



Annual Enrollment

Butte Schools Self-Funded Programs

2024 - 2025



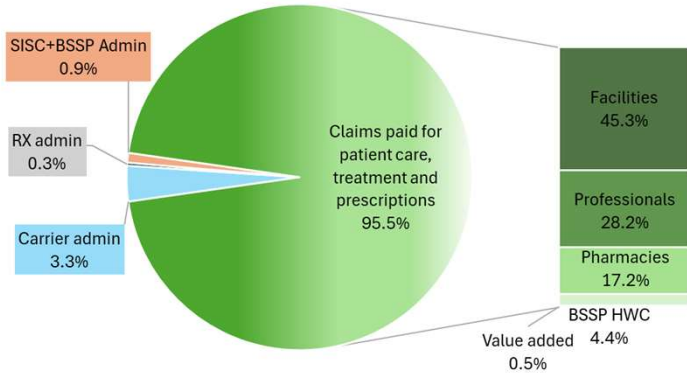

October 1 Highlights



Medical Benefits

Where do premiums go?

How Are Your BSSP+SISC Premiums Spent?



Over 95% of every dollar collected goes to pay directly for healthcare services.



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Medical & Prescription Plans





- ✓ Rate increases on Anthem plans vary from 3.6% – 6.8% for an average increase of 4.4%
- ✓ Anthem & Kaiser HSA \$3000 is changing to HSA \$3400
- ✓ Members with new maintenance medications must first fill three 30-day prescriptions before transitioning to 90-day fills




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How to Choose Your Medical Plan

<p>Things that are the same: </p> <ul style="list-style-type: none"> ✓ Network Providers/Facilities ✓ Preventive care claims w/ network provider paid @ 100% ✓ Covered procedures ✓ Prior authorization criteria ✓ Coverage away from home ✓ Prescription drug formulary 	<p>Things that are different: </p> <ul style="list-style-type: none"> ✓ Monthly Premiums - payroll deduction or rebate? ✓ The amount you pay when claims are incurred ✓ On HSA plans, you pay 100% of the cost of care, including prescriptions, until your deductible is met.
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FOCUS ON THE DIFFERENCES BETWEEN PLANS WHEN EVALUATING WHICH PLAN IS THE BEST FOR YOU.







Dental Benefits



- ✓ No rate or plan changes








	<h2 style="text-align: center;">Vision Benefits</h2> <div style="display: flex; align-items: flex-start;">  <div style="margin-left: 20px;"> <ul style="list-style-type: none"> ✓ Contact Lens allowance on Plans 4 and 8 increasing from \$150 to \$250 ✓ Premium and Custom Progressive Lens member copay capped at \$40 ✓ Rate increase of an average of \$6 across all plans </div> </div> <div style="text-align: right; margin-top: 20px;">  </div>

	<h2 style="text-align: center;">Group Life and AD&D Insurance</h2> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top; padding: 10px;"> <div style="background-color: #cccccc; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Employer Paid</div> <ul style="list-style-type: none"> • \$10,000 or \$50,000 • Includes accidental death and dismemberment (AD&D) </td> <td style="width: 50%; vertical-align: top; padding: 10px;"> <div style="background-color: #cccccc; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Employee Supplemental</div> <ul style="list-style-type: none"> • Employee: \$10K-\$300K @ \$2.30/\$10K <ul style="list-style-type: none"> ☑ Evidence of Insurability required when annual increase >\$10K or total >\$100K • Spouse: \$5K-\$100K @ \$1.15/\$5K <ul style="list-style-type: none"> ☑ Minimum \$10K Employee Supplemental required ☑ Evidence of Insurability required when annual increase >\$5K or total >\$30K • Child(ren): \$5K/CH @ \$0.70/EE <ul style="list-style-type: none"> ☑ Minimum \$10K Employee Supplemental required </td> </tr> </table> <div style="display: flex; justify-content: space-between; align-items: flex-end; margin-top: 20px;">  <div style="text-align: right;">  </div> </div>		<div style="background-color: #cccccc; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Employer Paid</div> <ul style="list-style-type: none"> • \$10,000 or \$50,000 • Includes accidental death and dismemberment (AD&D) 	<div style="background-color: #cccccc; padding: 5px; text-align: center; font-weight: bold; margin-bottom: 10px;">Employee Supplemental</div> <ul style="list-style-type: none"> • Employee: \$10K-\$300K @ \$2.30/\$10K <ul style="list-style-type: none"> ☑ Evidence of Insurability required when annual increase >\$10K or total >\$100K • Spouse: \$5K-\$100K @ \$1.15/\$5K <ul style="list-style-type: none"> ☑ Minimum \$10K Employee Supplemental required ☑ Evidence of Insurability required when annual increase >\$5K or total >\$30K • Child(ren): \$5K/CH @ \$0.70/EE <ul style="list-style-type: none"> ☑ Minimum \$10K Employee Supplemental required
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	<div data-bbox="289 1268 732 1373" data-label="Section-Header"> <h3>Voluntary Ambulance Cost Reimbursement</h3> </div> <div data-bbox="289 1430 1049 1814" data-label="List-Group"> <ul style="list-style-type: none"> ✓ Reimburses deductible, copayment and coinsurance paid for emergency ground and air ambulance ✓ Covers all family members eligible for your medical plan ✓ Transportation anywhere in US and Canada ✓ \$14/month for any EE or non-Medicare retiree already participating in a BSSP medical, dental, vision or life benefit </div> <div data-bbox="1084 1255 1365 1312" data-label="Image"> </div> <div data-bbox="1075 1367 1386 1591" data-label="Image"> </div> <div data-bbox="1075 1591 1386 1787" data-label="Image"> </div> <div data-bbox="1328 1822 1349 1839" data-label="Page-Footer"> <p>10</p> </div>

<h3>Voluntary Universal Life with Long Term Care (LTC) Insurance</h3>	<p>ENROLLMENT PERIOD 5/13 – 5/31 ONLY</p> <ul style="list-style-type: none"> • On-site and phone appointments with EOI Benefits Counselors 5/13 – 5/24 • Phone appointments, only 5/27 – 5/31
<p>PROGRAM HIGHLIGHTS</p> <ul style="list-style-type: none"> • Active employees enrolled in a BSSP medical, dental, vision and/or life insurance plan are eligible to apply. • Coverage is available for yourself, your spouse, and your child(ren). • Access up to 4% of the selected life benefit per month up to 25 months if you need LTC. • If you collect a benefit for LTC, your full death benefit is still available. • The plan is portable, meaning you can take this with you, at the same rate, if you change jobs or retire. <p>WHY ACT NOW?</p> <ul style="list-style-type: none"> • Premiums are based on age - the younger you are when you enroll, the more benefit you receive for the same premium. 	 <p>11 </p>

<h3>Voluntary Pet Insurance</h3>	
<p>Voluntary pet insurance helps provide peace of mind by reimbursing you for veterinary bills.</p>	
	<ul style="list-style-type: none"> ✓ Multiple plans and levels of coverage to meet the future medical needs of your four-legged family member and your budget ✓ EEs and retirees already participating in a BSSP medical, dental, vision or life benefit are eligible to enroll <p>petsbest.com/BSSPPETS 888-984-8700</p> <p>12 </p>

Additional Voluntary Benefits

Comprehensive voluntary benefits complimentary to BSSP.

- ✓ 1:1 OE and voluntary benefit counseling with AmFid counselor trained in BSSP benefits by BSSP
- ✓ Telephone and virtual appointments available
- ✓ Required for FSA, HSA any NEW AmFid election



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«District_Name»

2024-2025 Open Enrollment

Butte Schools Self-Funded Programs

2024-2025 Benefits Overview

2024-2025 Open Enrollment & Employee Benefits Overview

Provided by your district's
HR/Payroll/Benefits Representative



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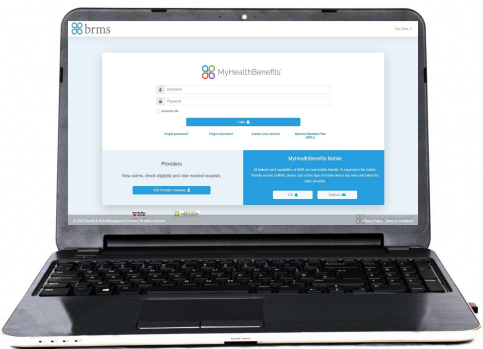
Who Needs to Complete OE?

This is your annual opportunity to:


- change medical, dental and vision plans;
- add or terminate dependents; and/or
- elect voluntary benefits.

Mid-Year change within 31 days of:

- Birth/Death
- Marriage/Divorce*
- Change in FTE
- Spouse's new or loss of coverage.



**A divorced spouse is no longer eligible on the 1st of the month following Notice of Entry of Judgement. Notify BSSP immediately upon receipt.*



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Open Enrollment 2024



Open Enrollment begins in early May and ends **July 11, 2024 at 3:00pm**.

All benefit elections are effective **October 1, 2024**.

This opportunity begins in early September.

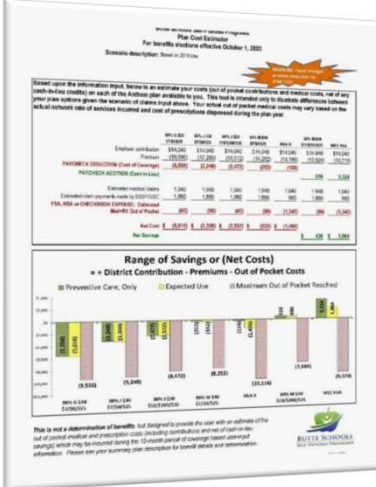
MyHealthBenefits Portal

www.myhealthbenefits.com




Anytime ... anywhere
Through July 11th @ 3pm




Estimating Your Costs



Shows Net Cost or Savings of Each Plan Option


-  Preventive Care, Only: **BEST CASE!**
-  Expected Use: Based on what you input
-  Maximum Out of Pocket: **WORST CASE!**

Open Enrollment Resources




BSSP

- ✓ www.bsspjpa.org
- ✓ 530-879-7438
- ✓ bssp@bsspjpa.org



Benefits Counseling


- ✓ BSSP Team
- ✓ American Fidelity
- ✓ EOI for Long Term Care **(May 13th – May 31st)**



Other Resources

- ✓ District Benefits Staff
- ✓ Videos On Demand

Open Enrollment 2024



Open Enrollment begins in early May and ends July 11, 2024 at 2:00pm.

All benefit elections are effective October 1, 2024.


This opportunity applies to those members who will be an active employee after September 30, 2023, who have previously retired, or who are on COBRA.


If you plan to resign or retire by September 30, 2023, contact your district's Human Resources/Benefits office for information about your eligibility for and the cost of post-employment medical, dental and vision benefits through BSSP.

- Plan Elections +
- Dependent Changes +
- What's New October 1st? +
- Where is Help Available? +

Open Enrollment Tools

- 2024 Open Enrollment Video and Podcast +
- Plan Cost Estimator +
- How to Choose Your Plans Tutorial Videos +



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We are here to help ...

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