



Insurance Department

9361 S. 300 E. Sandy, Utah 84070
Phone: (801) 826-5428 Fax: 801-897-5378
Email: Insurance@canyonsdistrict.org

Oct 16, 2023

2024 Open Enrollment Information

Greetings,

It's Open Enrollment season, the period set aside each year for employees to choose their health insurance and other benefits. All benefit-eligible employees, including newly hired employees who recently completed their initial enrollment, must complete the enrollment process between **Oct. 30 and Nov. 10 at 5 p.m.** This is your opportunity to consider your benefit needs for the 2024 Benefit Year (Jan 1, 2024 - Dec 31, 2024).

Detailed benefit materials and descriptions can be found on the Insurance Department's webpage: <https://www.canyonsdistrict.org/depts/insurance/>.

Changes for 2024

There are a limited number of changes for the 2024 Benefit year. Per agreements made during contract negotiations, there will be no increase to the employee health insurance premiums for 2024. Also, as agreed, the Traditional plan deductible and out-of-pocket maximum will be adjusted as follows:

- The Traditional deductible will increase from \$850 single/\$2,550 family to \$900 single/\$2,700 family.
- The Out-of-Pocket Maximum will increase from \$3,500 single/\$7,000 family to \$4,000 single/\$8,000 family.

To comply with IRS regulations, the High Deductible plan will also be adjusted as follows:

- The deductible on the High Deductible (STAR) plan will increase from \$ 1,500 Single/\$ 3000 Family to \$1,600 Single/\$3,200 family.

The District will implement PEHP Pharmacy programs for specialty medications in coordination with PaydHealth and manufacturer co-pay assistance plans. It's expected these programs will allow members to receive their medications at a substantially reduced cost. Employees who will be impacted by these changes will be notified by PEHP before the start of the 2024 Benefit year. The dental premiums will increase by 2.9 percent for 2024. This increase is necessary to meet rising costs and to expand and strengthen the provider network.

On January 1, 2024, Voya Financial will become the administrator of the District's Life Insurance and Supplemental Group Policies. These services were previously provided by MetLife and Aflac. We do not anticipate significant disruptions associated with this change. Voya has agreed to grandfather existing coverages and rates. In addition, they have agreed to provide a true Open Enrollment for life insurance, which means that all benefit-eligible employees can elect up to the

guaranteed issue amount of \$200,000 without a need for medical underwriting. This is a rare opportunity and we encourage all benefit-eligible employees who desire to have voluntary life insurance coverage to take advantage of this opportunity.

Benefit Fair

The Benefit Fair will be on Thursday, Nov. 2, 2023 from 4-6 p.m. in the Peaks Center at the District Office, 9361 S. 300 East, Sandy. There will be an enrollment clinic in connection to the Benefit Fair in the Training Lab, room 252.

If you would like enrollment assistance, you can schedule an appointment to work with a member of the Insurance Department team and we can help you through the process. A link to the scheduling tool is available on the Insurance Department's Open Enrollment webpage. The scheduling tool will be activated the morning of Oct. 30.

We encourage you to verify your coverage, and check to make sure dependents are correctly listed on each plan before you click the submit button. We also encourage you to print a copy of your Benefit Summary for your records.

We appreciate your cooperation.

Sincerely,

Robert Reeder
Insurance Coordinator