



Perry Township Schools

2025 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 log in and complete the enrollment even if you aren't making changes or have your benefits elsewhere. You must log in and either elect or waive each plan presented to you and confirm your choices.

Q. When is Open Enrollment?

A. Open Enrollment starts on October 30, 2024, and runs through November 12, 2024.

Q. How do I enroll?

A. You can meet one-on-one with a benefits enroller at your work location: [Sign up here](#)

Visit Perryschools.org/For Staff/Benefits Portal You will need your Username (your social security number) and PIN (the last 4 of your social security number and the last two digits of your birth year, for example, 999980).

You can also contact Steele Benefits at 855-892-6224 to speak with an enroller over the phone. Hours for the call center are Monday – Friday 8:30 AM to 5:00 PM.

You cannot enroll before October 30, 2024, as Open Enrollment has not started.

Q. Are there any design changes to the health plan this year?

A. No.

Q. Are there any changes to our mail order and specialty prescription drug provider?

A. Yes, Costco has replaced Birdi as one of mail order provider options. The pharmacy benefit manager will continue to be TrueScripts. Remember, you are not required to use mail order. You can fill a 90-day prescription at almost all local pharmacies and all national retail pharmacies. Good RX can now be used and applied towards your deductible.

Q. Are my premiums increasing? And Why?

A. Premiums are increasing for the medical, dental and some of the vision plans. Perry Township Schools is part of a Trust of seven school districts (named the Hoosier Schools Benefit Trust or HSBT). The Trust is self-insured, so all claims are paid directly by the Trust. Participating school districts include Beech Grove, Franklin Township, Decatur Township, CIESC, Southside Special Services, and Lebanon Community Schools. When claims increase, premiums increase.

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 medical insurance through their employer, **they may not enroll in the HSBT medical plan.** If you enroll a spouse for the first time for a 1/1/25 effective date, you will need to complete the Affidavit of Spousal Health Care Coverage form and send it to the HR Office at PTEC before spousal coverage is effective. Spouses can be enrolled in dental or vision regardless of their employment status. The form can be found in the Forms Library on the Employee Benefits Portal or completed in Frontline Central.

Q. What is the “Family Glitch Fix”?

Perry Township Schools, like all employers, has to meet affordability guidelines based on the Employee Only tier. Due to a change in how affordability is calculated, your spouse and dependent children may be able to receive a subsidy for health coverage. Click here to see if you qualify: [Family Glitch Fix](#) If you qualify, the employee should stay enrolled in the HSBT health plan but the rest of the family would purchase health care from [the marketplace](#).

Q. How can I find out which plan I am currently enrolled in for 2024?

A. Visit the Employee Benefits Portal to confirm current coverage. You can access the portal by going to Perryschools.org/For Staff/Benefits Portal Follow the directions on the page for your user ID and PIN.

Q. Are there any restrictions on enrolling dependents in a plan? Where and how do I add dependents to my plan?

A. Dependent children can be enrolled in medical, dental, vision, and/or child voluntary life plans through the month they turn age 26 regardless of status (student, marital, employment, tax, location, etc.). Dependents, including spouses, should be added directly to the Perryschools.org/For Staff/Benefits Portal site and must be added before enrolling in a plan.

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. 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 and deductibles to determine what is best for your family.

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

A. Benefits elected during Open Enrollment will be effective January 1, 2025 and the first payroll deductions will begin on January 3, 2025.

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 2024. Do I have to enroll again for 2025?

A. Yes, you will still need to enroll for 2025 benefits.

Q. What if I am not making any election changes for 2025?

A. You are still required to log in and elect or waive each of the benefits offered to you for 2025. You should also review your beneficiaries for your employer paid life insurance and AFLAC plans.

Q. Will I receive a new medical ID card?

A. Yes, new insurance cards will be mailed this year. ***Remember, each plan member has their own insurance card and one card covers medical, dental and vision. Please make certain your address is correct in Frontline Central.***

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

A. For 2025, the maximum contribution amount is \$4,300 for individual coverage and \$8,550 for family coverage. Maximum amounts include all contributions (both employee and employer). Persons aged 55 or older may make additional catch-up contributions of up to \$1,000 in 2025. For 2025, PTS will contribute \$500 for an Employee Only and Employee + Spouse plan or \$1,000 for Employee + Children or Family plan (deposited per payroll and prorated if coverage begins after January 2025).

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

A. For 2025, the maximum contribution amount is a projected \$3,300 for Medical and Limited Purpose FSAs. The maximum contribution for the Dependent Care FSA is \$5,000 (only permitted for children under 13). You must "use or lose" all contributions by the end of the year.

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 employee pays 100% of the premium. It begins after a 14-calendar day waiting period (10 business days) 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 New York Life will not pay STD benefits while you are receiving paid time off. You may not opt to use STD instead of using available paid time off.

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

A. You can speak with an enroller by calling the Steele Benefits 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 in the upper right-hand corner on the Perryschools.org/For Staff/Benefits Portal site and is a FORMS icon. When you click on the icon, you will see plan documents, claim forms, brochures, and other plan information.

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

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