



# Elizabeth Forward School District

## 2023 Medical and Section 125 Benefits Open Enrollment Announcement

Your Medical and Section 125 Benefits **Open Enrollment dates are May 1st through May 31st, 2023.**

During the open enrollment period, you and/or your eligible dependents have opportunity to confirm or adjust your Medical, Dental, Vision, and set up Flexible Spending Accounts, and Enroll or Waive the Voluntary Benefits offered through our benefits partner, American Fidelity.

It is expected that all eligible employees complete their open enrollment benefit review meeting with American Fidelity, to ensure your coverages are renewed, even if you are making no changes.

**If you are enrolling new, adding, or removing dependents to your current Medical, Dental or Vision Coverage, please bring the following to your meeting:**

### **Dependent's Date of Birth, SSN#, Relationship and Proof of Dependency**

- **Documentation Requirements:**

- Adding a Spouse: Copy of Marriage Certificate plus one of the following: A Federal Tax Return, Mortgage Statement, Bank Statement, Utility Bill, Rental or Lease Agreement with employee's and spouse's names.
- Removing Spouse: Copy of Divorce Decree
- Adding Eligible Dependents: (Age 26 or younger): Birth Certificate or Adoption Certificate
- Opting out of Medical Insurance: Copy of insurance card or letter showing proof of coverage under another Health Insurance Provider

**Employees are responsible** for removing dependents when they are no longer eligible for Health Insurance.

## What to Expect During Your Open Enrollment Meeting with American Fidelity

- Renew/Adjust/Waive your Medical, Dental and Vision Coverages for 7/1/23
- Update your Employer Paid Group Life Beneficiaries
- Complete Compliance Acknowledgment for your Section 125 to Maintain the Tax-Sheltered Advantage of Qualified Benefits
- Enroll or Waive in your Flexible Spending Account Options (See below for Maximum Contribution Limits)
- Enroll, Waive or Adjust Voluntary Coverage Options from our Benefits Partner, American Fidelity. (See below for optional benefits)

## **NEXT STEPS:**

### Step One:

Please Schedule your appointment by clicking the link below. You will need to complete the Benefits Open Enrollment Meeting even if you are waiving and/or not making any changes. This will ensure we have the current compliance documentation needed for our Section 125 Plan Document and Medical Open Enrollment.

[enroll.americanfidelity.com/773D37AC](http://enroll.americanfidelity.com/773D37AC)

### Step Two:

Review benefits you have privately as well as the benefits available to you through the District.

📄 Plan details and summary of benefits can be found at [www.efsd.net](http://www.efsd.net)

Select Departments ➡ Human Resources ➡ Employee Insurances

### Step Three:

Complete your enrollment meeting during May 1<sup>st</sup> through May 12<sup>th</sup>. Enrollment will close on May 31<sup>st</sup> and no changes can be made after that date without a qualifying event.

*Possible Qualifying Life events include Marriage, Divorce, Newly Eligible Dependents, and loss of Coverage from a Spouse. Completed Enrollment and documentation of qualifying life events will be required within 31 days of the event.*

## Available Benefits

**(Refer to your Bargaining Unit Contracts for Eligibility)**

- Medical, Dental, Vision
- Employer Paid Group Term Life Insurance
- Flexible Spending and Dependent Care Accounts
  - FSA Max Contribution- \$3050
    - Includes a Debit Card, Online Account
    - Ability to Rollover \$610 or less into the next plan year if unspent
  - Dependent Care Max Contribution- \$5000
    - Reimbursement Only- No Debit Card, Online Account
    - No Rollover
- Disability Insurance
- Portable Life Insurance
- Portable Cancer Insurance
- Portable Accident Insurance
- Portable Hospital Insurance
- Portable Critical Illness Insurance
- Universal Life Insurance