

Annual Enrollment: Here's what you need to know to make the most of your benefits!



Annual Enrollment Is October 10 – November 3

Enrollment is passive this year! All current benefits, except for Flexible Spending Account (FSA) elections, will remain the same for 2023 if you do nothing. If you want an FSA in 2023, you **MUST** complete the enrollment process. If you choose a High Deductible Health Plan (HDHP), it is important to verify your eligibility for a Health Saving Account (HSA). See below for benefit highlights and changes.

Be sure to update your beneficiary and dependent information and make any changes to your benefits before November 3. Benefit elections made during Annual Enrollment will take effect on January 1, 2023.

To view benefit coverages and costs, see the *2023 Employee Benefits Guide* and the *Plan Summaries* on the benefits website at www.bvschoolsbenefits.com.

Attend the Virtual Benefits Fair!

Review the videos provided by the benefit experts. Get your questions answered by the Blue Valley Benefits Department during annual enrollment office **hours on October 18 & 19**. Look for more information on BV Connect, in your District e-mail, or by scanning the QR code below.

2023 Medical Plan Information

- Medical plan offerings will remain the same.
- Medical plan premium rates will increase 11.74%; due to higher claims experience.
- Out-of-pocket maximum increases for both PPO Plans.
- PPO Plans office visit copays increase to \$40/\$80; ER copay increases to \$250.
- The HDHP with Spira Care deductible increases to \$3,000/\$6,000.
- The BlueSaver HDHP deductible increases to \$3,300/\$8,250.
- New medical ID cards will be sent to your home mailing address by BlueKC in December for members changing plans or renewing coverage in the HDHP or PPO plans.
- If you want coverage under either of the HDHP options, you must continue to qualify for the HSA according to IRS rules – To do so, go online to www.bvschoolsbenefits.com and answer eligibility questions in the enrollment system. You also can see the eligibility requirements listed on page 19 in your 2023 Employee Benefits Guide.
- The District will not contribute to the HSA in 2023. These monies shift to employer premiums paid on behalf of employees.

Other Changes in 2023

- Delta Dental Buy-Up Plan premium rates are increasing 7%.
- Health FSA and Limited FSA maximum contribution limit will increase to \$2,850.
- New Student Loan Forgiveness program available through Savi.
- Each year during annual enrollment employees and spouses have the opportunity to increase the life insurance coverage by up to two (2) increments with no health information needed.

What You Need to Do

1. You must enroll by November 3, especially if you want an FSA in 2023.
 - To enroll, visit www.bvschoolsbenefits.com or use the QR code at right, or
 - Call the BV Benefits Help Center at 844-239-0434 (M/W/F 8:30 a.m. - 5 :00 p.m.; Tu/Th 8:30 a.m. - 7:00 p.m.).
2. Read your *2023 Employee Benefits Guide* (available on the benefits website).
3. Attend the Virtual Benefits Fair (see above) to get your questions answered. Scan the QR code for more information.

