

OPEN ENROLLMENT

HERE'S WHAT YOU NEED TO KNOW TO MAKE THE MOST OF YOUR 2025 BENEFITS!

OPEN ENROLLMENT IS OCTOBER 4-NOVEMBER 1, 2024

Enrollment is passive this year! All current benefits, except for Flexible Spending Account (FSA) elections, will remain the same for 2025 if you do nothing. However, **if you want an FSA in 2025, 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 Savings 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 Nov 1st.

Benefit elections made during Open Enrollment will take effect on January 1, 2025.

To view benefit coverage and costs, see the 2025 Employee Benefits Guide and the Plan Summaries on the benefits website at www.bvschoolsbenefits.com.

Attend the Benefits Fair on October 8 & 9, 2024 from 2-6pm at the District Office Main Campus - High Plains Room

Presentations provided by **BCBS on Tue, Oct 8 at 2pm, 3pm, & Transamerica at 4:30pm.** Presentations provided again by **BCBS on Wed, Oct 9 at 4pm, 5:30pm & Transamerica at 4:30pm.** Get questions answered by insurance carriers and the BV Benefits Department. **Enter raffles to win prizes and giveaways!** Look for more information in your District e-mail, the benefits website or by scanning the QR code below.

Can't Attend and Need a Virtual Appointment?

Sign up for a **one-on-one zoom appointment** with a member of the Blue Valley Benefits Department to get your questions answered on **Thursday, October 24 or Tuesday, October 29.** Choose from morning or afternoon appointments between 8:30-10:30am or 1:30-3:30pm. Sign up [here](#) or on www.bvschoolsbenefits.com.

2025 Medical Plan Information

- » Medical plan offerings will remain the same.
- » The new HDHP PPO W/SPIRA CARE plan deductible increases to \$3,300/\$6,600 due to IRS rules.
- » New medical ID cards will be sent to your home mailing addresses by BlueKC in December.
- » If you want coverage under either of the HDHP options, you must continue to qualify for an 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 20 in your 2025 Employee Benefits Guide.
- » To review new medical rates, please refer to page 10 of the Employee Benefits Guide.

Other Changes in 2025

- » Health FSA & Limited FSA maximum contribution limit is currently \$3,200, (2025 limit released in Nov).
- » HSA maximum contribution limits will increase to \$4,300 for single coverage and \$8,550 for family coverage.
- » To review the new dental rates, please refer to page 25 of the Employee Benefits Guide.
- » Each year during open enrollment, employees have the opportunity to increase their life insurance and/or spouse's life insurance by up to two (2) increments with no health information needed.
- » **New Voluntary Benefit offerings: Accident, Hospital Indemnity, Critical Illness, and Legal Insurance.**

What You Need to Do

1. Read the 2025 Employee Benefits Guide and review informational insurance videos (available on the benefits website).
2. Attend the **BENEFITS FAIR** at the District Office Main Campus - High Plains Room to get questions answered.
3. **YOU MUST ENROLL** by Nov 1st, especially if you want an FSA In 2025.
 - » To enroll, visit www.bvschoolsbenefits.com, use the **QR code** on the right, or
 - » Call the **BV Benefits Help Center** at 844-239-0434 (M/W/F 8:30am-5:00pm; Tu/Th 8:30am-7:00pm)

