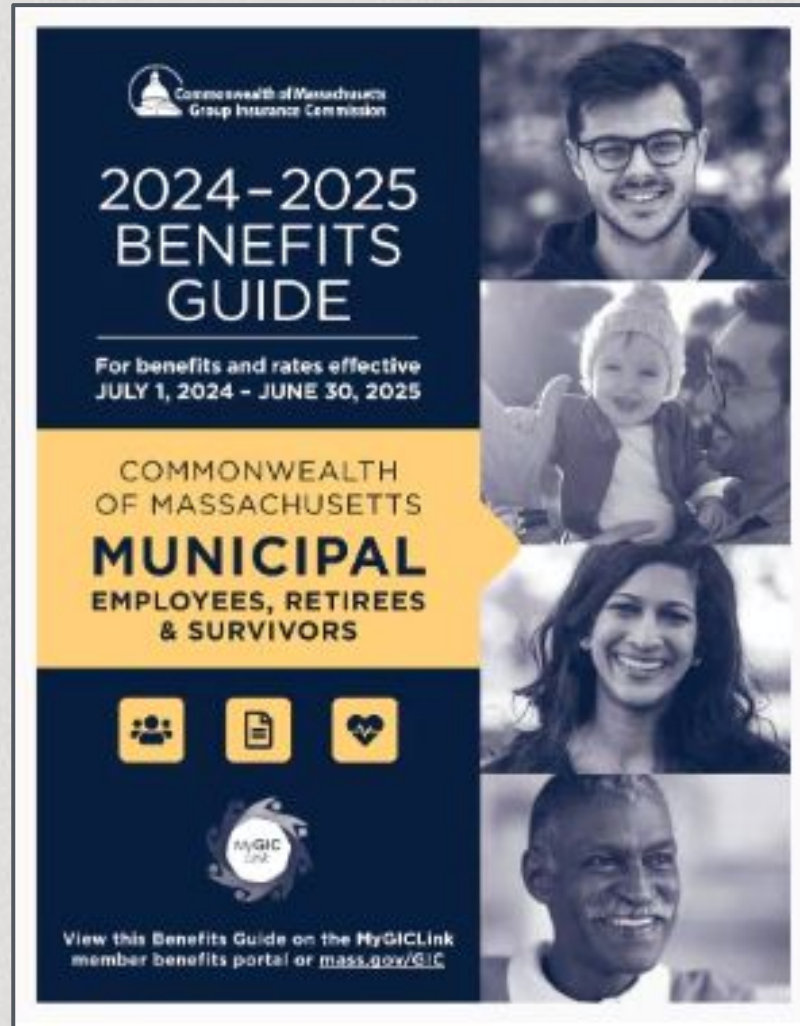
Flexible Spending Account Limits

- The IRS has increased the Health Care Flexible Spending Account contribution limits to \$3,200 for 2024
- The new rollover amount has increased to \$610



Very Important

- You **MUST** re-enroll in the Flexible Spending Account each year
- Re-enrolling is an IRS regulation



Big Changes for the 2024-2025 Plan Year!

Please carefully review the FY24 Open Enrollment packet and the [GIC Decision Guide](#), as many carriers and insurance plans have changed!



GIC Medical Plan Changes

- UniCare is changing its name to Wellpoint effective July 1, 2024. There will be no impact or change to coverage, access to healthcare providers, or level of support as a result of the brand change.
- If you are enrolled in any of the Unicare plans (*Unicare Plus, Unicare Community, and Unicare Total Access*) you will **not** need to re-enroll unless you are changing your plan.
- As with any change, we ask you to **contact your healthcare provider directly and verify they are *in-network* with Wellpoint.** We do not have a master list and have no way of verifying this information for you. Once open enrollment ends, no changes will be permitted per the GIC.



Harvard Pilgrim Quality will no longer be *In-Network* with the following practices and providers



- Affiliated Pediatric Practices
- Charles River Medical Associates
- Emerson Health
- Mass General Brigham Community Physicians
- Mass General Brigham Community Physicians In Concord
- Mass General Brigham Community Physicians Westford
- Milford Regional Medical Group
- Mystic Health Care
- Pentucket Medical

- If you are enrolled in **Harvard Pilgrim Quality** and you visit one of these facilities it is your responsibility to verify your doctor is in-network.
- Once open enrollment closes no changes will be permitted.



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2024-2025 Rate Information:



- GIC Medical rates have increased for 2024-2025 school year.



- Metlife Dental and Vision rates will remain the same for the 2024-2025 school year.



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2023-2024 Rates vs 2024-2025 Rates

2023 – 2024 Bi-Weekly Rates

- [GIC 2023-2024 Bi-Weekly Rates](#)
- [MetLife Dental Bi-Weekly Rates](#)
- [MetLife Vision Bi-Weekly Rates](#)

2024 – 2025 Bi-Weekly Rates

- [GIC 2024-2025 Bi-Weekly Rates](#)
- [MetLife Dental Bi-Weekly Rates](#)
- [MetLife Vision Bi-Weekly Rates](#)



What you need to know:

Medical

- Only submit an enrollment form if you are making changes or enrolling for the first time.
- Not all plans are open to New Hampshire residents. Please read the information carefully.
- If you choose not to make changes your current elections for medical will remain the same. If you are currently enrolled in any of the Unicare plans and do not make any changes your Unicare plan will change to Wellpoint. It is your responsibility to check with your doctor's to see if they accept Wellpoint.
- Dependent documentation is **required** when adding dependents. If you do not submit dependent documentation your enrollment will be rejected.



What you need to know:



Dental and Vision

- Dental will be offering orthodontic coverage for children 26 years of age and younger for the *high plan* only.
- Only submit an enrollment form if you are making changes or enrolling for the first time.
- If you choose not to make changes your current elections for dental and vision will remain the same.



Benefit Premiums Information

- HPS has twenty (20) premium deductions throughout the school year.
- 10, 11 and 12 month employees are all on the same deduction schedule.
- Benefit premiums are deducted one (1) month prior to the start date.
- Our new rates will begin on pay period 24: Friday, May 24, 2024
- Our last deduction will be on pay period 25: Friday, June 7, 2024 for school year 2024
- Deductions will resume in September 2024 for the 2024-2025 School Year



You've Got Mail!



A gentle reminder that your healthcare provider can choose to leave your plans network at any time. Your network provider may choose to remove a healthcare provider at any time. It's important to note these would not be considered qualifying events and you would not be able to change your plan until the next open enrollment.

For those reasons, please make it a priority to read all mail and email from your healthcare provider and your health plan network.



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[GIC Enrollment Change Form](#)

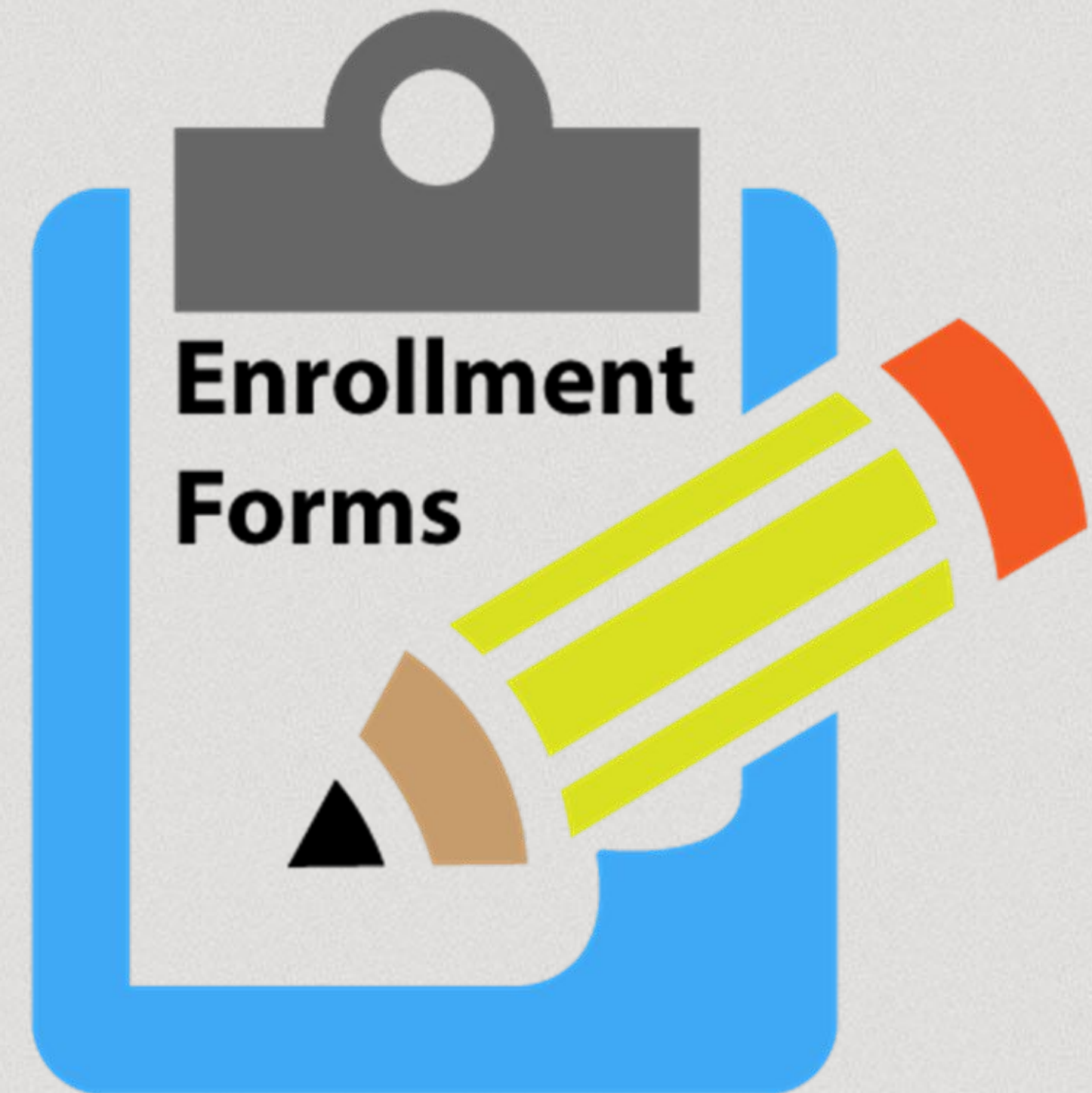
[GIC Dependent Ages 19-26 Enrollment Form](#)

[MetLife Dental Enrollment Form](#)

[MetLife Vision Enrollment Form](#)

[Flexible Spending Account Enrollment Form](#)

[2025 Benefit Guide.pdf](#)



Please note you CAN NOT enroll in Boston Mutual, AllState or Colonial products until they have their open enrollment.



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As a gentle reminder:

- ❑ The GIC and HPS will not accept late enrollments for any reason. Please process as soon as possible.
- ❑ It is your responsibility to verify your physician is *in-network* with the health plan you have chosen.
- ❑ Please print legibly and complete all enrollment forms in their entirety.
Incomplete enrollment forms will not be processed. Our Benefits Specialist does not have the authority to complete the information for you on your enrollment form.
- ❑ Submit all forms to **Jennifer Schmidt, Benefits Specialist**, via email, fax or hand deliver to the Central Office at City Hall.
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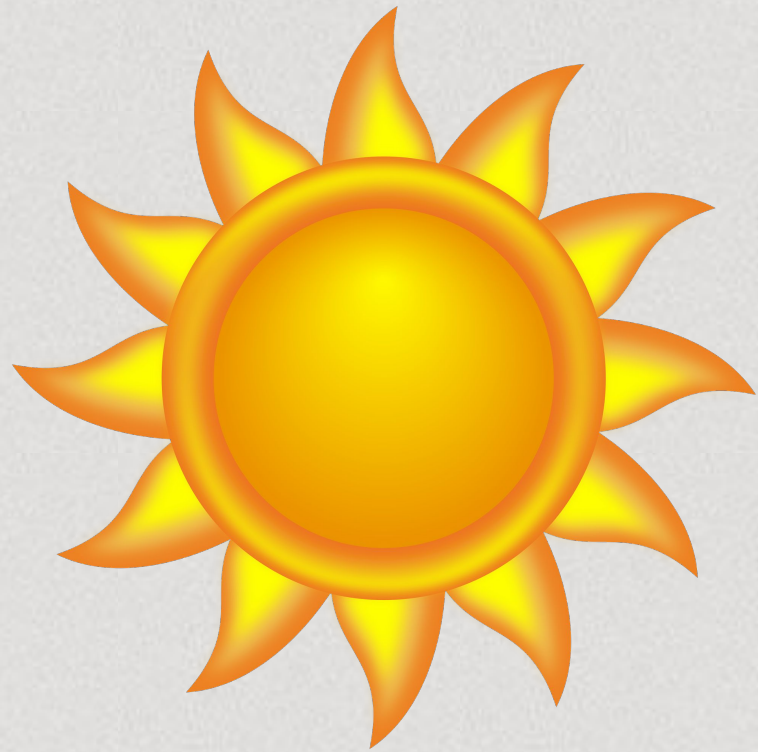
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Jennifer Schmidt

Benefits Specialist

Human Resource Department



Wishing you all healthy and happy days ahead!