

IMPORTANT ANNOUNCEMENT

2023 Open Enrollment



DATE: November 1, 2022

TO: All Benefit-Eligible Employees

RE: **Annual Open Enrollment Information**
Effective Date of Coverage: January 1, 2023

ANNUAL OPEN ENROLLMENT: November 1 through November 19, 2022

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 2023.

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 2023, **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** During which you can meet one on one with a counselor to help you understand your options for benefits, and assist in your enrollment. These meetings will take place on the dates, times, and locations listed below. Please use the scheduler provided by the Treasurer’s office to sign up in advance for an appointment.

	7 am to 10 am	10 am to 1pm	1pm to 4pm
Nov. 8	Maple (CELC)	Middle School	Park Elementary
Nov. 9	High School	Munson Elementary	Board of Education

Options for Enrolling, Continued

- **Call Center:** The Call Center will be open November 14 through November 18, during which time benefit counselors will be available to assist you with your Benefit Elections. Call **toll-free (855) 630-1695**, between the hours of **9AM – 5PM**, Monday through Friday. **We recommend that you schedule a time to talk with a counselor in advance.** You can schedule your appointment with the Call Center now by clicking on this link: **[OE Calendar](#)** (To access this link, you may need to hold the CTRL button and click the text). A QR code will also be provided that will take you to the scheduling calendar.

During your appointment with the **Call Center**, the Benefits Counselor will:

- Provide benefits education and assist you with making your benefits elections
- Educate you on your many benefits and options
- Review your current enrollment information
- Update all your individual information

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
- **Sontiq:** Identify Theft Protection

2023 IRS Limits:

- **Flexible Spending Account Changes:** Health Care FSA Only
 - Increasing Maximum Annual Election to \$3,050
 - Increasing Maximum Carryover amount to \$610
- **Health Savings Account (HSA): Maximum Contributions increasing** (employee + employer contribution amounts combined cannot exceed this maximum)
 - Single Coverage: \$3,850
 - Family Coverage: \$7,750

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