



4850 South 60th Street ■ Greenfield, Wisconsin 53220 ■ Phone: 414-855-2050 ■ Fax: 414-855-2051

May 1, 2024

ANNUAL OPEN ENROLLMENT BENEFIT PERIOD

The School District of Greenfield offers insurance (health, dental and vision) benefits to eligible employees. The plan year is July 1, 2024 - June 30, 2025. Annually, eligible employees may enroll in insurance benefits during the Open Enrollment period.

The Open Enrollment period for the July 1, 2024 - June 30, 2025 plan year will be May 6th through May 17th, 2024. Completion of the electronic **enrollment forms is due by May 17, 2024.** *Everyone must complete the form, even if there is no change or if declining coverage.*

In addition, employees may participate in the Flexible Spending Account (FSA) offered by Diversified Benefits. For more information about the FSA, please see the enclosed documents.

2024-25 Plan Year

The District dental plan (Delta Dental) will continue to be provided at no cost to the employee. For the District vision plan (Superior Vision), the employee will continue to pay the full premium.

The District health plan (Choice-Plus Plan from United Health Care) will remain in place with full-time eligible employees paying 10% of the premium. **Premiums will increase by 3.2% with no changes to the plan design. The plan will remain the same.**

Please note that the health plan will continue to have a tiered Premium Designated Provider (PDP) program. Information to find a Premium Designated Provider is enclosed. PDPs have been determined by UHC to provide more effective and efficient care. If your practitioner is a PDP, then office visits and co-insurance costs will be lower than a non-PDP.

Plan Benefit	Explanation	2024-25
Deductible	The amount an insured could be responsible for any particular medical procedure.	\$750 Single \$1,500 Family
Max Out Of Pocket (MOOP)	The maximum amount that an insured would be responsible for (includes deductibles, office co-pays, co-insurance) in any plan year.	\$3,000 Single \$6,000 Family
Office visit	The amount that the insured must pay for an office visit; often paid at the time of the visit.	\$30 for PDP \$50 for non-PDP
Rx Plan	Drugs are classified by tiers, with the vast majority being at the lowest tiers. To mitigate significant impact to any member, the max out of pocket on the Rx Plan is merged with the medical MOOP of \$3000/\$6000. The District has contracted with Optum Rx to identify Variable Co-Pay programs with pharmaceutical manufacturers to obtain significant rebates for employees with high-cost drugs.	\$15/\$60/\$150/\$300
Co-Insurance	The percentage of medical costs an insured must pay after the deductible is met.	20% PDP (Tier1) 30% Non-PDP (Non-Tier1)

Additional plan details are enclosed but may also be found on the district website.

Below is a summary of the **monthly premiums** that an employee will pay effective **July 1, 2024**:

Single Monthly Premium	2023-24	2024-25
Health	\$85.60	\$88.35
Dental	free	free
Vision	\$9.65	\$9.65

Family Monthly Premium	2023-24	2024-25
Health	\$198.97	\$205.37
Dental	free	free
Vision	\$24.15	\$24.15

Employees may also reduce the costs associated with health care by enrolling in a Flexible Spending Account (FSA) through Diversified Benefits. In addition, employees are reminded that funds from a Health Reimbursement Account (HRA) or Health Savings Account (HSA) may still be available from prior year health plans to cover eligible medical expenses.

Employees are reminded they may also take advantage of the on-site Greenfield Workplace Clinic operated by Froedtert & Medical College of Wisconsin (“Froedtert Workforce Health”). The Greenfield Workplace Clinic is available to all District employees, as well as the spouse and dependents who are *included* on the employee’s District health plan. There are no co-pays and some medical prescriptions are free.

Next Steps

View **2024-2025 Open Enrollment [Video](#)**

Benefit Plan Selection for Health, Dental and Vision: To accept, decline or change your benefit plan selections for the 2024-25 plan year, the open enrollment form (*link is in email*) ***must be completed no later than May 17, 2024.***

Flexible Spending Account: Enrollment information for the Flexible Spending Account (FSA) must be completed by **June 14, 2024**. A new feature to the FSA benefit for the 2024-2025 will be the use of a debit card for health care expenditures. If enrolling in FSA for health care expenses, please be sure to review the attached information.

Sincerely,

Debbie Ehemann
Human Resources Assistant