## School Administrative Unit #76 Lyme School District

PO Box 117

Lyme, New Hampshire 03768

Phone: 603-795-4431 Fax: 603-795-9407

April 27, 2023

To: Lyme School Staff

From: Janet

Subj: Annual Benefit Information – Open Enrollment (May 1<sup>st</sup> – May 31<sup>st</sup>)

Dear Staff,

Below are several items regarding your benefits for next year. I encourage you to review them carefully and let me know if you have any questions.

<u>Health Insurance</u> (SchoolCare) Offered to employees working 15+ hours per week. Please contact me if you need to make changes in dependents or any of your covered individuals. This year we will not have the SchoolCare representative on site. Here is a link to a SchoolCare webinar for 2023 changes: <a href="https://www.schoolcare.org/resources-materials">https://www.schoolcare.org/resources-materials</a>.

**Please remember to do your health questionnaire**. This is the assessment that must be done every year in order to qualify you for the Choice Fund money that helps cover your deductible. The assessment must be completed between June 1 and June 30. You may complete the assessment by logging in to your account at <a href="https://my.cigna.com">https://my.cigna.com</a>. Your covered spouse may also qualify for wellness dollars if they take the assessment too in the month of June.

- a) <u>EAP Employee Assistance Program</u> (SchoolCare) Offered to all of our employees whether or not they take or are eligible for benefits. Please call me if you need any information. This link will provide access to our resources. <a href="https://www.schoolcare.org/index.php?page=eap-employee-tools">https://www.schoolcare.org/index.php?page=eap-employee-tools</a>
- b) <u>Vision Insurance</u> (SchoolCare) Offered to employees working 15+ hours per week. Employee pays 100% of the premium through payroll deductions. Benefit description and cost sheet can be found under the SchoolCare section of the website. You do not have to be enrolled in medical insurance to take advantage of this benefit, but you do need to work at least 15+ hours per week. Please fill out the SchoolCare enrollment form and check the Vision box.
- c) If you have no changes to your medical or vision coverage, no action is required.

- <u>Dental Insurance</u> (HeathTrust) Offered to employees working a minimum of 15 hours per week. Please contact me if you need to make changes in dependents or any of your covered individuals. **If you have no changes to your dental coverage, no action is required.**
- <u>Flexible Benefit Plan</u> (Benefit Strategies/Voya) Includes Health Care Reimbursement and Dependent Care Assistance Accounts. Offered to employees working 15+ hours per week. *Please return application form if you wish to participate by <u>May 31<sup>st</sup></u>. You must <u>re-enroll each year</u>.*

The maximum election allowed for the Health Care Reimbursement Account has increased to \$3050. Please be aware that you can roll over \$610.00 into your new plan year. Dependent Care Assistance Account cap is \$5,000.

• 403b Any employee, teacher or support staff, may set up an annuity account and have pre-tax contributions deducted from their paycheck. Please note that the contribution cap for 403b has increased to \$22,500 for 2023 (\$30,000 if age 50 or older by yearend). You must be a .5 FTE to qualify for the benefit of an employer percentage match.

All annuity information on file *WILL* be carried over into the next fiscal year. If you have no changes to your 403b, no action is required. The employer matching contributions will remain from 1% to 3% in FY24. If you are not currently enrolled in the program, or would like to change your contribution, please fill out a new Salary Reduction Agreement. Please contact me if you are not enrolled and are interested in participating.

- <u>Section 125 Plan</u> informational sheet is posted on our Open Enrollment page.
- <u>CHIP Notice</u> informational sheet included in SchoolCare Plan information packet.

\*\*\*Remember, if you do not have any changes to your 403b, health, dental or vision coverage that you would like to make, your benefits will continue into next year as is.

Please respond with any changes by Wednesday, May 31st.

All required forms and information can be found at: <a href="https://www.lymeschool.org/page/open-enrollment">https://www.lymeschool.org/page/open-enrollment</a>

It would also be helpful if you could let me know if you will <u>not</u> be making any changes this year. Thank you.