Maple Shade School District

Be Informed about Your Health Benefits

April 2024

2024 Open Enrollment April 22 through May 10

Open Enrollment for health plan year 2024 / 2025 is April 22 through May 10. *Open Enrollment is the time to*:

- ☐ Switch to an alternative benefit plan if eligible
- ☐ Remove/add eligible dependents to your plan
- ☐ Enroll yourself for coverage if eligible
- ☐ Enroll / re-enroll in the benefits waiver option

Switch to an alternative benefit plan

Now is the time to switch to a different benefit plan if eligible. Please visit our *Benefits Online* website for plan information; be sure to check out the *Online Calculator* to compare plan contribution amounts: *go to mapleshade.org / Menu / For Staff / Benefits Online / Your Benefits / Calculator-Benefits*. The direct link is: thebenefitsonline.org/MapleShade/Calculator.html

Note: if your date of hire was on/after July 1, 2020, you are eligible to enroll in only the NJEHP or GSP plan at this time.

Remove/add eligible dependents During

Open Enrollment, you can enroll an eligible dependent if you failed to do so within the initial 31-day window. For instance, you can enroll a new spouse or a child dependent who is eligible for coverage with the District plans (e.g., your child under age 26 with no health coverage). Likewise, if your child has gained health coverage from an employer or has 'aged out' of the

plan, or if you need to disenroll a spouse from whom you are now divorced, now is the time. While you should notify <u>Payroll</u> at the time when such events occur, you can do so during Open Enrollment.

Enroll yourself for coverage If you are eligible for District coverage but are not currently enrolled, you can do so now.

Enroll / re-enroll in the health benefits waiver option If you have

access to benefits elsewhere (e.g., your spouse's employer plan), consider waiving the District plan in return for incentive payments.

Note: if you are currently enrolled and wish to continue the waiver into the new plan year, you MUST re-enroll now.

Waiver payments will only be made to those individuals electing to waive health benefits during Open Enrollment time (now) and for the entire school year. *Contact* Payroll for instructions.

Next Steps

- □ See <u>Benefits Online</u> and the SHIF 2024-2025 Open Enrollment Guide to review your plan choices; note, some plans referenced in the Guide may not apply to our group.
- □ Paperwork to change your plans or reenroll / enroll for a waiver is due May 10.
- ☐ Any change you make now takes effect **July 1**.
- □ Note: no action is needed if none of the above applies to you.
- ☐ Questions? Contact Payroll for help.

