



Perry Township Schools

2023 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 19, 2022, and runs through October 31, 2022. You can self-enroll online or contact Steele Benefits at 855-892-6224 to speak with an enroller and/or enroll over the phone. Hours for the call center are Monday, Wednesday & Friday 8:00 AM to 5:00 PM and Tuesday and Thursday 10:00 AM to 7:00 PM.

Q. How do I enroll?

A. Visit the website <https://Aflacatwork.com/enroll>. 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 enroll. You cannot enroll before October 19, 2022, 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. 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.

Q. Are my premiums increasing?

A. The premiums for dental and vision are not increasing. Premiums are rising for some of the medical plans. When claims increase, premiums increase.

Q. Why are premiums increasing?

A. 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.

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 1/1/23 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. If your spouse is **new** on your plan and you are both Perry Township Schools employees, complete the spousal carve-out form so we can track spouses. If your spouse is a member of an HSBT school, they can be employed on either district's plan; however, HR needs a spousal carve-out form so we can track their district. The form can be found in the Forms Library on the Employee Benefits Portal or completed in Frontline Central.

Q. How can I find out which plan I am currently enrolled in for 2022?

A. Visit the Employee Benefits Portal to confirm current coverage. You can access the portal by going to www.perryschools.org, selecting "For Staff," and clicking on the Employee 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?

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.). During spring of 2023, there will be a 3rd party audit of all dependents which will require copies of birth certificates and other documentation to be provided to the 3rd party.

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

A. Dependents, including spouses, should be added directly to 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. 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 and payroll deductions I choose during Open Enrollment begin?

A. Benefits elected during Open Enrollment will be effective January 1, 2023 and the first payroll deductions will begin on January 6, 2023.

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 2022. Do I have to enroll again for 2023?

A. Yes, you will still need to enroll for 2023 benefits.

Q. What if I am not making any election changes for 2023?

A. You are still required to log in and elect or waive each of the benefits offered to you for 2023. You should also review your beneficiary(ies) for your employer paid life insurance and AFLAC plans.

Q. Will I receive a new medical ID card?

A. No, new insurance cards will not be mailed this year UNLESS you are changing your plan elections (i.e., moving from Plan 3 to Plan 4 or adding/dropping any dependents). **Remember, each plan member has their own insurance card and one card covers medical, dental and vision.**

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

A. For 2023, the maximum contribution amount is \$3,850 for individual coverage and \$7,750 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 2023. For 2023, PTS will contribute \$500 regardless of tier coverage (deposited per payroll and prorated if coverage begins after January 2023).

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

A. For 2023, the maximum contribution amount is \$2,850 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 employee pays the premium 100%. 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 Aflacatwork 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.