

# IMPORTANT ANNOUNCEMENT

## 2024 Open Enrollment



DATE: October 27, 2023

TO: All Benefit-Eligible Employees

RE: **Annual Open Enrollment Information**  
**Effective Date of Coverage: January 1, 2024**

### **ANNUAL OPEN ENROLLMENT: November 6 through November 17, 2023**

Any employee wishing to (1) change coverage, (2) add or enroll in coverage, or (3) add or remove an eligible dependent may do so during the open enrollment period. **Important:** outside of open enrollment, you may only make changes to your annual benefit elections if you experience a qualifying life event (i.e. marriage, birth, adoption, divorce).

This year, open enrollment is not mandatory, but we encourage you to participate to review your current benefit elections and costs for 2024.

**Voluntary benefits special open enrollment:** during this year's open enrollment, all employees will have a special opportunity to enroll in the new voluntary insurance products that were introduced last year. See page 2 for additional details.

If you do not take action during open enrollment, your benefit elections will roll forward for 2024, **EXCEPT for the Flexible Spending Account (FSA)**. IRS regulations require that you make an active FSA election for health care and/or dependent care each year.

### **Options for Enrolling:**

- Employee Navigator:** Through our Employee Benefits Portal – Employee Navigator. This method will allow you to login to your portal, walk through your benefit options and make your new elections or choose to continue with what you have currently elected.  
<https://ssultd.com/Char/>
- Onsite Benefit Counsellors:** We will have **benefit counselors onsite November 8 and 9** from 7:30 a.m. to 4:00 p.m. during which you can meet one on one with a counselor to help you understand your options for benefits, and assist in your enrollment. Appointments are 30 minutes, **advance sign-up is required**. All meetings will take place at the Administration Building located at 428 North Street. **Below is the link to sign up for your appointment. IMPORTANT: copy/paste this into your web browser, using Mozilla Firefox, Google Chrome, Apple Safari or Microsoft Edge**  
<https://calendly.com/chardon-local-schools/2024-open-enrollment>

## ***Chardon 2024 Open Enrollment, Continued***

**Voluntary Benefits:** below are the insurance products that will be open for you to elect during this year's special open enrollment, with **no medical questions** up to the guarantee issue limits (if applicable). As a reminder, these benefits are 100% employee paid via payroll deduction.

### **During open enrollment, you will have the opportunity to purchase:**

- **Sun Life:**
  - Short Term Disability
  - Long Term Disability
  - Hospital Indemnity
  - Critical Illness
  - Accident Insurance
  - Vision
- **Sontiq:** Identify Theft Protection

### **2024 IRS Limits:**

- **Health Savings Account (HSA): Maximum Contributions increasing** (employee + employer contribution amounts combined cannot exceed this maximum)
  - Single Coverage: \$4,150
  - Family Coverage: \$8,300
- **Flexible Spending Account Changes:** Health Care FSA Only
  - Maximum Annual Election \$3,050
  - Maximum Carryover amount \$610

**Annual Benefit Notices:** Notices, SBC's, and other benefit documents will be located in the Employee Navigator System.