



# Perry Township Schools

## 2026 Open Enrollment Frequently Asked Questions

### General Enrollment Information

Q. What is Open Enrollment? A. Open Enrollment is the annual period when you can make changes to your benefits—such as adding or dropping dependents, or electing or waiving plans—without needing a qualifying life event. **It is mandatory for everyone to log in and complete the enrollment process**, even if you aren't making changes or you have benefits elsewhere. You must either elect or waive each plan presented and confirm your final choices.

Q. When is Open Enrollment? A. Open Enrollment starts on **October 25, 2025, and ends on November 12, 2025**. You cannot enroll before October 25, 2025.

Q. How do I enroll? A. You have three ways to enroll:

1. **Online Portal:** Visit the [Employee Benefits Portal](#) at *Perryschools.org/For Staff/Benefits Portal*.
  - o **Username:** Your social security number.
  - o **PIN:** The last four digits of your social security number followed by the last two digits of your birth year (e.g., 999980).
2. **In-Person:** [Sign up here](#) to meet one-on-one with a benefits enroller at your work location.
3. **By Phone:** Contact **Steele Benefits** at **855-892-6224** to speak with an enroller. Call center hours are Monday - Friday, 8:30 AM to 5:00 PM.

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### Plan and Premium Changes

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, **CarelonRX** is our new Pharmacy Benefit Manager. You will access all CarelonRX information by logging into your Anthem portal or the Sydney App.

Q. Are my premiums increasing? And Why? A. Premiums are increasing for the medical plans. Perry Township Schools is part of a self-insured consortium called the **Hoosier Schools Benefit Trust (HSBT)**. When claims increase for the Trust, premiums increase.

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### Eligibility and Dependent Enrollment

Q. Can my spouse enroll in the HSBT medical plan? A. The HSBT (Hoosier Schools Benefit Trust) has a **spousal carve-out** on the medical plan only. If your spouse is offered medical insurance through their employer, they may **not** enroll in the HSBT medical plan.



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- **Important Action:** If you enroll a spouse for the first time for a 1/1/26 effective date, you must complete the **Affidavit of Spousal Health Care Coverage** form and send it to the HR Office at PTEC before their coverage is effective. The form is in the Forms Library on the [Employee Benefits Portal](#) or can be completed in Frontline Central.
- **Note:** Spouses *can* be enrolled in dental or vision plans regardless of their employment status.

Q. What is the "Family Glitch Fix"? A. Due to a change in how affordability is calculated (based on the Employee Only tier), your spouse and dependent children may now qualify to receive a subsidy for health coverage through the marketplace.

- If you qualify ([click here to check: Family Glitch Fix](#)), the **employee should stay enrolled in the HSBT health plan**, but the rest of the family would purchase health care from the marketplace.

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 (e.g., student, marital, employment, tax).

- **Process:** Dependents, including spouses, **must be added directly to the [Employee Benefits Portal](#)** ([Perryschools.org/For Staff/Benefits Portal](https://Perryschools.org/For Staff/Benefits Portal)) **before** you enroll them 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 typically in each employee's best financial interest to have an individual plan. However, if you have children, it is often best to have one employee on a **Family plan** and the other on an **Employee + Children plan**. You should review the plan premium costs and deductibles to determine the best option for your family.

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## Effective Dates and Consequences

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, 2026**, and the first payroll deductions will begin on **January 2, 2026**.

Q. What happens if I do not enroll during the Open Enrollment Window? A. If you miss the open enrollment period, under IRS rules 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.

Q. I am a recent new hire and just signed up for benefits in 2025. Do I have to enroll again for 2026? A. Yes, you are still required to enroll for 2026 benefits.



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Q. What if I am not making any election changes for 2026? A. You are still required to log in and **elect or waive each of the benefits offered** for 2026. You should also review your beneficiaries for your employer-paid life insurance and AFLAC plans.

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## Account Maximums and ID Cards

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 sure your address is correct in Frontline Central.

Q. How much can I contribute to my Health Savings Account (HSA)? A. For 2026, the maximum contribution amounts (including employee and employer contributions) are:

- Individual Coverage: **\$4,400**
- Family Coverage: **\$8,750**
- Catch-up Contributions (Age 55+): Up to **\$1,000**

PTS will contribute **\$500** for an Employee Only and Employee + Spouse plan, or **\$1,000** for Employee + Children or Family plans (deposited per payroll, prorated if coverage begins after January 2026).

Q. How much can I contribute to my Flexible Spending Account(s) (FSA)? A. For 2026, the maximum contribution amounts are:

- Medical and Limited Purpose FSAs : **\$3,400**
  - Dependent Care FSA: **\$7,500** if single or married, filing jointly; \$3,750 if married, filing separately. (permitted only for children under 13 or a spouse/dependent of any age who is mentally or physically incapable of self-care)
  - **Note:** You must "use or lose" all contributions by the end of the year.
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## Short-Term Disability (STD)

Q. Is Short-Term Disability (STD) right for me? A. STD will replace **60% of your base salary** during a period of disability.

- **Key Details:** 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.
- **Important Consideration:** If you have sick/personal/vacation days that cover the 90-day disability period, enrolling may not be in your best interest, as New York Life will **not** pay STD



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benefits while you are receiving paid time off. You may not opt to use STD instead of using available paid time off.

- **Pre-existing Condition Clause:**

- Benefits are not payable for medical conditions for which you incurred expenses, took prescription drugs, received medical treatment, care or services (including diagnostic measures), or for which a reasonable person would have consulted a physician during the 3 months just prior to the most recent effective date of insurance. Benefits are not payable for any disability resulting from a pre-existing condition unless the disability occurs after a continuous period of 3 months without any medical treatment, care or services in connection with the pre-existing conditions, and you have been insured under this plan for at least 12 months after your most recent effective date of insurance.

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## Contact and Resources

Q. How can I find out which plan I am currently enrolled in for 2025? A. Visit the [Employee Benefits Portal](#) to confirm your current coverage.

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 **Forms Library** is located in the upper right-hand corner of the [Employee Benefits Portal](#) (*Perryschools.org/For Staff/Benefits Portal*). When you click on the FORMS icon, you will find 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.