



WAYNE LOCAL SCHOOL DISTRICT INSURANCE - OPEN ENROLLMENT

OPEN ENROLLMENT – January 1, 2026

October 20th – November 5th, 2025

Open Enrollment is your annual opportunity to review and update your benefits for the upcoming year. Any changes you make during this period will take effect on **January 1, 2026**.

Outside of Open Enrollment, benefit changes are only allowed if you experience a **Qualifying Life Event**.

Even if you are not making changes, you must re-enroll (or waive insurance) every year.

Your plan information can be found [here](#) on the EPC website. If you have questions about open enrollment, please ask.

Three Easy Steps to Enroll!

1. Sign into **Benelogic** [here](#) to make your elections:
 - a. Health
 - b. Dental
 - c. Vision
 - d. Life – Check/Update Beneficiaries
2. Complete a **paper HSA Contribution form** for 2026 IF you want to make contributions from your paychecks **AND/OR** you have a new account with WPCU.
3. Look for an email to schedule a meeting with the **American Fidelity** representative to comply with IRS requirements for pre-tax insurance deductions.

For help with Benelogic go to [How to use Benelogic for Open Enrollment](#)

Once you have submitted your benefit elections and the enrollment deadline has passed, you will not be able to make changes until the next Open Enrollment period unless you have a Qualifying Event.

My Life Changed!

During the plan year, you may experience a Qualifying Event that allows you to make changes to your current elections. The change must be made **within 31 days of the event**. Information regarding your special enrollment rights is contained in the General Health Notices-Special Enrollment Rights. Some of the Qualifying Events: Marriage, Divorce, Birth/Adoption, Death, Loss of coverage

Who can I cover on my health plan?

- **Spouse** - Your legally married (including same sex) spouse, not legally separated or divorced.
- **Children** - Your or your spouse's natural or adopted child and/or a child for whom you are the legal guardian up to age 26.
- **Disabled Child Aged 26 or Older:** Children who are mentally or physically disabled and totally dependent on the Employee for support, regardless of age. Additional paperwork may be required.

What documentation do I need for my dependents?

Documentation is required to enroll **new** dependents on your benefit plans. These documents need to be submitted **within 31 days** of the enrollment event and **should be added directly to the File Cabinet in Benelogic**.

- **Spouse** – Court-stamped/filed marriage certificate (not the license) **AND** the first page of your most recent 1040 Tax Return (with financial details redacted).
- **Children** – Birth certificate, adoption decree, or legal guardianship paperwork (if applicable).
- **Disabled Children** – Contact your HR/Treasurer's Office for specific documentation requirements.

Coverage for new dependents will be terminated if the required documents are not submitted.

What if I'm getting close to retirement?

It's never too early to start planning for a **happy and healthy retirement**. We encourage you to register for a **free retirement planning webinar with [RetireMed](#)**, where you'll learn about:

- Retirement health plan options
- STRS and SERS benefits
- What to consider as you prepare for the future

☞ Remember: **Medicare eligibility** should be reviewed at least **six months before your 65th birthday**, no matter when you plan to retire.

Required Notifications – click for link to website

- [General Health Notices - Includes GINA, Special Enrollment Rights, WHCRA](#)
- [Medicare Part D Notice](#)
- [CHIP Model Notice](#)
- [EPC Privacy Notice](#)
- [No Surprise Billing Notice](#)

What does insurance cost?

The district offers a **High Deductible Health Plan** with a Health Savings Account for eligible employees. The annual deductible is \$2,000 for an employee only and \$4,000 for an employee+kids or a family plan.

Full time employees (certified staff that work over 18 hours/week, non-certificated staff hired before August 2013 that work more than 20+ hours/week, non-certificated staff hired after 2013 that work 25+ hours/week) pay 5% of the premium for an employee only health insurance plan, 10% of the premium for an employee + kids plan, and 17.5% of the premium for a family plan.

The District also makes a contribution to the employee's Health Savings Account (HSA) or HRA equal to 50% of the deductible (for full-time employees) - \$1,000 for employee only plan; \$2,000 for an employee+kids or a family plan. Dental and life insurance are paid in full by the District. The district offers vision insurance, with employees paying the full amount of the premium.

Employees who work part-time are eligible for benefits at prorated rates.

2026 INSURANCE RATES			
CERTIFICATED HEALTH INSURANCE - FULL TIME (18+ HRS/WK)			
	Premium	Employee	District
Employee - 5%	\$947.21	\$47.36	\$899.85
Emp+Kids - 10%	\$1,760.41	\$176.04	\$1,584.37
Family - 17.5%	\$2,696.05	\$471.81	\$2,224.24
CLASSIFIED HEALTH INSURANCE - FULL TIME (25+ HRS/WK)			
<i>*Employees hired before 8/2013, full time at 20 hrs/week</i>			
	Premium	Employee	District
Employee - 5%	\$947.21	\$47.36	\$899.85
Emp+Kids - 10%	\$1,760.41	\$176.04	\$1,584.37
Family - 17.5%	\$2,696.05	\$471.81	\$2,224.24
CLASSIFIED HEALTH INSURANCE - PART TIME (15-24 HRS/WK)			
	Premium	Emp- 50%	District - 50%
Employee - 5%	\$947.21	\$473.61	\$473.61
Emp+Kids - 10%	\$1,760.41	\$880.21	\$880.21
Family - 17.5%	\$2,696.05	\$1,348.03	\$1,348.03
DENTAL INSURANCE (CERT AND CLASS - FULL TIME)			
	Premium	Employee	District
Employee	\$38.95	\$0.00	\$38.95
Family	\$98.53	\$0.00	\$98.53
DENTAL INSURANCE (CLASSIFIED PT 15-24 HRS/WK)			
	Premium	Emp- 50%	WLS- 50%
Employee	\$38.95	\$19.48	\$19.48
Family	\$98.53	\$49.27	\$49.27
VISION INSURANCE			
	Premium	Employee	District
Employee	\$7.89	\$7.89	\$0.00
Family	\$18.36	\$18.36	\$0.00

Health Savings Account (HSA) Eligibility

A **Health Savings Account (HSA)** allows you to set aside pre-tax dollars to pay for qualified medical expenses. HSAs provide triple tax advantages: contributions are tax-free, funds grow tax-free, and withdrawals for qualified expenses are tax-free.

✓ 2026 Contribution Limits

- Individual Coverage: \$4,400
- Family Coverage: \$8,750
- Catch-Up Contribution (age 55+): Additional \$1,000

✓ Eligibility Requirements

To contribute to an HSA, you must:

- Be enrolled in a qualified **High-Deductible Health Plan (HDHP)**
- Not enrolled in **Medicare**
- Not be covered by another non-HDHP health plan (including a spouse's plan)
- Not be claimed as a dependent on someone else's tax return

Employees that are not eligible for an HSA may be eligible for a Health Reimbursement Arrangement. Contact the Treasurer's office if this applies to you.

Your HSA funds are yours to keep — they roll over each year and remain with you even if you change jobs or retire. (However, if you resign/retire from the district mid-year, you may be responsible for re-paying a pro-rated amount of the district contribution from your paycheck.)

More information about HSA accounts can be found [HERE](#).

HSA Contributions

You have the option to contribute to an HSA account **at WPCU or through American Fidelity**.

If you are enrolling in a HDHP for the first time, you may need to open an HSA account, either at WPCU or through American Fidelity. You need to update your HSA contribution each year, however you can make changes throughout the year if necessary.

- **You will need to complete a paper H.S.A. form, if you want to contribute through payroll deductions, and turn in to the Treasurer's office.**

American Fidelity

A representative from American Fidelity will send out an invitation to schedule an appointment. **Each employee who enrolls in ANY of our health, dental, or vision insurance plans must meet with the representative to comply with IRS requirements for pre-tax insurance deductions.**

You may also elect/update voluntary policies (such as disability, cancer, limited FSA) at this time.

You are not obligated to enroll in any of the American Fidelity voluntary policies.

Wellness Opportunities

EPC offers a variety of wellness benefits **at no cost** to employees and districts through the [EPC Wellness Plan](#). Take advantage of these programs designed to support your overall health and well-being:

- [Lark Diabetes Prevention Program](#) (*Anthem members, spouses & adult dependents*)
Lark is a digital, AI-powered health coach that offers personalized support for weight management, nutrition, physical activity, and stress. It provides real-time feedback, integrates with health devices and apps, and helps users track progress toward healthier habits.
- [Employee Assistance Program \(EAP\)](#)
Provides confidential support for mental, emotional, and personal well-being. Services include 24/7 crisis counseling, financial and legal consulting, and child/elder care resources. Offered through Anthem EAP and available to all UHC districts as well.
- [Hello Heart](#) (*medical plan members, spouses & adult dependents*)
A digital platform that supports heart health through monitoring, healthy habits, and personalized insights. Eligible members receive an app-connected blood pressure monitor with real-time feedback and tracking.
- [Hinge Health](#) (*medical plan members, spouses & adult dependents*)
Digital support for musculoskeletal (MSK) conditions such as chronic back, knee, hip, shoulder, or neck pain. Combines technology with human coaching to reduce pain, improve mobility, and avoid unnecessary surgeries or medications. Accessible anytime, anywhere through the app.