#### **Open Enrollment Information for Employees Represented by SPAP**

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Subject : Open Enrollment Information for Employees Represented by SPAP	

# Dear Colleagues,

We wanted to reach out to you about some benefits changes for employees represented by SPAP and explain more about Open Enrollment options.

### **Open Enrollment**

Open Enrollment has been extended through June 30. More detailed information is available on the <u>Open Enrollment website</u>.

This is your opportunity to review and change your medical plan. If you are deciding between Keystone HMO or Personal Choice 25/35/50%, we have prepared a <u>comparison chart</u> available at the <u>Open Enrollment website</u>. You must complete 4 years of SPAP represented service to elect Personal Choice medical coverage. If you wish to change your medical plan, please complete sections one through three on the <u>Open Enrollment application</u>.

In addition to your medical coverage, you can enroll in <u>voluntary benefits</u> offered through Winston Benefits. Call 1-855-976-4433 to talk to a representative about available programs including: Whole Life, Critical Events, Accident, and Pet Insurance as well as an Identity Theft program and a Legal Assistance Plan. Plans offer the benefit of group rates and guaranteed issue life (no medical exam required) and premiums are made through payroll deduction.

# Premiums and Surcharges

The salary contribution continues at 1.25% for all enrolled employees and increases to 1.5% effective September 1, 2020 as negotiated in the current collective bargaining agreement.

There is a 3.5% increase for in premiums for Personal Choice effective July 1. New per pay costs are available on the <u>Premium Co-Share website</u>.

The spousal surcharge will increase from \$50 to \$75 (\$34.62 per pay) per month effective September 1, 2020. You can only remove your spouse from SDP coverage during the Open Enrollment period or within 30 days of qualifying life event.

### Who pays the spousal surcharge?

If you have a spouse or domestic partner enrolled in School District of Philadelphia (SDP) medical coverage and s/he has the option of employer health coverage through his/her employer, you are subject to the spousal surcharge.

### Who does not have to pay the spousal surcharge?

If your spouse or domestic partner is also an SDP employee or if s/he is not employed or his/her employer does not offer health coverage.

Now is the time to remove your spouse outside of a qualifying life event if you do not want to pay the increased surcharge. All employees with a spouse enrolled in SDP medical coverage completed a letter of attestation, certifying their spouse's eligibility for employer health coverage at the time of enrollment. If your spouse's eligibility has changed, please complete the attestation section on the <u>Open Enrollment application</u>.

All changes, including your spouse's eligibility for employer health coverage, should be reported to the Benefits Office within 30 days of the event. Please contact <a href="mailto:openenrollment@philasd.org">openenrollment@philasd.org</a> with any Open Enrollment changes, questions or concerns.

We hope this email supports you in some small way during this unprecedented time. Our office is closed to walk in customer service to ensure everyone's safety, but we are available by email at <a href="mailto:openenrolment@philasd.org">openenrolment@philasd.org</a> or by voicemail message at (215) 400-4630.

Sincerely,

The School District of Philadelphia Office of Benefits and Retirement