

PELHAM SCHOOL DISTRICT

ANNUAL OPEN ENROLLMENT 2023-2024

(May 3, 2023 to May 24, 2023)

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EMPLOYEE BENEFITS

The “Open Enrollment” period begins on Wednesday, May 3, 2023 for all benefit-eligible employees. If you work in a full-time capacity, 30 hours per week or more, or if your position is identified as eligible through a collective bargaining agreement — “open enrollment” applies to you. This is your opportunity to make voluntary changes to your benefit elections. All changes will be effective July 1, 2023 unless otherwise noted. **Even if you do not wish to make any changes, you still must complete the open enrollment process.** Some of the changes you can make are:

- Enroll in health and/or dental if you are benefit eligible and currently do not participate.
- Change your health plan to one of the other available plans.
- Add or remove eligible dependents to/from your plan.

Please refer to the district’s website (www.pelhamsd.org) under Human Resources — Open Enrollment for summaries and costs of available plans. The details of the plans specifically available to you are provided through the Employee Access Center (EAC).

Each eligible employee must complete EAC “Open Enrollment” by Wednesday, May 24, 2023. (See Open Enrollment Instructions for more details). A HealthTrust application/change form must be completed by:

- Employees who newly enroll in health/dental coverage
- Employees who add or remove eligible family members
- Employees who change the health plan (i.e. Access Blue 20 to Access Blue Site of Service with Deductible or Blue Choice to Access Blue)

Your signature on the application form is required, however, you are allowed an electronic signature. Please see the HealthTrust Application Instructions-Step 5 on how to do this. The form must be submitted to Human Resources for completion.



Important 2023 Open Enrollment Notice

Your open enrollment period has begun! You are responsible for notifying your employer regarding the events indicated below. Please contact your Benefits Administrator or Human Resources Department immediately if you:

- Wish to change benefit plans.
- Have changed your address or phone number.
- Have married, divorced or legally separated.
- Have begun receiving Medicare benefits for yourself or any family member due to a disability.
- Wish to enroll yourself and any eligible family members.
- Wish to enroll or remove a dependent child who is between 19 and 26 years of age.

Notice Regarding Primary Care Provider (PCP) or Ob/Gyn Provider Selection

HealthTrust Access Blue New England (HMO), HMO Blue New England (HMO), and BlueChoice (POS) plans generally require the designation of a PCP. You have the right to designate any PCP who is available to accept you or your family members. For BlueChoice plans, you may select from any PCP who participates in the New Hampshire BlueChoice network. For Access Blue or HMO Blue New England plans, you may select from any PCP who participates in the Access Blue or HMO Blue New England network throughout the six New England states. For children, you may designate a pediatrician as the PCP. You do not need prior authorization from HealthTrust or Anthem or from any other person (including a PCP) in order to obtain access to obstetrical or gynecological care from a healthcare professional in the Anthem network who specializes in obstetrics or gynecology. The healthcare professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For information on how to select a PCP, and for a list of the participating PCPs and/or healthcare professionals who specialize in obstetrics and/or gynecology, contact Anthem Member Services at the number on the back of your ID card.

Please note: Changes become effective July 1, 2023 provided that all forms are received by HealthTrust during June 2023. Your employer may elect a July 1, 2023 or August 1, 2023 effective date for enrollment applications received by HealthTrust during July 2023.

PO Box 617 • Concord, NH 03302-0617 • Tel. 603.226.2861 • Toll-free 800.527.5001 • Fax: 603.226.2988
Email: info@healthtrustnh.org • Website: www.healthtrustnh.org



phone: 800-527-5001

<https://www.healthtrustnh.org>

SECURE ENROLLEE PORTAL (SEP)

Don't forget to create your HealthTrust online Secure Enrollee Portal (SEP). You can access:

- ◆ Digital ID cards
- ◆ Quick links to your account information, provider directories, and coverage documents
- ◆ Single Sign-On to multiple vendor partners (such as CVS Caremark, Delta Dental, Anthem, and more)
- ◆ Secure Message Center

It works on mobile devices as well.

Additional Programs Include

1. SmartShopper Program – earn cash while saving money...the SmartShopper program enables you to quickly shop around when you need an x-ray, lab work, an MRI, etc. to find the best pricing. You can earn money by going to one of these providers while helping to keep future premium costs down.
2. AWARE Recovery Care (ARC) - substance abuse recovery program
3. LARK Diabetes Prevention Program (DPP) – Artificial intelligence healthcare information program that includes 24/7 individual coaching to assist individuals who are at risk for diabetes.
4. Included Health – access expert medical advice for second opinions, treatment decision support, assistance with scheduling complex care visits, etc.

And more....

Log into your Secure Enrollee Portal (SEP) at www.healthtrustnh.org to access these great programs.

Retiree Coverage Rules

1. **Rule 1.1 Immediately eligible Retiree** - Commences NHRS pension at the time of retirement and continues group coverage(s) as a retiree.
2. **Rule 1.2 Vested Deferred Retiree**-Enrolled in or eligible for group coverage at retirement but transfers to other coverage (spouse or other employer) and then returns to group coverage when he/she commences the deferred NHRS plan (additional rules apply, see website).
3. **Rule 1.3 Age and Service Retiree**-At least age 60 at time of termination OR at age 50 or older and has at least 10 years of service with one or more HealthTrust groups and is enrolled in HT Health plan for active employees at time of termination. The individual must maintain enrollment in group plans or another employer plan at the time of termination. This retiree may later enroll in the Group's plan upon involuntary loss of other employer coverage (additional rules apply, see website).

OPEN ENROLLMENT INFORMATION

HealthTrust Video Information Presentations

HealthTrust has provided Video Presentations for each of our benefit groups: PEA/Teachers, PESPA and Non-Affiliated/Unclassified. These videos provide information on the different programs HealthTrust offers as well as on the specific plans for each group. Click the appropriate link for the video below.

[PEA/Teachers Video](#)

[PESPA Video](#)

[Non-Affiliated/Unclassified Video](#)

Open Enrollment Appointment Sessions

Human Resources (Christine Lavacchia & Kim Kelley), along with **a representative from HealthTrust**, will be visiting each school this year on May 5 at PES, May 8 at PMS and May 15 at PHS. Additionally, Christine & Kim will offer Google Meet appointments on May 10, 12, 16 & 19 to assist you and answer questions you may have. A schedule of the dates and times available as well as a link to the appointments is included in the Open Enrollment email.

DEDUCTION INFORMATION

School-year employees (eligible hourly employees and eligible exempt employees working less than 211 days), pay their deductions in 17 or 20 equal installments beginning in September for insurance coverage from September 1 to August 31 (with a potential summer rate adjustment in June).

Premiums may need to be recalculated for school-year employees who make changes to their elections during open enrollment. Information will be provided to the employee about the impact of the change to deductions. For 17 or 20 pay deductions, there may be a(n) 18th or 21st payment/adjustment in June 2023 to cover the incremental cost change for the summer period. A separate notice will be provided at the end of May or early June for that adjustment cost.

Year-round employees, (eligible hourly and eligible exempt working 211 days or more), pay their deductions in 24 equal installments from July 1 to June 30. There are two paychecks during the year from which deductions are not withheld. They are generally in the two months that have a third pay.

**FEELING STRESSED?
NEED ASSISTANCE CARING FOR
FAMILY MEMBERS?**

HealthTrust offers a free Employee Assistance Program (EAP) to all District employees and their household members. The Life Resources EAP program offers a wide range of services including counseling, legal advice and financial information (and works with other benefits elected through HealthTrust).

Contact Kim Kelley in Human Resources or see the HealthTrust website for more information!

www.healthtrustnh.org

SLICE OF LIFE PROGRAM – through Virgin Pulse

You can earn Pulse Cash to spend on gift cards, items in the online store, etc. There are many different ways to earn pulse cash and points including, a completing a Health Assessment, Biometric Screening, Health Coaching Engagement. For details about all the programs available visit:

www.healthtrustnh.org.

or log into your Secure Enrollee Portal (SEP)

DELTA DENTAL

Children are not eligible to be enrolled with Delta Dental until 2 years of age. These dependents may be added on the first of the month following the second birthday. If you are currently enrolled in 2-person or family coverage, your 2-year old will be enrolled automatically, and your plan will be adjusted if applicable. If you have a single coverage, an enrollment form will be required within 30 days of the qualifying event. At that time, all eligible family members would need to be enrolled.

MEDICAL CARDS

PESPA—all enrolled PESPA employees will receive new medical & prescription cards due to the change to the 6-tier prescription plan and group numbers.

PEA—only new enrollees and those who make changes will receive new medical & prescription cards this year.

Non-Affiliated/Unclassified—all enrolled employees will receive new medical & prescription cards due to the change to the 6-tier plan and changes to our group numbers.

Cards usually take a little longer due to the volume at Open Enrollment, however, you will have quicker access to your Digital ID card(s) through HealthTrust's Secure Enrollee Portal (SEP).

BENEFICIARY CHANGES FOR LIFE INSURANCE

You can make changes to your beneficiaries for your District-provided life insurance benefit at any time during the year by logging into EAC, clicking on Deductions and Benefits from the left menu. Then select your life insurance benefit. Make the changes to your beneficiary information. Click Save. **Please check to make sure this information is current.**

403(b) ACCOUNTS

PSD offers a 403(b) Retirement Savings Plan. **Omni Group is our Plan Administrator.** All Employees (including part-time, substitute and co-curricular/coach employees) are eligible to participate in 403(b) plans. As an eligible employee you can participate in this plan by making **voluntary pre-tax salary reduction contributions** through payroll deductions. For more information, go to the Pelham School District website and Click on Departments—Human Resources—Benefits Information. On the right, there are links for information on the District's 403(b) offering. You can also contact Omni Group below.

www.omni403b.com | 1- 877-544-omni (6664)

SUMMARY OF BENEFITS DOCUMENTS

Federal law requires employer group health plans to provide eligible individuals with a uniform easy-to-read, "Summary of Benefits and Coverage" (SBC) documents. There are two methods of distribution allowed:

1. **Electronic Copies** are available online beginning in **May** on the District website: www.pelhamsd.org.
2. **Paper copies** will be available upon request only. Please email requests to:
 - clavacchia@pelhamsd.org or
 - kkelley@pelhamsd.org.