

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



Annual Enrollment Is October 11 – November 4

This year's enrollment is passive. Your current benefits, except for Flexible Spending Account (FSA) elections, will remain the same for 2022 if you do nothing. You **MUST** complete the enrollment process if you want an FSA in 2022. If you choose a High Deductible Health Plan (HDHP), it is important to verify your eligibility for a Health Saving Account (HSA). Blue Valley is offering a new PPO Plan option this year. And, during this enrollment only, you will have new, expanded life insurance options. See below for details.

Now is also a great time to update your beneficiary and dependent information and make any changes to your benefits. Benefit elections made during Annual Enrollment will take effect on January 1, 2022.

To view benefit coverages and costs, see the *2022 Employee Benefits Guide* and the Plan Summaries on the benefits website at www.bvschoolsbenefits.com.

Attend the Virtual Benefits Fair!

Get your questions answered before you enroll! Attend the **Virtual Benefits Fair** on **October 20th & October 21st**. Look for more information on BV Connect, in your District e-mail, or by scanning the QR code below.

2022 Medical Plan and Prescription Drug Coverage Highlights

- Medical plan premiums for all plans will remain the same.
- The PPO Plan using the Preferred Care Blue (PCB) network will be closed to new enrollment. Current members can remain in the plan for 2022. However, once you leave the plan, you cannot re-enroll in the PPO PCB plan.
- We are adding a new PPO Plan option in the BlueSelect Plus (BSP) network. This new PPO BSP option has the same in-network features/coverage as the current PPO PCB Plan. Out-of-network expenses are higher.
- If you elect coverage under the BlueSelect Plus HDHP with Spira Care, Spira Care Plan, new PPO BSP Plan, or BlueSaver HDHP, then Blue Valley will pay the full premium for your employee-only coverage.
- The District's HSA employer contribution remains the same at \$40.13 per pay period for the BlueSelect Plus HDHP and \$13.25 per pay period for the BlueSaver HDHP.
- 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 20 in your *2022 Employee Benefits Guide*.
- Prescriptions will be covered under the OptumRx Premium Formulary starting January 1, 2022. This formulary offers an enhanced cost savings strategy that maintains therapeutic choices and promotes lower-cost alternatives. If you/covered dependent(s) have prescriptions that will be affected by this change, the member will receive a letter from BlueKC in early November 2021.
- **Note: All Medical Plan enrollees will receive a new ID card for 2022. Be sure to watch for your new ID card, which will be sent to your home mailing address by BlueKC in December.**

2022 Life Insurance Changes

- Blue Valley has a new vendor partner for life insurance – The Standard.
- This change gives you more coverage options and increased coverage maximums at lower costs.
- For this open enrollment only, all eligible employees may choose coverage up to \$300,000 for themselves and up to \$50,000 for their spouse without having to provide Evidence of Insurability (EOI).

Other Changes in 2022

- Blue Valley has a new vendor partner for disability insurance as well – The Standard. Blue Valley pays the cost for basic short-term disability (STD) insurance. (The closed buy-up STD remains available to eligible participants at current rates.)
- New Employee Assistance Program (EAP) through The Standard which includes three face-to-face visits per person, per issue, per year at no cost to you.

What You Need to Do

1. You must enroll by November 4, especially if you want an FSA in 2022.
 - 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 *2022 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.

