

# READY. SET. ENROLL!



## Centura Public Schools Benefits Open Enrollment Guide 2023-2024

[CLICK HERE TO VIEW OPEN ENROLLMENT FORMS AND PLAN DETAILS](#)

Open Enrollment is your once-a-year opportunity to make changes to your health benefits for the new fiscal year, effective September 1, 2023. All benefit changes must be completed and received to the Business Office by **Fri. – August 18th.**  
**NO HEALTH BENEFIT CHANGES CAN BE PROCESSED AFTER THE ABOVE DEADLINE DATE!**

If you wish to make no changes to your current health, dental vision or supplemental plan, there is no action required.  
**However, you must re-enroll in the flexible spending account (Health/Dependent Care) each year.**

### Qualifying Events



Mid-year changes to health benefits are not allowed unless you experience a qualifying life event and provide timely notification and documentation (**within 30 calendar days of the event**).

Examples of qualifying events include:

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child
- Assumption of legal guardianship of a child
- Change in employment status for your spouse or dependent that affects benefit eligibility
- The death of your spouse or dependent
- Court ordered coverage of your child by you or your spouse, allowing you to add or drop the child's coverage
- Change in your employment that affects benefits eligibility
- Loss of eligibility for a dependent, including graduation or reaching age limitations

### Direct Deposit



**Direct Deposit is required by all employees to receive payment.** You may make changes to your direct deposit information at any time during the year. If you want to make any changes, please complete a direct deposit form with an attached voided check. [Direct Deposit Form](#)

### W-4/W-4N (Tax Withholding)



You can change your federal and state tax withholdings at any time during the year. If making changes, you must complete the **NEW Federal W-4** and **State W-4N** form.  
\*\*\*If you do not know how to complete these forms, please contact your accountant.

### Address Changes



Please inform Stephanie of any address changes as soon as possible, as this information will also need updated in BlueCross BlueShield and Nebraska Retirement.

## Blue Cross Blue Shield Health/Dental Insurance



**Certified Employees** -The district offers a [\\$1,200 Deductible PPO plan](#) with family health and single dental paid by the district. If you would like to add additional dental the monthly cost is \$25.07-children; \$32.46-spouse; \$53.75-family.

**12-month Classified Employees** - The district offers an [\\$850 Deductible PPO plan](#) with single coverage health and dental paid by the district. If you would like to add additional health the monthly cost is \$699.75-children; \$905.55-spouse; \$1,498.07-family. If you would like to add additional dental the monthly cost is \$25.07-children; \$32.46-spouse; \$53.75-family.

**10-month Classified Employees** –The district offers a [\\$4,000 High Deductible plan](#) policy paid by the employee. Monthly health premium cost is \$631.73-employee; \$1,168.76-children; \$1,326.68-spouse; \$1,781.37-family. Monthly dental premium cost is \$29.54-employee; \$54.61-children; \$62.00-spouse; \$83.29-family.

[MyBlue Flyer](#)   [Telehealth Flyer](#)   [BCBS Enrollment/Change Form](#)

### Vision Insurance (VSP)



This is an employee paid vision plan with savings on eye exams, eyewear, and contacts.

**Certified/12-month Classified:** Monthly Rates: Employee - \$9.22; Employee & Spouse - \$18.48; Employee & Children - \$19.75; and Employee & Family - \$31.60.

[12-month Vision Benefits Overview](#)

[12-month Enrollment Form](#)

**10-month Classified:** VSP offers rates to accommodate 10-month payroll. Monthly Rates: Employee - \$11.06; Employee & Spouse - \$22.18; Employee & Children - \$23.70; and Employee & Family - \$37.90.

[10-month Vision Benefits Overview](#)

[10-month Enrollment Form](#)

### LTD – Kansas City Life



Kansas City Life offers supplemental Long Term Disability insurance to eligible employees. Monthly premium amounts are based on monthly salary + extra duty + employer health/dental insurance x .795%. As there is not an open enrollment period (except for new employees), anyone wanting this coverage will need to complete an *Evidence of Insurability Form* to be approved by insurance underwriting first. **Employees already enrolled in this coverage will automatically continue coverage for the next school year unless you tell me differently in an email.** [LTD Summary](#)   [LTD Detail](#)  
[LTD Enrollment](#)   [LTD Evidence of Insurability](#)

### NPERS Retirement



#### Eligibility

All district employees working more than 20.0 hours per week with a regular schedule are **required** to pay into the Nebraska Public Employees Retirement System (NPERS). Retirement deduction for employees is 9.78%, with a 101% district match.

#### Beneficiaries

Now is the time to think about making any beneficiary changes if needed. Please remember your [Beneficiary Form](#) needs to be **notarized** and all percentage amounts for primary and contingent beneficiaries must equal a total of 100%.

At the end of each month, those that have extra duty hours outside of the 8am-4pm work day will need to report those hours on the following form:

[Extra Duty Hours Tracking](#)

### 403b Retirement



A supplemental retirement plan is provided through Almquist, Maltzahn, Galloway & Luth, P.C. in Grand Island. \*\*\***Joe Stump will be presenting via ZOOM at 2:30pm on Wednesday, August 16<sup>th</sup>. A link will be sent out via e-mail.**

### Transcript Reminder!



Certified staff - if you signed up for approved graduate classes to receive tuition reimbursement or salary advancement, please remember to turn in your official transcript to the business office before September 1st!

## Flex Spending – Omnify



**\*\*\*You must re-enroll in this benefit every year\*\*\***

A Flexible Spending Account (FSA) is an employer-sponsored benefit that allows you to pay for eligible medical/daycare expenses on a pre-tax basis. An FSA saves you money by reducing your taxable income.

2023 Health maximum annual contribution: \$3,050.00

2023 Daycare maximum annual contribution: \$5,000.00

[Omnify Recorded Presentation](#)

[Flex Spending Enrollment Form](#)

[Dependent Care \(DCA\) Flexible Spending Account Flyer](#)

[Healthcare \(FSA\) Flexible Spending Account Flyer](#)

Tax savings example:

Without FSA/DCA		With FSA/DCA	
Gross Monthly Salary	\$2,500.00	Gross Monthly Salary	\$2,500.00
Less:		Less:	
Federal Income Tax	\$333.61	Health Care Expenses	\$200.00
State Income Tax	\$174.79	Dependent Care	\$400.00
Social Security Tax	\$191.25	Taxable Income	\$1,900.00
Net Income	\$1,800.35	Less:	
Less:		Federal Income Tax	\$253.54
Health Care Expenses	\$200.00	State Income Tax	\$132.84
Dependent Care	\$400.00	Social Security Tax	\$145.35
Spendable Income	\$1,200.35	Spendable Income	\$1,368.27
		Monthly Savings	\$167.92
		Annual Savings	\$2,015.04

## Flexible Spending Account (FSA)

### FSA

- ✓ Can be used for qualified medical, dental, vision and OTC expenses
- ✓ Annual election is locked in throughout year unless you have a change in status
- ✓ Full annual election is available 9/1
- ✓ Plan carefully as FSAs are "use it or lose it"
  - ✓ 9/1 – 8/31, 90 day run out
- ✓ You will be asked to provide supporting documentation for any claim that is not a co-pay



## Dependent Care Account (DCA)

### DCA

- ✓ Can be used for dependent care so you can go to or look for work
  - ✓ children 13 & under, or adult dependent care
- ✓ Annual election is locked in throughout year unless you have a change in status
- ✓ Funds are available as withheld from pay
- ✓ Plan carefully as FSAs are "use it or lose it"
  - ✓ 9/1 – 8/31, 90 day run out
- ✓ You will be asked to provide supporting documentation



## Life Ins. – Madison National



A \$20,000 life insurance policy is provided by the district for regular employees who work over 20 hours/week.

Additional Voluntary Term Life for employees, spouses and children is available at an additional age-based cost.

\*\*\*You do not need to re-enroll if you have existing additional voluntary coverage.\*\*\*

If you want to add additional life insurance coverage to your current policy, you will need to complete an [Enrollment Form](#) and [Evidence of Insurability Form](#) to be approved by the insurance company first.

You may also update your beneficiary at any time – please complete the [Beneficiary Change Form](#).

## Odie-Absence Submission



Certified Staff, reminder you must use the Odie Absence system any time you are gone! **There must be an Odie Absence entered in order to pay a substitute in your absence.**

## Requisition Requests-Weblink



A reminder that any type of purchase (hotel, supplies, subscription, etc.) must first be submitted through a Requisition in Weblink. After submitting, the request goes through an approval process and you will be notified if it is approved. **This process is very important for the district's annual financial audit.** Instructions for submitting a requisition can be found on the Staff Resources Webpage. [Requisition Instructions](#)

## Employee Assistance Program



Under our EAP, employees can receive no-cost, confidential help for a wide variety of concerns: anxiety, depression, family conflict, financial concerns, marital difficulties, stress management, addictions, etc. Should you become a victim of Identity Theft, there are free services available. [EAP Brochure](#) [ID Theft Brochure](#)

## Lunch Deductions



**\*You must re-enroll each year\***

If you would like a monthly amount deducted from your paycheck for lunch and deposited into Power School, please email Stephanie with the monthly amount. You can start/stop this deduction at any time