

# Open Enrollment: Here's what you need to know to make the most of your 2024 benefits!



## Open Enrollment Is October 9 – November 3, 2023

**Enrollment is passive this year!** All current benefits, except for Flexible Spending Account (FSA) elections, will remain the same for 2024 if you do nothing. However, **if you want an FSA in 2024, you MUST complete the enrollment process.** If you choose a High Deductible Health Plan (HDHP), it is important to verify your eligibility for a Health Savings Account (HSA). See below for benefit highlights and changes.

Be sure to update your beneficiary and dependent information and make any changes to your benefits before Nov. 3.

Benefit elections made during Open Enrollment will take effect on January 1, 2024.

To view benefit coverages and costs, see the **2024 Employee Benefits Guide** and the Plan Summaries on the benefits website at [www.bvschoolsbenefits.com](http://www.bvschoolsbenefits.com).

### Attend the **IN-PERSON Benefits Fair** on **October 17 & 18, 2023** from 2-6PM at **District Office Main Campus! (High Plains Room)**

Presentations provided by Blue Cross Blue Shield benefit experts! Get questions answered by insurance carriers and BV benefits department. **Enter raffles to win prizes and giveaways!** Look for more information in your District e-mail, the benefits website, or by scanning the QR code below.

### Can't Attend and Need a Virtual Appointment?

Sign up for a **one-on-one zoom appointment** with a member of the Blue Valley benefits department to get your questions answered on **Tuesday, October 24th or Thursday October 26th**. Choose from morning or afternoon appointments between 8:30am-10:30am or 1:30pm-3:30pm. Sign up [here](#) or on [www.bvschoolsbenefits.com](http://www.bvschoolsbenefits.com).

### 2024 Medical Plan Information

- Medical plan offerings will remain the same.
- Medical plan premium rates will increase 9.9%; due to higher claims experience. The District subsidy increased to offset this cost.
- The HDHP PPO W/SPIRA CARE plan deductible increases to \$3,200/\$6,400 due to IRS rules.
- New medical ID cards will be sent to your home mailing address by BlueKC in December for all members.
- If you want coverage under either of the HDHP options, you must continue to qualify for an HSA according to IRS rules – To do so, go online to [www.bvschoolsbenefits.com](http://www.bvschoolsbenefits.com) and answer eligibility questions in the enrollment system. You also can see the eligibility requirements listed on page 19 in your 2024 Employee Benefits Guide.

### Other Changes in 2024

- Health FSA and Limited FSA maximum contribution limit will increase to \$3,050.
- HSA maximum contribution limits will increase to \$4,150 for single coverage and \$8,300 for family coverage.
- Dental plan premium rates will increase 2% on the Base Plan and 8% on the Buy-Up plan; due to higher claims experience.
- Each year during open enrollment, employees have the opportunity to increase their life insurance and/or spouse's life insurance coverage by up to two (2) increments with no health information needed.
- Identity Theft Protection program through Allstate will include personal cyber security protection features and resources for a nominal premium rate increase.

### What You Need to Do

1. Read the *2024 Employee Benefits Guide* and review informational insurance videos (available on the benefits website).
2. Attend the **IN-PERSON BENEFITS FAIR** at District Office Main Campus- High Plains Room to get questions answered.
3. **YOU MUST ENROLL** by November 3, especially if you want an FSA in 2024.
  - To enroll, visit [www.bvschoolsbenefits.com](http://www.bvschoolsbenefits.com), use the **QR code** on the right, or
  - Call the **BV Benefits Help Center** at 844-239-0434 (M/W/F 8:30 am - 5:00 pm; Tu/Th 8:30 am - 7:00 pm). *Extended hours on 10/18 during the In-Person Benefits Fair from 8:30 am to 7:00 pm.*

