



## IMPORTANT NOTICE REGARDING HEALTH INSURANCE & FLEXIBLE SPENDING ACCOUNTS

### OPEN ENROLLMENT MAY 2020

TO: Wappingers Central School District Employees  
FROM: Kristen Crandall, Assistant Superintendent for Finance and Business Development  
DATE: May 2020  
RE: Health Insurance and Flexible Spending Accounts

We hope that this informational letter finds you well.

This year is proving to be a challenge in more ways than one. May is the District's health insurance and flexible spending account (both medical and dependent care) open enrollment period. Due to the current state of affairs we must address each of these benefits separately.

#### **HEALTH INSURANCE:**

Given the state of affairs, WCSD will be conducting a passive open enrollment for health insurance ONLY for the 2020-2021 year. Passive enrollment means that if you wish for your benefits to remain the same (i.e.: level of coverage, type of coverage, dependents, etc.), the current plan information will roll over from 2019-2020 to 2020-2021. This would be true for health insurance only. **NO ACTION IS NECESSARY IF YOU WISH EVERYTHING TO REMAIN THE SAME FOR YOUR HEALTH INSURANCE FOR THE 2020-2021 SCHOOL YEAR.**

However, if you need to make changes to health insurance this can be done during the open enrollment period from May 4, 2020 to May 27, 2020. The effective date of any changes made during the May 2020 open enrollment for health insurance will be July 1, 2020. Please note that absent a qualifying event, such as loss of alternate coverage, marriage, birth, and adoption, the next opportunity to make a change will not be until open enrollment in May 2021. Updates to your current health insurance coverage must be completed via a secure online site called "RKXchange" (RKX). If during your session on RKX you experience difficulties, please contact the **RKXchange Help Line at (518) 244-4323**. This contact information is on the RKX website as well. The web address and directions are provided as a reminder on the attached flyer. This is the same online platform that has been used for the last several years.

#### **FLEXIBLE SPENDING ACCOUNT (FSA):**

Flexible Spending Accounts (FSA) are different than health insurance in how the open enrollment are handled. We CANNOT conduct a passive enrollment for an FSA. You MUST enroll each and every year for these benefits. As such, we will be conducting the FSA enrollment on paper from May 4, 2020 to May 27, 2020. We recognize that this is how "we used" to enroll and only because of our current state we must return to doing so for this year only.



Attached to this email is the enrollment form for the FSA. This form needs to be completed and mailed to the Business Office within the open enrollment period of May 4, 2020 to May 27, 2020. The effective date of any changes made during the May 2020 open enrollment for the FSA will be July 1, 2020.

**HEALTH INSURANCE BUY-OUT REMINDER:**

Eligible employees, who are not currently enrolled in the health insurance buy-out program, will have the ability to drop coverage during our open enrollment period and enroll in the health insurance buy-out program for the 2020-21 school year. To enroll in the 2020-21 buy-out program, the buy-out registration form should be completed and received by the Office of Human Resources no later than June 30, 2020. If you have any questions regarding the health insurance buy-out program, please contact your Personnel Associate in the Office of Human Resources at 298-5000, extension 40115 or 40116, or via e-mail.