# G FLEXIBLE BENEFITS PLAN OPEN ENROLLMENT

### To: All Benefit Eligible Employees of Scotland County Schools

From: Aimee Williams, Benefits Specialist

Date: August 29, 2022

The annual enrollment period for Scotland County Schools Benefits Plan will be **August 29, 2022** - **October 7, 2022.** Elections made during this enrollment period will be effective for the plan year January 1, 2023 – December 31, 2023. Please note, it is the responsibility of the eligible employee to complete the benefits enrollment and confirm elections for next plan year.

All employees should take the upcoming opportunity to review the benefits offered under the cafeteria benefits program. A cafeteria program allows eligible employees to deduct the cost of certain benefits from their gross pay before taxes, which results in <u>decreased taxable income</u>. One of the best and most efficient ways to decrease taxable income and increase spendable income is by taking advantage of voluntary benefits. Pierce Group will continue to assume responsibility for the following employee benefits:

- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts
- Colonial Life Group Term Life
- \*Employee Assistance Program Included
- Colonial Life Supplemental Benefits
- Telemedicine

## **Important Information About Your Upcoming Enrollment**

Elections made during this enrollment period, August 29 – October 7, 2022, may not be changed during the plan year. The only exception is for a family status change as defined by the Internal Revenue Code. A plan change due to a family status change must be initiated within 30 days of the qualifying event.

Employees will have the option to enroll in flexible spending accounts, dental, vision, and most Colonial benefits online this year. During the open enrollment period, a Pierce Group Benefits Counselor will be partnering with your Principal/Site Supervisor to schedule a time for a group briefing followed by individual appointments. We highly encourage all employees to consider taking advantage of the new benefit offerings. For assistance, your benefits booklet can be found by clicking <u>HERE</u>.

We encourage you to schedule a time with your Pierce Group Benefits Counselor that will be provided to you by your Principal/Site Supervisor to complete your enrollment. If you have any questions concerning the enrollment, please refer to the Pierce Group Benefits Counselor assigned to your location <u>following your group briefing</u>.

Our dental coverage will remain with MetLife Dental. There will be a slight premium increase effective January 1, 2023. If you wish to enroll or make changes to your current plan, you must enroll online or meet with the Pierce Group Benefits Counselor. If you do not, your current coverage will continue through the next plan year.

Employees who are currently enrolled in one of the **flexible spending accounts** (medical expense reimbursement or dependent care reimbursement), **<u>must re-enroll</u>** during the open enrollment if you desire to contributing to your flexible spending account.

- If you do not take any action, your current medical reimbursement or dependent care contributions will stop effective December 31, 2022.
- The 2022 plan year ends on December 31st. You have 90 days from that date to file claims for qualified services received during the plan year. Terminating employees have 90 days from their termination date to file claims for qualified services received prior to the last day of the plan enrollment.

We are pleased to announce during this year's annual enrollment period, the following Colonial Life benefits will be offered on a Guaranteed Issue basis, meaning you will be able to elect the benefit regardless of health issues! This applies to the following benefits: Medical Bridge, Disability, Critical Illness, Individual Term Life, and Whole Life. Please see your Pierce Group Benefits Counselor for further details.

Elections made during this enrollment period **may not be changed after October 8, 2022.** The only exception is for a qualified status change as defined by the Internal Revenue Service Code. A plan change due to a family status change must be initiated within 30 days of the qualifying event.

#### **ELIGIBILITY:**

Employees working 30 hours or more are eligible to participate.

## NEXT ENROLLMENT OPPORTUNITY: Fall 2023



*Employees must retain a copy of their enrollment, whether they enroll online or with A Pierce Group Benefits Counselor. This is your proof of enrollment.*