## Step-By-Step Open Enrollment Process (Read all the way to the bottom!)

- 1. Review the medical premium costs on the "Medical Costs 2022" document attached to the email and found on the SCSD website.
- 2. If you WANT to make changes to your existing plan(s):
  - a. Complete the "SET-SEG Subscriber Application" that is attached to the email or found on the SCSD website. These changes will take place on 1/1/2022.
- 3. If you DO NOT want to make any changes to your existing plan(s):
  - a. No action is needed
- 4. If you are currently OPTING OUT and want to continue this for 2022:
  - a. Complete the 2022 Opt Out form that is attached to the email or found on the SCSD website
- 5. If you currently have benefits and want to OPT OUT for 2022:
  - a. Contact Jodi Badder for a "change form"
  - b. Complete the 2022 Opt Out form that is attached to the email or found on the SCSD website
- 6. If you want to contribute to your H.S.A. on your own, or in addition to the District's contribution:
  - a. Complete the Health Equity form that is attached to the email or found on the website
  - b. Know your Annual Contribution Limits for 2022
    - i. Single \$3,650
    - ii. 2-Person/Family \$7,300
    - iii. 55 years old and Over \$1,000 catch up
  - c. Keep in mind that these limits include employer and employee contributions combined
  - d. Remaining Maestro balances will be automatically transferred to Health Equity after January 1.
- 7. If you want to contribute to an Flexible Savings Account (FSA) Dependent Care Account (DCA), or Limited Purpose FSA (LP-FSA):
  - a. Complete the Health Equity form that is attached to the email or found on the SCSD website
  - b. Know your Annual Contribution Limits for 2022
    - i. FSA \$2,750 per employee
    - ii. DCA \$5,000 per household
    - iii. LP-FSA \$2,750 per employee
- 8. If you are interested in a SunLife voluntary product (this is replacing the current AFLAC voluntary products)
  - a. Review the SunLife plan brochures (Accident, Critical Illness, Hospital Indemnity, Short Term Disability, Life Insurance)
  - b. Complete the SunLife application that is attached to the email or found on the website
- 9. If you need to know what your current coverages are, or who is covered under your plans, please email Jodi Badder (<u>badderj@sgate.k12.mi.us</u>) and your benefit summary will be emailed to you.
- 10. Please print legibly on all documents.
- 11. Review each document that you complete for accuracy.
- 12. Sign and date all document that require a signature.
- 13. Return all documents to Jodi Badder at Central Office.