



OPEN ENROLLMENT ROADMAP

CDA SD #271 EMPLOYEE BENEFITS



This guide contains important information to help you prepare for Open Enrollment for the 2023-24 Plan Year. Although there are no changes being made to your coverage effective September 1, 2023, we encourage you to review your benefits now and contact the district office if you have any questions.

OPEN ENROLLMENT 2023-24 PLAN YEAR

During Open Enrollment for benefits, employees may:

- Change medical or dental plans
- Add or remove dependents
- Elect annual contributions to FSA or Dependent Care FSA.

It is also an opportunity for employees to become more familiar with their benefits to prepare for the upcoming plan year.

DATES

STARTS	JUL	ENDS	AUG
	24		10

You will be sent a notification to the email address on file containing important information regarding open enrollment on July 24th. This email will contain important instructions and information about how to make your elections. Even if you plan to enroll in the same coverage, you are encouraged to login to Employee Navigator and confirm your benefit selections.



Employees who complete their open enrollment elections online by August 4th will be entered into a drawing for Gift Cards!

FLEXIBLE SPENDING ACCOUNT (FSA) DEPENDENT CARE FSA

Employees who participate in the Flexible Spending Account (FSA) or the Dependent Care FSA are required to login to Employee Navigator to re-elect how much you would like to contribute. Your election(s) from the 2022-23 plan year will not rollover. **If you do not complete your FSA elections during open enrollment, your FSA Accounts will be deactivated on August 31. Only \$610 can be rolled over to the next plan year if not used by 8/31/24.**

2023 IRS Contributions	MINIMUM	MAXIMUM
Healthcare FSA	\$120 / YR.	\$3,050 / YR.
Dependent Care FSA	\$120 / YR.	\$5,000 / YR.

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COMPARING MEDICAL PLANS

Below is an illustration of how certain medical procedures are covered on each plan. Please see the full summary of benefits for more details. The examples below are for comparison purposes only and not a guarantee of coverage. They represent what an individual would typically pay under each plan at an in-network provider. (Example costs include the applicable deductible or copays).

- Employees & dependents must be enrolled on the same plan.
- Once you select your medical plan, you are locked-in for the year and cannot change until the next open enrollment.
- Employees who elect the “Buy-Up” will pay a monthly difference in premium from the Driver Plan.
- Driver Plan costs are estimates and may vary by service and location of treatment.

	PLAN 1 “Buy-Up”	PLAN 2 “Driver”
Having a Baby 9 months of Prenatal Maternity Care, Delivery & Hospital Stay	\$700	\$2,900
Outpatient Surgery:	\$100	\$2,900
Cost for Chiropractic Visit:	\$40	\$40 - \$60
Cost for MRI: (Chest/Abdomen)	\$0	\$860
Emergency Room Visit	\$75	\$100
Urgent Care Visit	\$40	\$40



COMPARING DENTAL PLANS

At the Coeur d’Alene School District, we offer employees the choice of three (3) dental plan options. Each one has unique benefits that fit different needs.

- Employees & dependents must be enrolled on the same plan.
- Once you select your dental plan, you are locked-in for the year and cannot change until the next open enrollment.

	Blue Cross Incentive PPO	Dental Blue Connect (Willamette)	Northwest Dental Benefits
Who you can see:	Any dental provider within the Blue Cross of Idaho PPO Network	Only Providers at Willamette Dental Clinics	Only Providers at: Avondale Dental Group (Kootenai County) Dance Dentistry Peach Orthodontics Riverstone Orthodontics
Annual Benefit Maximum:	\$1,250 Annual Max	No Annual Max	\$2,500 Annual Max
Coverage for Filling:	70% - 100% (100% if enrolled 4+ years; increases 10% each year enrld.)	\$15 Copay	\$25-\$40 Copay
Coverage for Orthodontia:	None	\$1,500 Copay	Up to \$2,500 lifetime benefit
This plan may be a good option if you...	...have been enrolled on it for 4+ years and want to continue seeing your current dentist.	...don’t mind seeing a dentist at Willamette or if you have a child that needs orthodontia.	...currently go to dentist at one of these locations or you have a child that needs braces and want the discount at Peach Orthodontia or Riverstone Orthodontics.
Website:	bcidaho.com Find a Provider	willamettedental.com	northwestdentalbenefits.com

FREQUENTLY ASKED QUESTIONS



Who can I enroll on my benefits?

Benefit-eligible employees are permitted to add the following to their medical, dental, and vision benefits:

- Employee's Spouse under legally valid marriage.
- The Employee's natural child, stepchild, legally adopted child, child placed with the Employee for adoption, or child for whom the Employee or the Employee's spouse has court-appointed guardianship or custody. The child must be:
 - a) Under the age of twenty-six (26); or
 - b) Medically certified as disabled due to intellectual disability or physical handicap and financially dependent upon the Employee for support, regardless of age.

What if I don't want to change anything? Do I still need to login?

All of your benefits will rollover to the next year with the exception of the Flexible Spending Account and Dependent Care Account. If you want to continue those plans, you must login and make your elections for the 2023-24 plan year. We appreciate you taking the time to review your benefits and elect each year.

Is there any additional paperwork needed after I complete my enrollment?

Employees who are electing NCPERS for the first time are required to complete an enrollment form and turn in to Shelley at the District Office. Employees who are newly electing or increasing their benefit amount for Supplemental Life need to login to Employee Navigator and complete the Evidence of Insurability (EOI) form that will get sent directly to the carrier online. **All paperwork is due by August 10th.** Employees who do not complete the paperwork will not be approved for these benefits.

Can I change my dental plan later in the year if I don't like it?

No. Once you elect your dental plan, you are "locked-in" for the rest of the year. If you are uncertain about what to choose, please contact Shelley Hanzen.

Will my unused FSA money rollover to 2024?

Healthcare FSAs with unused funds will be forfeited if not used by 08/31/2024. Our plan allows up to \$610 of 23-24 unused FSA funds to be rolled-over to the next year, however, you must be enrolled and contributing to the FSA in the 24-25 plan year to receive any of your rollover funds.

- Rollover does not apply to Dependent Care FSAs.

What if I am retiring this summer?

New Retirees do not need to enroll in Employee Navigator. Simply meet with the district office to complete the necessary paperwork for your retiree plan to begin September 1st.

What do I do if my spouse and I both work for the School District?

Employees with a double contribution are encouraged to reach out to Shelley at the District Office if you need to make any changes to your current enrollments or have benefit questions.

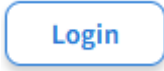
RESOURCES & LINKS

CDA SD DISTRICT OFFICE	Shelley Hanzen (208) 664-8241 Ext. 10032 shanzen@cdaschools.org
MURRAY GROUP (Benefits Consultant)	Sam Layson (208) 765-2620 sam@murraygr.com
EMPLOYEE NAVIGATOR	www.employeenavigator.com
BLUE CROSS OF IDAHO	www.members.bcidaho.com

MAKING ELECTIONS ONLINE



Click on the Login button on the Upper Right corner



01 Login with your Username and Password.

Are you a Registered User of Employee Navigator?
If you have not yet registered as a user under Employee Navigator, click on the **“Register as new user”** link and enter your personal information and the **Company Identifier: CDASD**

02 Once you have successfully logged-into your portal, your HOMEPAGE should appear. Click on the **START ENROLLMENTS** Button.

03 To enroll dependents in a benefit, click the checkbox next to the dependent’s name under **Who am I enrolling?** Each benefit category will show what you currently enrolled on under “My Selections” under the progress bar.

04 Click **Select** to elect the plan you want to enroll in. Be sure to check you have dependents selected if you want them enrolled on any of your benefits. To view more information, click on the **Details** for each plan. Click **SAVE & CONTINUE** to move on to the next option.

IMPORTANT NOTE:
Please add your spouse / children as a dependents in your profile. This will allow them to have company paid life insurance coverage and does not require you to enroll them in any additional benefits.

If you do not want to enroll on the benefit, click **Don’t want this benefit?**
At the bottom of the screen and select a reason from the drop-down (i.e.; Covered under Spouse’s Plan)

05 Proceed to make your elections or waive coverage for the rest of the benefits reading thru carefully and following the on-screen instructions.

06 **Flexible Spending Account:** Select the method of calculation (Annual or Per Pay Period) & enter the amount you wish to elect for the 2023-24 plan year. Click **SAVE & CONTINUE** to save or click on **Don’t want this benefit?** to decline and select any reason. (i.e.; Not Interested)

Dependent Care FSA: (childcare): Enter the amount you wish to elect for the 2023-24 plan year for dependent care reimbursement.
Click **SAVE & CONTINUE** to save or click on **Don’t want this benefit?** to decline and select any reason. (i.e.; Not Interested)

07 **COMPLETING ELECTIONS:** Look over all your elections in your enrollment summary to verify they are correct. If you need to make a change—click on **‘View Steps’** on the top right and select the plan you wish to update. Once you have verified your elections are correct, select the green **CLICK TO SIGN** button located on the blue bar.



Your Enrollment is not complete until you have completed this step!

IMPORTANT!
Our system is setup with a “defined contribution” for medical and dental plans. Your cost per month will appear as you make your elections. If you make your elections and the monthly cost is not correct, we will fix manually before it is sent to payroll.
A monthly cost for the **Buy-Up Medical Plan** will be manually adjusted in payroll for employees who enroll as Employee Only or Employee + 1 Child. Refer to plan rate sheet for accurate payroll deductions.