



## **Health Benefits Annual Benefits Open Enrollment 2025-2026**

Wednesday, April 2, 2025 - Thursday, May 1, 2025





# Haverhill Public Schools

## *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 Thursday, May 1, 2025.** Please note there will be **no exceptions** to this deadline.
- After evaluating your benefit options, if you do not want to select a different health, dental and vision plan during Annual Enrollment, no further action is needed. Please note you must annually re-enroll in the FSA plan.
- 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 2026 (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.





## New Flexible Spending Account Contribution Limits

### Flexible Spending Account Limits

- The IRS has increased the Health Care Flexible Spending Account contribution limits to \$3,300 for 2025
- The new rollover amount has increased to \$640



### Very Important

- You **MUST** re-enroll in the Flexible Spending Account each year, there will be no exceptions if you miss the deadline to re-enroll.
- Re-enrolling is an IRS regulation





# Haverhill Public Schools

May 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				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 <small>Memorial Day</small>	27	28	29	30	31

- New Rates will begin on: Pay Period 24 - Friday, May 23, 2025
- All enrollments, changes, or cancellations that are properly submitted to **Jennifer Schmidt, Benefits Specialist**, during the open enrollment period will go into effect on July 1, 2025.

2025 JULY						
SUN	MON	TUE	WED	THU	FRI	SAT
		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](mailto:jennifer.schmidt@haverhill-ps.org)

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



**Jennifer Schmidt**

*Benefits Specialist*

*Human Resource Department*





# Haverhill Public Schools

## 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 and Maine residents.
- ❑ Annually verify directly with your physician if 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. Please do **not** put through interoffice mail.
- ❑ We respectfully request that your **complete packet** is submitted **well in advance** of the May 1, 2025, at 4:00 p.m., deadline. *There will be no exceptions.*





## New Flexible Spending Account Contribution Limits

### Flexible Spending Account Limits

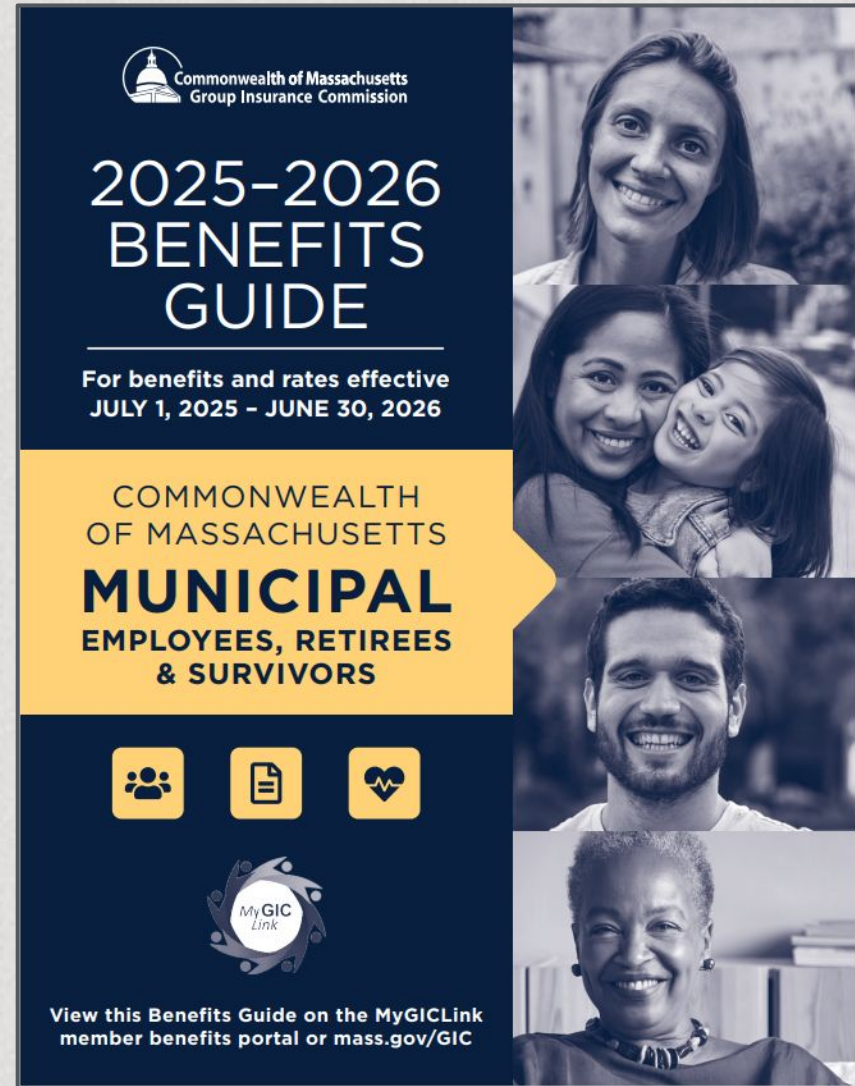
- The IRS has increased the Healthcare Flexible Spending Account contribution limits to \$3,300 for 2025
- The new rollover amount has increased to \$640



### Very Important

- You **MUST** re-enroll in the Flexible Spending Account each year, there will be no exceptions if you miss the deadline to re-enroll.
- Re-enrolling is an IRS regulation





## Big Changes for the 2025-2026 Plan Year!

Please carefully review the FY26 Open Enrollment packet and the [2025–2026 BENEFITS GUIDE](#), as many carriers and insurance plans have changed!





## GIC Medical Plans

- Before choosing or enrolling in a medical plan, we ask you to **contact your healthcare provider directly and verify they are *in-network***. 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.

## Colonial Life Products

- Colonial Life will be having their open enrollment throughout the month of April with one in person session on Monday, April 7, 2025. To enroll in Colonial products you will need to reach out to them directly at 401-596-1510. They will also be at City Hall on the 2nd floor from 10:00 a.m. - 3:00 p.m. on April 7, 2025, if you would like to speak with them in person





Harvard Pilgrim Quality is not ***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.





## 2025-2026 Rate Information:



- GIC Medical rates have increased for 2025-2026 school year.



- Metlife Dental and Vision rates will remain the same for the 2025-2026 school year.





# Haverhill Public Schools



## 2024-2025 Rates vs 2025-2026 Rates

### 2024 – 2025 Bi-Weekly Rates

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

### 2025 – 2026 Bi-Weekly Rates

- [GIC 2025-2026 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 and Maine residents. Please read the information carefully.
- If you choose not to make changes your current elections for medical will remain the same.
- 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 23, 2025.
- Our last deduction for benefits will be on pay period 25: Friday, June 6, 2025.
- Deductions will resume in September 2025 for the 2025-2026 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.*





# Haverhill Public Schools

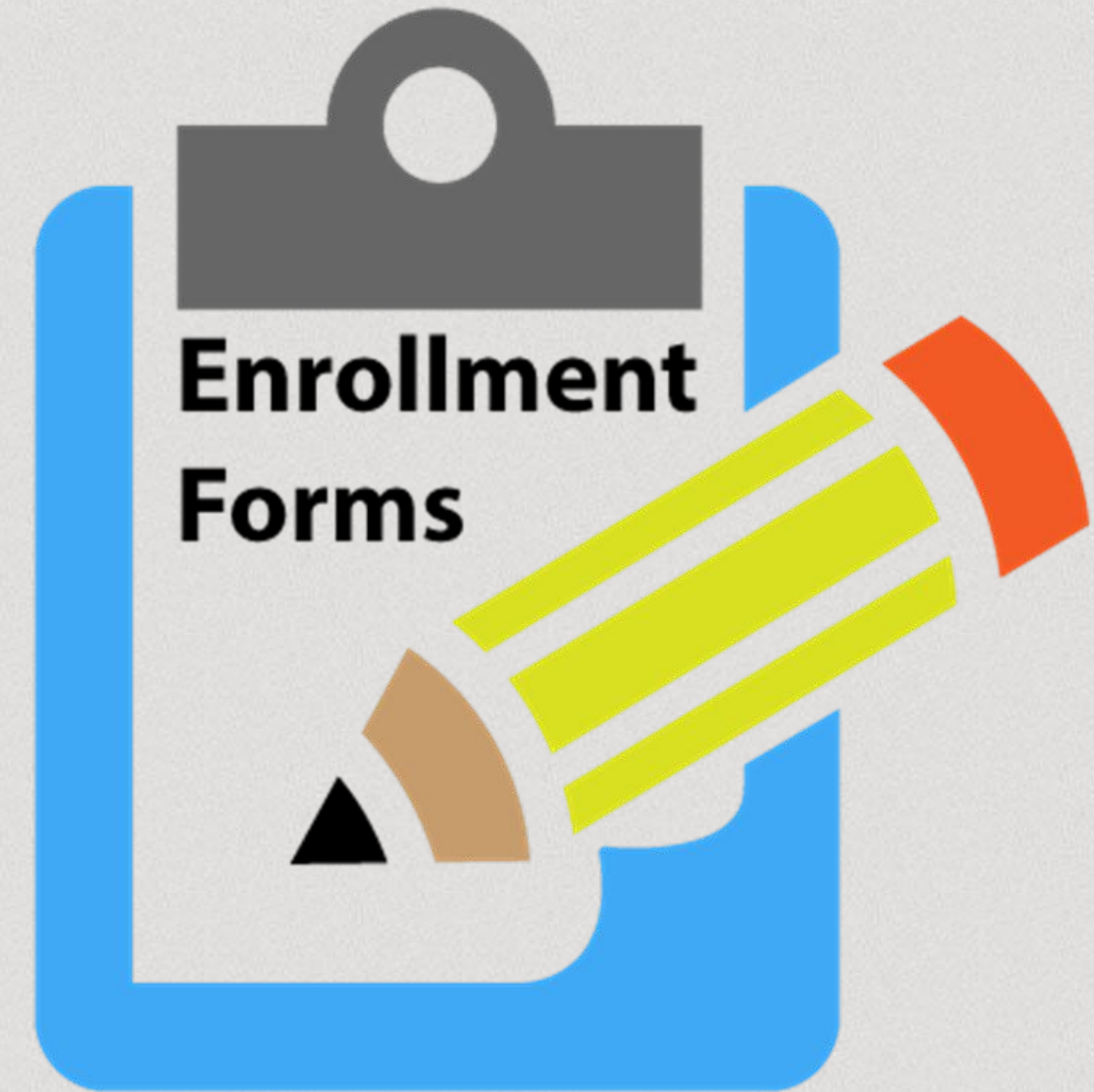
[GIC Enrollment Change Form](#)

[MetLife Dental Enrollment Form](#)

[MetLife Vision Enrollment Form](#)

[Flexible Spending Account Enrollment Form](#)

[2026 Benefit Guide.pdf](#)



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





# Haverhill Public Schools

## *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. Please do **not** put through interoffice mail.
- ❑ We respectfully request that your packet is submitted **well in advance** of the **Thursday, May 1, 2025, at 4:00 p.m. deadline.**





# Haverhill Public Schools

## **City of Haverhill School Employees Colonial Life Open Enrollment is here!**

Their Benefit Counselor will be available to meet with you 1:1 virtually:

**Tuesday, April 1<sup>st</sup> thru Wednesday, April 30<sup>th</sup>**

**8:00 a.m. – 5:00 p.m.**

[CLICK HERE](#) to schedule your 1:1 appointment

They will also be at City Hall on the 2nd floor from 10:00 a.m. - 3:00 p.m.  
on April 7, 2025, if you would like to speak with them in person

**No Health Questions for employees on Disability, Accident Insurance & Whole Life!**

*They will help with claims, review existing policies, and let you know about new benefits available when they meet with you!*

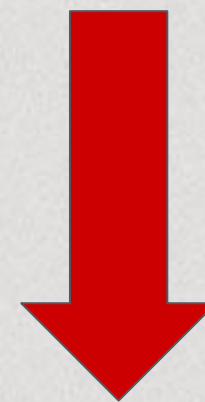
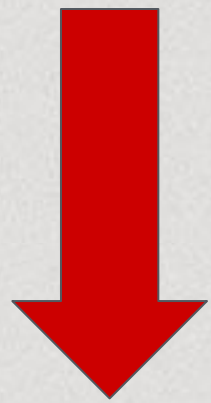




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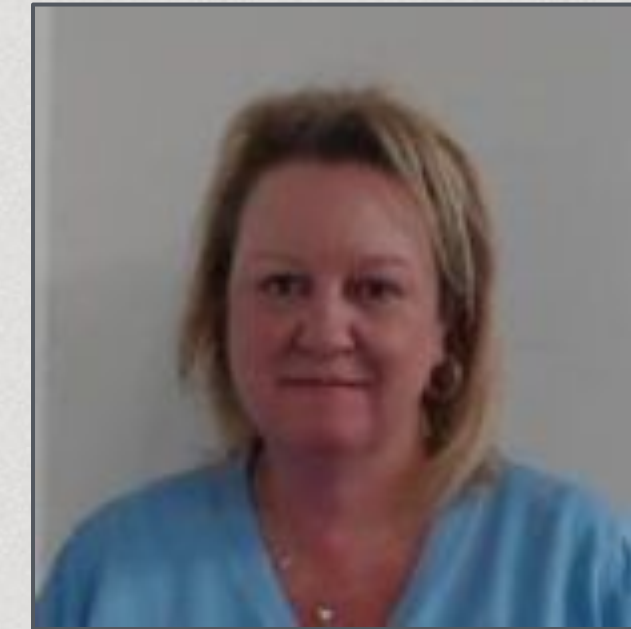
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Wishing you all healthy and happy days ahead!