



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 re-enroll 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, 2024.

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 “2024”. 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 2024 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 currently \$3050 for medical/dental, and \$5,000 for dependent care. This is taken over 20 pay periods. Currently any 2023 funds in your medical FSA, of **\$610.00 or less will roll** into the new calendar year. Look for the **“OPEN ENROLLMENT 2024 Flexible Savings Account (FSA) Enrollment Form”**, under FORMS I CAN START, in Frontline Central, starting November 1st. *Please note if the IRS increases the annual maximum, we will notify employees of the increase.*
- **2023 OPT OUT** payments will be paid on December 15, 2023 for the period of July-December 2023 to employees who have **previously** provided proof of medical insurance elsewhere. **This election period is closed.**
- **2024 Annual OPT OUT of Medical Insurance** – It’s now time to recertify your OPT OUT of Medical for Calendar year 2024. You must complete the required Open Enrollment **2024** OPT OUT form and submit proof of your other medical insurance by November 30th. 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, go to Forms I Can Start, search “Open Enrollment 2024”, 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 2024 BPA (PARA) UNIT ONLY: OPT OUT Medical Annual Certification”**
- For BUP/PSP/BUSS/BASA unit members, the form is titled **“OPEN ENROLLMENT 2024 OPT OUT Medical Annual Certification NON-BPA UNIT”**

Please visit our website for information on our plans.

[Human Resources Office / Medical/Health Insurance \(monroe.edu\)](https://www.monroe.edu/hr/medical/health-insurance)

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

Benefit Resource

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

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

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

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 \(AFLAC; New York Life\) \(monroe.edu\)](https://www.monroe.edu/hr/optional-insurance-products)

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 2024. 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 2024 HEALTH SAVINGS ACCOUNT \(HSA\) 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, 2024, as shown below for calendar year 2024.

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 2024:

- Individual/Self Coverage HSA contribution limit: \$4,150
- Family Coverage HSA contribution limit: \$8,300.

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

For questions, contact Tracy Birge in Human Resources at tracy_birge@boces.monroe.edu 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.

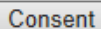
[Melissa Siesto | Fairport, NY](#)

Print Your Own 2023 W-2 and 1095-C On WinCapWeb Faster than paper forms!

These two tax forms will be available on WinCapWeb in mid-January (2024) 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. Those who prefer to receive a hard copy, will not be mailed under January 31, 2024. Get it faster by printing it yourself!

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

 Consent

click on:

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

[My Attendance Balances](#)

[My Attendance Activity](#)

[My Paychecks](#)

[My Year to Date Totals](#)

[My Employee Demographics](#)

[My Paycheck Printing
Elections](#)

▶ [My W-2 Consent Elections](#)