

IMPORTANT NOTICE TO ALL HEALTH INSURANCE ENROLLEES 2023

Annual Transfer Period (Open Enrollment)

Through June 19, 2023, enrollees in any Health Insurance Plan will be permitted to change their coverage options. *If you wish to remain with the Health Insurance Plan that you are currently enrolled in, there is no need for you to do anything.*

Teachers and Retired Teachers: Option changes will be permitted between the PPSTA self-insured plan administered by UMR and the Mohawk Valley Plan (MVP) and the Capital District Physicians' Health Plan, Inc. (CDPHP) for those individuals so enrolled.

All Other Employees and Retirees: Option changes will be permitted between Empire Blue Cross Blue Shield (DEHIC EPO 20) and Mohawk Valley Plan (MVP) and Capital District Physicians' Health Plan (CDPHP) for those individuals so enrolled. Applications for option changes are available at the Business Office and may (and are encouraged to) be submitted at any time prior to June 19, 2023. Please send to Attention: **Karen Wright - Columbus School by interoffice mail or scan and email to kwright@poughkeepsieschools.org**. Applications, as well as information regarding the respective health insurance plans, premium contributions, etc. can be found on the District website: www.poughkeepsieschools.org: Departments tab, Finance and Operations, Payroll and Benefits, Insurance Benefits Health/Dental/Vision.

Overall Information: The effective date of any changes will be July 1, 2023. A summary of the 2023–24 health insurance options and the associated employee contributions to help you make your decision regarding health insurance are available on the district website.

The Affordable Care Act (ACA) requires PCSD to provide you with an easy to understand Summary of Benefits and Coverage (SBC). To see the SBCs for Empire Blue Cross Blue Shield, PPSTA (UMR), MVP and CDPHP visit www.poughkeepsieschools.org: Departments tab, Finance and Operations, Payroll and Benefits, Insurance Benefits-Health/Dental/Vision.

All information and forms necessary to make health insurance changes are on the district website. It is set up for your use as the District has transitioned to a web-based system. Please use it for your needs. If you wish to remain with the Health Insurance Plan that you are currently enrolled in, there is no need for you to do anything.

Health Insurance Opt-Out: June 19th is the deadline for those individuals wishing to OPT-OUT of their HEALTH INSURANCE for the 2023-24 school year. Anyone wishing to do so must provide a completed "Request to Opt-Out Packet 2023-24" which includes a letter of intent and documentation of coverage by another health insurance provider. Since it is necessary to file for the Opt-Out on an annual basis, those individuals currently opting out MUST follow the above procedure AGAIN for 2023-24. If you opted out last year you will find the Opt-out form on the District website www.poughkeepsieschools.org: Departments tab, Finance and Operations, Payroll and Benefits, Opt Out. If you wish to change to opting out please visit the District website www.poughkeepsieschools.org: Departments tab, Finance and Operations, Payroll and Benefits, Insurance Benefits-Health/Dental/Vision, Open Enrollment Opt-Out Packet 2023-24.

Open Enrollment period: May 15, 2023 through June 19, 2023.