**ENROLLMENT QUESTIONS**

**Q. Where do I find the videos that talk about benefit changes?**

 A. Go out to Talent Ed Records (located on the district staff page) and sign in. The webinar, benefit guide and other information is on that site along with a link to the enrollment site.

**Q. Just quick question regarding the open enrollment for health benefits. If we are not making any changes to our insurance plan, do we still need to fill out the forms and enroll? I saw the acknowledgement form on TalentEd and signed it, but wanted to know if I also need to make an account on the online enrollment website?**

1. Yes, due to the changes in medical and dental you need to enroll or decline each benefit offered this year.

**Q. Also, do I need to fill out the open enrollment paperwork?**

A. Yes, you will need to enroll online to accept or decline our new benefits.

**Q. How long do I have to enroll?**

A. Open enrollment ends August 23rd at 2:30 p.m. to allow time for payroll to process premiums payments.

**Q. I signed up for the one on one employee benefit.  Not sure where to get the forms i need to bring.**

 A. You may click [here.](https://drive.google.com/file/d/1RQ2bwoGkWrr5NvVRqIQ2H-vanIo5dfL5/view?usp=sharing)

**Q. good afternoon would like to set a appt. to get the new health insurance started for me.**

 A. If you have viewed the webinar then you may sign up [here.](https://docs.google.com/spreadsheets/d/1jl6ioB4LV8mlFejQQ_HEkbyQ9cWcQRNuGE6fizThzZU/edit?usp=sharing)

**Q. You mentioned visiting FTC, when shall that be?**

 A. We will be in room H101 from 8:30 a.m. to 5:30 p.m. on August 20th. It's a come and go event so feel free to stop by anytime.

**Q. I have completed my benefits open enrollment but still received an email.**

**When I login to talented it shows 0 tasks but there is a red tab that says needs attention.**

A. You should be able to click on the red tab then open the assignment. Once you've reviewed the information the checklist is at the bottom.

**Q. When I sign up as a new user with the link you sent me it says it cannot locate my records.  What do I need to do to be able to sign up as a new user?**

A. Are you using JSD as the company identifier?

**Q. I am either putting my user name or password in incorrectly because I cannot get logged in to complete my insurance checklist for the upcoming year.**

 A. Use your Joplin Schools email address.

**Q. If I remember right, August is open enrollment and I am wanting to request to drop insurance at this time.  Do I need to fill out any paperwork or email someone else specifically please let me know? Thanks**

 A. Yes, you will need to go through the enrollment process to decline coverage. You should have received a checklist via TalentEd.

**Q. I would like to cancel my insurance on my children. What do I need to do to complete this task?**

 A. Is this a change for open enrollment? If so, then first step is the review the Talent Ed assignment if you have not already done so. Then you'll make the changes online. The instructions are part of the Talent Ed assignment. We have new plans this year so you must enroll to participate.

**Q. I was wondering what all I need to do to enroll for insurance? I would be eligible for insurance on September 1st but I decided to wait until October 1st due to insurance changing. I don't want to miss out. Thank you for your time!**

 A. You have an assignment through Talent Ed Records that includes a webinar over the benefit options, benefit guide and enrollment link. Once you've read and viewed the information in Talent Ed Records be sure to sign off that you've completed this task and use the link provided to enroll in benefits.

**MEDICAL INSURANCE QUESTIONS**

**Q. My husband and I have both completed our enrollment for the new health insurance.  I have our kids on my plan, and Caleb is by himself.  Since we both work for the district, will we be able to combine our deductibles like a family plan would?  Thank you!**

 A. If you both elected the same plan I'll be able to combine you. This is only an advantage if you are both district employees and have child coverage.

**Q. Not sure you can answer this one. I have purchased my insurance from the Healthcare Marketplace since my husband passed away 5 years ago because I always thought we were not offered insurance being part time. However, I see that employees that work 15 hours or more are offered it. I work 19.5 hours a week. Do you know if I am still eligible for the Marketplace or will I need to start purchasing insurance through the school?**

A. You should still be eligible for coverage through the Marketplace.

**Q. I wanted to check- when it shows my premiums on my summary page (in Employee Navigator) it gives the amount as "per pay period" so is that correct?  Or monthly.  One of the things that I am doing is the Buy-Up Plan and it is supposed to be 115.00 per month in the booklet.  But when it shows on my summary is says 115.00 per pay period and I get paid twice a month?**

A. Yes, it says per pay period but it is the monthly costs. The district runs 3 different payrolls and Employee Navigator is designed to provide the cost per payroll but was not designed for multiple payrolls. We choose the monthly pay period selection.

**Q. If you are using HSA as a secondary and your primary through your spouse is an HSA is that legal?**

A. In order to be eligible to open and contribute to a HSA you have to be enrolled in a qualified High Deductible Plan, which is what the district offers.  In addition, you cannot be covered by Medicare, Tricare, or any other “first dollar” coverage plan.  That means that they cannot be enrolled in a spouse’s plan that is a non-QHDHP and have HSA contributions.  If the spouse’s plan is a QHDHP then they are eligible to have contributions.  I do want to point out one other item in the wording.  For any employee the employee plan is primary and the spouse plan is secondary.  The employee of Joplin Schools cannot decide which they want primary and which they want secondary.

**Q. If I have an HSA and need a tier 2 medication will it be $35?**

A. No.  Each medication has an actual cost.  In an HSA plan the member will pay the cost of the medication, not the $35 copay.  I recommend they contact their pharmacy and request an estimate of the cost of the Rx in question.

**Q. I currently get a generic inhaler for $5.  Will that inhaler now cost $15 as a Tier 1 prescription?**

A. No, medications on the Base and Buy Up plan are the lesser of the cost of the medication or the copay.  In this case it would be $5.

**PRESCRIPTION QUESTIONS**

**Q. Quick question--is there somewhere we can go to find out cost of monthly prescriptions to help with the decision on our plan??**

 A. The copay amounts are listed in the webinar and benefit guide for the Buy-up and Base plan. If you're questioning costs for the HSA plan then you will need to check with your pharmacy

**Q. What pharmacies are in-network?**

 A. <https://drive.google.com/file/d/15ZZonf5AEjFUfJMs8rmp0U56tdu65Z2u/view?usp=sharing>

**DENTAL QUESTIONS**

**Q. Are part time employees included in the free dental insurance?**

1. The district only contributes to full-time staff benefits. You may elect the base plan but the cost will be $11.67 per month to you.

**Q. Came up with another question. On the Buy Up plan it covers children's orthodontics up to age 19. What if he is currently 19 and turns 20 in May?**

 A. up to age 19 means once a child reaches age 19 they are no longer covered for orthodontia.

**Q.  I understand dental is free.  Is it free if you or does every employee get it even if they don't have the district insurance?**

1. The base dental plan is free for full-time employees.

**TALENT ED RECORDS HELP**

**Q. Yesterday I was trying to log into TalentEd to complete my benefit enrollment, but apparently I have forgotten my password. I tried several times to hit "forgot my password" and it said an email was sent to my inbox, but I haven't received an email. What do you recommend I do? Thanks so much!**

 A. I highly recommend we ask Teresa Colburn to reset your password!

**LIFE INSURANCE QUESTIONS**

**Q. I just completed my benefits enrollment and it said to contact HR for changes to my life insurance. I would like to add insurance for both me and my spouse.**

 A. Click [here](https://drive.google.com/file/d/1m8ZeCCpW9rD3DybeVOBGcS2N44J6hcZt/view?usp=sharing) for the paperwork. In order to add life insurance requires evidence of insurability. Once approved, I’ll start the premium deduction.

**Q. Do we send the beneficiaries paperwork to you?**

 A. Yes, send to Becki England in HR.

**Q. How do I find out what I have regarding life insurance?**

 A. Contact beckiengland@joplinschools.org by email.

**METLIFE VOLUNTARY BENEFITS QUESTIONS**

**Q. I do have a pre-existing condition.  Would I need medical exams or forms to fill out for disability insurance (I know that it could not be used for at least 12 months if it is related to my pre-existing condition)?**

 A. This year we are allowed to enroll in disability and other MetLife products without providing evidence of our good health. Just keep in mind that coverage for pre-existing conditions is limited to 3/6 for short term disability, anything treated in the 3 months (July, August and September) will not be a covered benefit for 6 months and 12/12 for long term disability.