

2025-2026 Benefits Open Enrollment Frequently Asked Questions (FAQs):

Open enrollment is your annual event to review the numerous benefits available to you. You can make changes to medical, dental, short-term disability, vision, flex spending accounts, health savings accounts, and Voya plans. You can add or delete any family members from your plans.

Open enrollment begins on Monday, April 14th, 2025, and ends on Friday, April 25th, 2025. The changes are effective August 1st, 2025.

REMEMBER: Submit new enrollment forms for CHANGES and (as always) if you have flex spending, you must renew it every year by completing a new enrollment form.

The health savings account will roll over on August 1st unless you make a change to the contribution. The health savings account can be changed at any time during the year.

FREQUENTLY ASKED QUESTIONS:

Question: What are the insurance premium increases this year and how much will I pay?

Answer: Both medical plans have a monthly premium which employees pay pre-taxed through payroll deductions. The dental plan has no additional cost for full-time employees.

Full-time employees with a Qualified High Deductible Health Plan (HDHP) and Health Savings Account (HSA) pay a monthly premium:

- Employee Only \$33
- Two-Party \$73
- Family \$104

Full-time employees pay a monthly premium for a Traditional Health Plan:

- Employee Only \$115
- Two-Party \$258
- Family \$365

Question: Are there any plan design changes for the 2025-2026 year?

Answer: Yes, there are deductible changes for both the Qualified High Deductible Health Plan and the Traditional Health Plan.

- QHDHP: single deductible changes from \$2000 to \$2250 and family deductible changes from \$4000 to \$4500.
- Traditional: single deductible changes from \$1500 to \$1750 and family deductible changes from \$3000 to \$3500.
- There are no changes to co-pays, co-insurance, or the out-of-pocket maximums.

Question: I am not contracted full-time, yet I am eligible for benefits. How much will I pay each month?

Answer: There are additional pro-rated amounts to the benefit-eligible employees who are contracted between .7143 FTE to .9999 FTE on both the high deductible and traditional health plans.

Click here to calculate the cost of benefits for employees:

<https://employeeonline.washk12.org/insurancecalc/>

Question: Do I qualify for benefits with the school district?

Answer: Benefits are offered to all employees with a contract for at least 30 hours per week classified and .7143 FTE for certified. Employee premiums are adjusted based on the hours and FTE status.

Question: Will the District still contribute money to the Health Savings Account (HSA) if I choose the Qualified High Deductible Health Plan (HDHP)?

Answer: YES! The District will contribute \$80.00 to the HSA and an extra \$20 monthly match if you contribute at least \$20 to your HSA, that's a total of \$120 a month or \$1,440 per calendar year!

Question: How can I get help with medical and pharmacy concerns?

Answer: The EMI representative will be at the district office on Monday, April 14th, 2025 first come, first serve, from 3:00 p.m. until 6:00 p.m. or attend the Insurance vendor fair on Wednesday, April 23rd, 2025 from 2:00 p.m. until 6:00 p.m.

Question: How do I know what benefits I have currently?

Answer: You can view your current benefits by going to Employee Services/ Business Plus/ Employee Online to view benefits and your paychecks for current payroll deductions.

Click here to get to Employee Online:

<https://www.washk12.org/employees/employee-services/>

Question: Are there other changes to any insurance plans?

Answer: Yes.

- The flex spending monthly service fee increases \$.60 annually from \$28.20 to \$28.60, at \$2.40 a month.
- Optional/voluntary life insurance allows for you to elect a 2-increment increase to your current election or a new election of 2 increments. (ineligible if previously declined.) Employee-\$5,000 or \$10,000, spouse-\$5,000 or \$10,000, and child(ren)-\$2,500 or \$5,000, within the max allowed.

Question: What are the new IRS limits for Health Savings Accounts and Flexible Savings Accounts?

Answer: There are new IRS limits to the Health Savings Account (HSA) for \$4,300 for employees only and \$8,500 for families, with no increase to the \$2.50 a month service fee. The Flex Spending Account (FSA) annual limit remains at \$3,300, with an increase to the \$2.40 a month service fee. The FSA MasterCard remains at \$18 annually.

Question: What if I don't want medical insurance through the school district? Can I still sign up for dental, basic life insurance, supplemental vision, or flex spending?

Answer: YES! You can select what benefits you want from the options available based on eligibility.

Question: If I don't want to make any changes, do I need to submit anything?

Answer: If you have the flex spending account with the Traditional Health Plan, you will need to complete a new enrollment form during open enrollment for the 2025-2026 plan year. All other current insurance elections will roll over to the 2025-2026 plan year, beginning on August 1, 2025. New premiums begin on the 8/31/2025 paycheck.

Question: What if I want to waive all or some of my insurance options?

Answer: All waivers will be effective on 8/1/2025.

Click here or the supplemental benefit cancellation form:

https://drive.google.com/file/d/16g_yjKbDIUe5OzHMMCz8jAP7O5Zm9klW/view?usp=sharing

Question: If I waive the district benefits, can I receive extra money as part of my salary?

Answer: If an employer pays the cost of an accident or health insurance plan for his/her employees, including an employee's spouse and dependents, the employer's payments are not wages and are not subject to Social Security, Medicare, and FUTA taxes, or federal income tax withholding. However, we have been advised that this exclusion will not apply if we offer to pay you additional compensation in lieu of benefits. At that point, the benefits take on the appearance of fringe benefits and become taxable. For that reason, we cannot pay you an additional amount if you opt out of health insurance benefits; Otherwise, the District health insurance benefits would become taxable for all employees.

Question: What if I was not eligible for insurance during the 2024-2025 year? Do I sign up for insurance for the 2025-2026 year during open enrollment?

Answer: New and current employees with a contract for 30 hours or more for the 2025-2026 year who **have not received benefits in the 2024-2025 year-** will enroll in the benefits during the New Hire Benefits Orientation for insurance this summer. More information will be sent out to new hires and newly eligible employees in July 2025 for the 2025-2026 plan year.

Question: I am a temporary employee, and my contract is ending this year; however, I am applying for a position for the 2025-2026 year. Should I make changes to insurance for open enrollment?

Answer: YES! If you are re-hired for the 2025-2025 year, your open enrollment changes will be effective 8/1/2025.

Question: Where do I turn in my insurance change forms, flex spending, or waived plan forms?

Answer: Any completed forms can be sent in through district mail or faxed to **Attn: Tammara Robinson or Marci Ware at 435-673-3216 by Friday, April 25, 2025.**

Question: If I have my forms completed before April 25th, 2025, can I turn them in early?

Answer: YES! You can turn in your insurance enrollment forms for changes early. Please send in your forms through district mail or fax **Attn: Tammara Robinson or Marci Ware at 435-673-3216.**

FORMS:

Click here To PRINT FORM to make changes to **Medical, Dental, and Beneficiaries for life insurance:**

https://drive.google.com/file/d/1D0ESsYCXvkCHvPD_8QUtRCZd11Bw0DSh/view?usp=sharing

Click here TO PRINT FORM for changes to the **Health Savings Account contribution:**

https://drive.google.com/file/d/1wTCUWWAFehw57ObJ_a8AxLyZ8Oy82CE/view?usp=sharing

Click here TO PRINT FORM to re-new **Flex Spending for medical, limited purpose, and/or dependent care**: <https://drive.google.com/file/d/1qOxrlGxJjCA1E1Gb09pCG1pTEuILDwLz/view?usp=sharing>

Click here TO PRINT FORM to make changes to **Optional Life Insurance**:
https://drive.google.com/file/d/1_lcOjOxZNxFVZhqugFHTkmNeAZKkNrF/view?usp=sharing

Click here to PRINT FORM to make changes to **Voluntary Short-Term Disability**:
https://drive.google.com/file/d/1Xa2aXCtSVEBc48zqjz59zQF_cGbdNZni/view?usp=sharing

Click here TO PRINT FORM to make changes to **Voluntary Vision**:
https://drive.google.com/file/d/1duk3x9BuCp5ULaFjr_DIUa7aa_JdwUx5/view?usp=sharing

Click here TO PRINT FORM to make changes to **Voya Voluntary Plans**:
https://drive.google.com/file/d/1p2e6v5UBFxiBD-S_Ni9BJQP1yvPzHq0r/view?usp=sharing

Click here TO PRINT FORM to make changes to **Life Insurance Beneficiaries**:
https://drive.google.com/file/d/1d5e_D4lPaGnU7nOvWEw5NLCA39fLJ6kc/view?usp=sharing

Click here TO PRINT FORM to **waive supplemental benefits**:
https://drive.google.com/file/d/16g_yjKbDIUe5OzHMMCz8jAP7O5Zm9klW/view?usp=sharing

For additional information, please contact:

Marci at marci.ware@washk12.org or you can call (435) 673-3553 x5105

Tammara at tammara.robinson@washk12.org or you can call (435) 673-3553 X5119.