DATE: July 3, 2024

ATTENTION: Benefit Eligible Employees

RE: Annual Benefits Open Enrollment – **MANDATORY**

**IMPORTANT – PLEASE READ**

*All open enrollment information for benefit eligible employees will be communicated via email. Please check your Hancock email on a regular basis.*

*Open enrollment is scheduled from Monday, July 8, 2024 through Friday, August 23, 2024. All benefit adds, terms and changes are effective October 1, 2024. Deduction premium amounts will change on the September 30, 2024 payroll.*

**MANDATORY** – Please schedule an appointment with American Fidelity to complete your annual open enrollment for medical, dental and vision insurance.

Link: [https://enroll.americanfidelity.com/AA534EAC](https://enroll.americanfidelity.com/AA534EAC)

- A dependent audit will be done during your meeting with American Fidelity.  
  - Please refer to the attached dependent eligibility documentation chart.
- Business Services forms to be completed at your American Fidelity appointment:
  - MetLife Group Life Insurance Beneficiary form.
  - Payroll Warrant Designation form.
  - Waiver form if waiving medical and/or vision insurance along with proof of coverage.

**AMERICAN FIDELITY – SECTION 125 PROVIDER**

- Provides support with benefits open enrollment through AFenroll.
- Provides support with Flexible Spending Accounts and additional voluntary products such as life insurance, disability insurance, cancer insurance, etc.
- All employee out-of-pocket costs for medical, dental and vision are set-up as **pre-taxed**.

**VISION INSURANCE – EYEMED VISION CARE**

- No change in benefits.
- District covers the monthly premium for all employees.
- No increase in out-of-pocket costs for two-party or family coverage.
- Employee coverage is **mandatory unless proof of other coverage is provided**.

**DENTAL INSURANCE – DELTA DENTAL PREMIER**

- No change in benefits.
- Slight decrease in out-of-pocket costs for employees.
- Employee coverage is **mandatory**.
MEDICAL INSURANCE – ANTHEM BLUE CROSS PPO (SISC)

- No change in plans or benefits.
- SISC medical insurance rates increase October 1, 2024. The District will be covering the increase in cost.
- Employee coverage is mandatory unless proof of other coverage is provided.
- **REMINDERS:**
  - HSA plans (aka: high deductible health plans) are subject to legislation and regulation changes throughout the year.
    - HSA plans do not include 4th quarter carryover.
    - HSA plan name changed from HSA $1,500 to HSA $1,700.
    - **Effective January 1, 2024, Eden Health, Hinge Health and Vida Health are no longer available to HSA members.**
  - Out-of-network claims must be submitted for reimbursement within six (6) months of service. Claims will be denied after six (6) months.
  - MDLive co-pays increased to $10.00 as of 10/1/2023.

Please let me know if you have any questions. I can be reached at (805) 922-6966 ext. 3297. My preferred method of contact is via email at pamela.blanchard@hancockcollege.edu.

Thank you,

Pam Blanchard
Benefits Coordinator