

**Rutland City School District-
Open Enrollment Information
And Signature Required Form**

Dear Employee,

The School District's Health Insurance open enrollment period for the 2020 year will begin on **Monday, October 7, 2019**. The information below covers what open enrollment is and what you may do during this time. Please review the information carefully.

Reasons for Open enrollment:

The Patient Protection and Affordable Care Act require employers to establish specific open enrollment periods for their employees so that required documents can be provided to the employees at the beginning of the set period.

What Open Enrollment Means:

Health and Dental Plans

During the open enrollment period, you and/or your eligible dependent(s) have the opportunity to **enroll** for medical and dental or **make changes** to your existing coverage. If you are currently enrolled in our health and coverage, and **do not wish to make any changes to your existing coverage, please sign the reverse side of this form.** Please remember that premium rates for VEHI plans change on July 1st annually.

Flexible Spending (FSA), Dependent Care (DCA) and Health Saving Accounts and Buyout Benefit

During the open enrollment period, you and/or your eligible dependent(s) have the opportunity to **elect to participate** in a FSA (Flexible Savings Account), DCA (Dependent Care Account and/or HSA (Health Savings Account) additional contributions or to participate in RCPS Buyout of Health Insurance program. If you participate in the Buyout, meaning, you have health coverage elsewhere, you will need to complete the Buyout paperwork annually to show proof of coverage. These elections must occur annually and **action is required on your part** to elect these benefits for the 2020 Plan Year.

Enrollment Dates:

The open enrollment period will be **October 7, 2019 through November 8, 2019**, and any changes made during open enrollment will be effective on **January 1, 2020**.

Actions you may take:

During open enrollment, you will have the ability to take the following actions:

- Enroll (if not currently enrolled but eligible),
- Add/Remove dependents (with proper documentation),
- Change plans when available, or
- Opt out of a plan.

Qualifying Life Events:

Once the enrollment deadline is past, your choices are binding until the next open enrollment period. Mid-year cancellation is not permitted. The only exceptions allowed are if you experience a qualifying life event. Completed enrollment forms and documentation of qualifying life events will be required within **31 days** of the **event**. A list of possible qualifying life events and supporting documentation include:

- Marriage
 - Documentation – Copy of a certified marriage certificate plus one of the following: a federal tax return, mortgage statement, bank statement, utility bill, rental or lease agreement with the employee’s and spouse’s names.
- Divorce
 - Documentation – Copy of divorce decree.
- Newly Eligible Dependents (Up to Age 26)
 - Documentation – Birth certificate or adoption certificate.
 - Disabled dependents over age 26 may be eligible for insurance.
- Loss of Coverage for a Spouse
 - Documentation – Letter from spouse’s insurance provider stating you and any dependent(s) are no longer covered by their insurance plan.

Forms are available on RCPS website: rutlandcitypublicschools.org, under Central Office click Human Resources, on the right side, click on Resources.

If you have questions or concerns regarding open enrollment or your insurance, please contact

Peter McKenney
HR Manager
(802) 786-1969-Office
Peter.mckenney@rcpsvt.org-Email

SIGNATURE REQUIRED

- I elect to keep Health and Dental for the 2020 calendar year the same.
- I elect to keep HRA or HSA (circle one) the same for 2020 plan year

Employee Signature

Printed Name

Date