



Perry Township Schools

2020 Open Enrollment Frequently Asked Questions (FAQs)

Q. What is Open Enrollment?

A. Open Enrollment is the annual enrollment period where you may make changes to your plans (add or drop dependents, add or drop plans, etc.) without first having a qualifying life event. It is required that everyone login and complete the enrollment even if you aren't making changes or have your benefits elsewhere. You must login and either elect or waive each plan presented to you and then confirm your choices.

Q. When is Open Enrollment?

A. Open Enrollment starts on October 16, 2019 and runs through November 6, 2019. You can self-enroll online, visit with an enroller in person at your building, or contact customer service and enroll over the phone. Please check with your administrator to confirm when an enroller will be available at your site to assist.

Q. How do I enroll?

A. Visit the website <https://Aflacatwork.com/enroll>. You will need your Username (which is your social security number) and PIN (last 4 of your social security number and 2-digit birth year, for example, 999980). You can also contact Steele Benefits at 855-892-6224 to enroll. You can not enroll before October 16, 2019 as Open Enrollment has not started.

Q. Are my premiums increasing?

A. The premiums for dental and vision are not increasing. Most premiums have increased for medical plans.

Q. Why are premiums increasing?

A. Perry Township Schools is part of a Trust of seven school districts (named the Hoosier Schools Benefit Trust). The Trust is self-insured so all claims are paid directly by the Trust. 2018 and 2019 have been high claim years so premiums have to increase to ensure we have enough in reserves to pay all claims.

Q. Can my spouse enroll in the HSBT medical plan?

A. HSBT has a spousal carve out on our medical plan only. If your spouse is offered minimum value medical insurance (the employer pays at least 60% of a single premium) through their own employer they may not enroll in the HSBT medical plan. If you are enrolling a spouse for the first time for a 1/1/20 effective date, you will need to complete the Affidavit of Spousal Health Care Coverage form and send to PTS HR Benefits Office before spousal coverage will be effective. Spouses can be enrolled in dental or vision regardless of their employment status.

Q. How can I find out which plan I am currently enrolled in for 2019?

A. Visit the Employee Benefits Portal to confirm current coverage. You can access this by going to www.perryschools.org, selecting "For Staff" and then click on the Employee Benefits Portal. Follow the directions on the page for your user ID and PIN.

Q. Can I enroll using my cell phone or tablet?

A. Yes. Enrollment can be done with a cell phone or tablet by visiting the website <https://Aflacatwork.com/enroll>.

Q. Which dependents can be enrolled in the plans?

A. Dependent children can be enrolled in medical, dental and/or vision plans through the month they turn age 26 regardless of status (student, marital, employment, tax, location, etc.).

Q. Where and how do I add dependents to my plan?

A. Dependents, including spouses, should be added directly on the Aflacatwork site when enrolling.

Q. My spouse is a Perry Township Schools employee. Should we remain on the plan as an employee and spouse or should we each have our own plan?

A. This year, it is most likely in each employee's best financial interest to have an individual plan. However, if you have a family plan, it is most likely in your family's best financial interest to continue on a family plan because of the combined family deductible. Review the plan premium costs to determine what is best for your family.

Q. When do the benefits I choose during Open Enrollment begin?

A. Benefits elected during Open Enrollment will be effective January 1, 2020.

Q. What happens if I do not enroll during the Open Enrollment Window?

A. If you miss the open enrollment period, you will not be able to enroll or make changes until the next annual open enrollment period, unless you experience a qualifying life event that permits benefit changes under IRS rules.

Q. I am a recent new hire and just signed up for benefits in 2019. Do I have to enroll again for 2020?

A. Yes, you will still need to enroll for 2020 benefits.

Q. What if I am not making any election changes for 2020?

A. You are still required to login and elect the benefits you want for 2020.

Q. Will I receive a new medical ID card?

A. Yes, new Anthem ID cards will be mailed out to your home address in late December. New in 2020, you will receive one card for medical, Rx, dental and vision. Also new in 2020, each enrolled dependent will have a card with their name on it.

Q. Will I receive a new dental and vision ID card?

A. Yes. All medical/dental/vision plans will now be reflected on one card since they are all through the same carrier, Anthem.

Q. How much can I contribute to my Health Savings Account (HSA)?

A. For 2020, the maximum contribution amount is \$3,550 for individual coverage and \$7,100 for family coverage. Maximum amounts include all contributions (both employee and employer). Persons aged 55 or older may make an additional catch-up contribution of up to \$1,000 in 2020.

Q. How much can I contribute to my Flexible Spending Account(s) (FSA)?

A. For 2020, the maximum contribution amount is \$2,700 for Medical and Limited Purpose FSAs. The maximum contribution for the Dependent Care FSA is \$5,000.

Q. Is Short-Term Disability (STD) right for me?

A. Short-Term Disability will replace 60% of your base salary during a period of disability. The premium is paid 100% by the employee. It begins after a 14-calendar day waiting period and lasts for the first 90 days of the disability. If you have sick/personal/vacation days that can cover the 90-day disability period, then enrolling may not be in your best interest as Cigna will not pay STD benefits while you are receiving paid time off.

Q. Who can help me determine which health plan option is the best for me?

A. Enrollers will be onsite at least once at each district location between October 28th and November 6th or you may call the Steele Benefits Enrollment Call Center at 1-855-892-6224 for additional assistance.

Q. Where can I find additional reference documents regarding my benefits?

A. The Form Library is located on the Aflacatwork home page on the upper right-hand corner and looks like a paper icon. When you click on the icon, you will see plan information, claim forms and brochures.

Q. I still have questions. Who do I call?

A. Contact Steele Benefits at 855-892-6224 for any additional questions regarding open enrollment.