

### Open Enrollment Starts November 1st - READ CAREFULLY

The open enrollment period for medical, dental, Medical OPT OUT, Flex spending/125 acct, AFLAC, and optional life insurance will begin on November 1 and end on November 30. **Keep in mind that you need to reenroll for your Flexible Spending Accounts (FSA) every year. FSA is optional.** It is also open enrollment for dental for anyone currently enrolled to add dependents. Employees will have the month of November to make any enrollment changes or elections to be effective on January 1, 2023.

No paper forms will be distributed. All forms can be found in Frontline Central, under "FORMS I CAN START". Search for OPEN ENROLLMENT and look for forms dated "2023". For a link to Frontline Central, go to the Monroe 1 BOCES website > HUMAN RESOURCES OFFICE > GENERAL FORMS & LEAVES (Frontline) link. Forms will NOT be available until November 1st in Frontline Central.

### **Important Reminders:**

- New 2023 RATES for Medical and Dental coverage are attached. There will be an increase to the medical plans. However, dental rates are remaining the same. Every little bit counts!
- Please remember you need to sign up for Flexible Spending every year, during open enrollment. This is
  if you want EXTRA funds taken pre-tax for medical/dental expenses. The annual max per calendar year
  that you can elect is \$3050 for medical/dental, and \$5,000 for dependent care. For 2023 for Medical
  FSA, your remaining balance of \$570 or less will roll into the new calendar year. Look for the "OPEN
  ENROLLMENT 2023 Flexible Savings Account (FSA) Enrollment Form", under FORMS I CAN START, in
  Frontline Central, starting November 1st.
- **2022 OPT OUT** payments will be paid on December 15, 2022 for the period of July-December 2022 to employees who have **previously** provided proof of medical insurance elsewhere. IRS regulations require that you re-certify each calendar year.
- 2023 Annual OPT OUT of Medical Insurance It's now time to recertify your OPT OUT of Medical for 2023. You must complete the required Open Enrollment 2023 OPT OUT form and submit proof of your other medical insurance by November 30<sup>th</sup>. Failure to meet this deadline will result in missing the OPT OUT payments in the new calendar year. You must be enrolled in medical coverage elsewhere to qualify for this payout. Everyone must re-elect Opt Out each calendar year, including new hires who recently submitted a form. Please note there are two forms. One for BPA unit members, and the other for all remaining Units.
  - In Frontline Central, got to Forms I Can Start, search "Open Enrollment 2023", then click "Start this Form" for the corresponding form. Forms will be available on November 1st.
    - ➤ For BPA Unit members, the form is titled "OPEN ENROLLMENT 2023 BPA UNIT ONLY: OPT OUT Medical Annual Certification"
    - ➤ For BUP/PSP/BUSS/BASA unit members, the form is titled "OPEN ENROLLMENT 2023 OPT OUT Medical Annual Certification NON-BPA UNIT"

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# Please visit our website for information on our plans.

<u>Human Resources Office / Medical/Health Insurance</u> (monroe.edu)

If you are currently enrolled in the Blue Point 2 Select plan, you can save hundreds or thousands of dollars a year by moving to the Blue Point 2 Value or High Deductible plan. Comparison documents are available on our website at the link above. If you have specific questions, you can contact Tracy Birge, tracy\_birge@boces.monroe.edu

### **Coverage Levels for Medical and Dental**

### MEDICAL:

- Single Self
- Sponsor Self & 1 person
- Family Self & spouse+ child(ren)
- Head/House Self & 2+ children

### DENTAL:

- Single- Self
- Family Self & 1 or more family

### **Benefit Resource**

https://www.benefitresource.com/participants/

**Login:** Company code = bocesmon Member id = your ss#

## BPA/BUP - SPECIAL DENTAL OPEN ENROLLMENT

Per your individual contracts, members will have the opportunity to elect Dental coverage if you have not previously enrolled. Member must elect dental insurance during open enrollment in November 2022 to be effective January 1, 2023. Only members in these units may elect dental if they are not currently enrolled. Dental is a closed plan and can only be elected within 30 days of hire, within 30 days of loss of coverage, or during a special enrollment period. Look for the form titled "Open Enrollment 2023 BPA/BUP Special Dental Open Enrollment" in Frontline Central under Forms I can Start. Click "Start This Form" to complete.

### AFLAC SUPPLEMENTAL INSURANCE PLANS

Monroe One offers AFLAC Supplemental Insurance Plans to all employees who wish to participate. There are four plans to choose from: Short Term Disability, Sickness, Accident and Cancer policies. This benefit enhancement is provided through payroll deduction over a 10-month period. Premiums will be deducted from each paycheck.

You may sign up each year during open enrollment or within 30 days of your hire date. Open enrollment for AFLAC is now through November 30th. Once you sign up you must stay enrolled for the full year. If you were to leave BOCES within that election year, AFLAC would direct bill you at home. The plan will automatically renew each year unless you notify AFLAC otherwise. Please note any rates provided are on a per paycheck basis over 10 months.

To learn more about the Aflac benefits made available to you, please see the attached Aflac flyer with QR code, or use the link below. The QR code on the attached flyer and the link below will take you to a dedicated site where you can view videos about the benefits and review product brochures. https://www.aflacenrollment.com/Monroe1BOCES/NHX502751266

To learn more see the link below to our website:

Human Resources Office / Optional Insurance Products (AFLAC; New York Life) (monroe.edu)

For questions or to sign up, contact: Steve Platner – (585) 261-5954 or email: stephen\_platner@us.aflac.com

### PSP/BUP/BUSS\* Members ONLY – Per contract Health Savings Account for High Deductible Plans

If you are enrolled in the Signature HDHP plan you will receive a contribution into a Health Savings Account from BOCES One. This is money you will own that can be used towards qualifying medical expenses associated with having a high deductible plan. You can also elect to contribute to your HSA as a tax-free deduction from your paycheck.

If you are currently enrolled in our Signature HDHP plan, you will receive the HSA funds automatically for 2023. You also still have the option to put away additional funds. If you put away additional funds, you must complete the form titled "OPEN ENROLLMENT 2023 HEALTH SAVINGS ACCOUNT (HAS) ENROLLMENT FORM" in Frontline Central. an HSA Enrollment form. Your total election cannot exceed the Maximum Contribution Limits and includes the total amount BOCES contributes for you.

### Who contributes to the HSA?

BOCES will fund the HSA starting January 1, 2023, as shown below for 2023

### First Year Enrollee:

- Enrolled in Two-person, Family or Family/No Spouse \$3,000
- Enrolled in Single \$1,000

### **Subsequent Years:**

- Enrolled in Two-person, Family or Family/No Spouse \$1,500
- Enrolled in Single \$900

### **Maximum HSA Contribution Limits for 2023:**

- Individual/Self Coverage HSA contribution limit: \$3850
- Family Coverage HSA contribution limit: \$7750.

https://www.benefitresource.com/blog/hsa-2022-contribution-limits/

For questions, contact Tracy Birge in Human Resources at <a href="mailto:tracy\_birge@boces.monroe.edu">tracy\_birge@boces.monroe.edu</a> or 585-383-6680 \*BUSS members must be Full time FTE 1.0 to qualify.

### **NY LIFE**

November is Open Enrollment time for the employee-paid whole life insurance through New York Life. You can purchase additional employee payroll deduction life insurance for yourself and your family members through New York Life. These policies are personally owned by you. If you are interested, please contact our agent directly. To learn more see the link below to our website:

Human Resources Office / Optional Insurance Products (AFLAC; New York Life) (monroe.edu)

For questions or to sign up, contact Melissa Siesto, a link to her contact information is on our webpage.

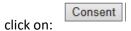
Melissa Siesto | Fairport, NY

# Print Your Own 2022 W-2 and 1095-C On WinCapWeb Faster than paper forms!

These two tax forms will be available on WinCapWeb in mid-January (2023) for you to print yourselves. No more waiting for the documents to be mailed to you! A BOCES-wide email will be sent when the forms are ready for you to print them from WinCapWeb. You will not be mailed paper forms of your W-2 and 1095-C after consenting to receive it electronically. You can change your elections at any time.

You must elect to receive the forms electronically. You can do that today:

1. Sign into WinCapWeb and go to Employee Self Service. Select **My W-2 Consent Elections** on the side menu or from the menu dropdown, read the information, enter your WinCapWeb password and



2. Go to My 1095-C Consent Elections and follow the same procedure.



### **COVID REMINDER - IF YOU TEST POSITIVE**

### If you test positive for COVID

If you have a positive COVID test result, you will follow your program's standard process for calling in sick.

- This will include notifying your department clerical who manages attendance of your positive result, which needs to be reported to the health department in the county where you live to **obtain an isolation order**.
- Please provide a copy of your county's isolation order to your department clerical in order to be eligible for paid COVID days if you qualify, which does not deduct from your own sick time.
- If you do not wish to provide proof of a positive test via an isolation order, you will need to stay home until symptoms are improving and you are fever-free for at least 24 hours while using your own sick time.
- The DOH requires school staff to wear a mask on days 6-10 when they return to work after the isolation period.
- The isolation period is for five days. You can then return to work if your symptoms are improving and you have been fever-free for 24 hours without the use of fever-reducing medications.
- A negative test is not required to return to work. HR will no longer provide clearance to return to work following isolation.