Partners for Our Communities

Benefit Plan Open Enrollment - 2024

Partners for Our Communities is pleased to continue to offer insurance benefits for our full-time employees who work an average of 30 hours a week or more. Each year we are allowed to have an open enrollment period just prior to the annual renewal of our plan. This year, our benefits open enrollment period will start on November 27th and end on December 8th. During this time, you can add, terminate or modify your medical dental and vision benefits. Changes made during open enrollment will be effective January 1, 2024.

This year’s open enrollment is a “passive” enrollment. This means that you only need to complete paperwork if you wish to make a change. If you do not make any changes, your current elections will continue for the 2024 calendar year. Please remember: Once open enrollment is over, you cannot make changes to your plan unless you experience a qualifying event such as marriage, birth of a child or loss of other coverage.

**Medical**:

POC currently offers an HMO plan, a PPO plan and a High Deductible Health Plan (HDHP). Blue Cross will continue to be the medical insurance provider. The PPO and HMO plan design will remain the same with no changes to copays or deductibles. The HDHP plan has a deductible change to comply with the IRS guidelines for high deductible health plans.

Please review the Summaries of Benefits and Coverages (SBCs)\* so you can compare the HMO, PPO and HDHP plans and determine the best plan for you and your family. If you are considering the HMO plan, you will also want to check and see if your current providers are HMO providers in the Blue Precision network.

**Dental**:

POC also offers voluntary dental and voluntary vision plans. Principal will continue to be the dental and vision insurance provider. There have been no plan changes. There is a slight premium increase for the dental but the vision rates will remain the same.

**Change Forms**

To enroll in coverage or add dependents, you will need to complete an application. To terminate coverage for all or any number of dependents, you will need to complete the Enrollment Change Request Form.

If you do not complete any change forms, you will continue to be covered under your current plan with the same level of coverage; i.e. employee only, employee + spouse, etc.

Outside of open enrollment, there are only specific times when benefit selections/changes are allowed:

* Within 31 days from the date of hire.
* Within 31 days of a qualifying event.
  + Qualifying events are: birth, adoption, marriage, divorce, and loss of employment or involuntary loss of coverage for any dependent with other coverage.
  + If you do not notify the Human Resources representative within 31 days of the event, AND COMPLETE THE APPROPRIATE FORMS, you will have to wait until the next open enrollment to make your change and COBRA rights may be affected.

**If you wish to make changes for January 1, 2024, please contact Lisa Hanson-Braun.**

**Changes MUST be submitted by Friday, December 8th**

**Our benefit consultants from Alera Group are also available to assist you with questions.**

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