

ARLINGTON CENTRAL SCHOOL DISTRICT  
144 Todd Hill Road, LaGrangeville, NY 12540  
**BENEFITS DEPARTMENT**  
(845) 486-4460 Ext. 20153

**\*\*\* IMPORTANT ANNOUNCEMENT \*\*\***

**ANNUAL OPEN ENROLLMENT PERIOD FOR HEALTH INSURANCE**  
**April 1, 2025 to April 30, 2025**  
Transfers Become Effective July 1, 2025

TO: **Cabinet**

During Open Enrollment, you have the following options:

- Change to a different health plan. You may request a change in your Health Insurance Plan to any of the programs listed below.
- Change the category of coverage from Family to Individual or Individual to Family

**\*\*\*\*Please note – After April 30, 2025 there will NOT be another opportunity to change your health insurance plan or category of coverage (Individual/Family) until April 2026 unless you experience a qualifying life event. \*\*\*\***

**Qualifying Life Events** - The following are examples of common qualifying life events that allow employees to enroll or make changes to their coverage including adding or deleting dependents, outside of the Open Enrollment Period.

These are the most common examples of Qualifying Life Events. This is not intended to be an exhaustive list, and does not contain examples for every available QLE situation.

- Having a baby or adopting a child
- Getting married or divorced
- A dependent losing coverage due to turning 26
- Loss of a dependent (death of a spouse or other dependent)
- Entrance into or termination of a domestic partnership
- Qualifying termination of coverage under another plan
- Change in employment status that affects health insurance eligibility. This includes:
  - Being hired
  - Quitting a job or being laid off
  - Moving from part-time to full-time
  - Commencement of or return from an unpaid leave of absence

**HEALTHY ADVANTAGE (PPO)** provides hospitalization, medical and surgical, and extended (major) medical coverage through Anthem Bluecross and drug coverage through Carelon Rx. Healthy Advantage provides coverage for both In-Network and Out-of-Network Providers. Healthy Advantage allows both freedom of choice as well as the convenience of low out-of-pocket costs and small co-pays. There are no claim forms or deductibles when using in network providers. There is a coinsurance charge for services when in-network providers are used. The plan offers greater incentives to use preferred providers, however out-of network benefits are available but with higher out-of-pocket costs, such as deductible and co-insurance.

Pre-tax Payroll Deduction July 1, 2025 – June 30, 2026	<b><u>Individual</u></b> \$136.04 per payroll	<b><u>Family</u></b> \$303.38 per payroll
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**EPO SELECT 20 PLAN** provides hospitalization, medical and surgical, and extended (major) medical coverage through Anthem Bluecross and drug coverage through Carelon Rx. Although the EPO SELECT 20 provides coverage through In-Network Providers only, the network is national and identical to the Healthy Advantage PPO network. EPO SELECT 20 allows the convenience of low out-of-pocket costs and small co-pays. There are no claim forms or deductibles.

Pre-tax Payroll Deduction July 1, 2025 – June 30, 2026	<b><u>Individual</u></b> \$56.42 per payroll	<b><u>Family</u></b> \$125.81 per payroll
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**SPECIAL REMINDER**

*Payroll deductions for health insurance contributions will be spread evenly among 20 payrolls for the 2025 – 2026 year. **The employee contribution for health insurance will be deducted beginning with the last payroll in September 2025** and will be spread out over the remaining payrolls through the end of June 2026.*

An enrollment form and all information is available on our District website.  
Depts./Human Resources/Benefit Plans

For general information from the Benefits Department contact:

Debbie Bungartz

(845) 486-4460 ext. 20153 between 9:00 am – 4:00 pm