



Please READ Carefully

2009 OPEN ENROLLMENT DIRECTIONS

During Open Enrollment you may: add a benefit, cancel a benefit, or change your level of coverage by following the directions outlined below.

****All forms are included in your Open Enrollment packet****

HEALTH INSURANCE

To switch from one BCBS plan to the other, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. BCBS Universal Individual Application for Group Insurance/Membership

To add or drop a dependent(s) from your current plan, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. BCBS Universal Individual Application for Group Insurance/Membership

To waive the health coverage entirely, you must:

1. Contact Insurance & Benefits and request a health insurance waiver form
2. Complete the BCBS Universal Individual Application for Group Insurance/Membership (Answer Questions # 6, 9, 10, 11, 12, 13, 14, 15)

LIFE INSURANCE

To add/increase employee or dependent coverage, you must complete:

1. Group Life Insurance Change Form
2. Minnesota Life Insurance Application Form

To cancel/decrease employee or dependent coverage, you must complete:

1. Group Life Insurance Change Form

CANCER and SPECIFIED DISEASES INSURANCE

To apply for cancer insurance, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. AIG/National Union Enrollment Form

To add or drop dependent(s) from your current plan, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. AIG/National Union Enrollment Form

To cancel cancer insurance entirely, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form

DENTAL INSURANCE

To enroll in the Delta Dental DPO plan or Delta Care DHMO plan, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. Delta Dental Insurance Company Dual Choice Enrollment / Change Form

To switch from the DeltaCare DHMO plan to the Delta Dental DPO plan or vice versa, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. Delta Dental Insurance Company Dual Choice Enrollment / Change Form

To add or drop dependent(s) from your current plan, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. Delta Dental Insurance Company Dual Choice Enrollment / Change Form

To cancel dental coverage entirely, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form

DISABILITY INSURANCE

To apply for short term and/or long term disability insurance, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. UNUM Pre-Printed Enrollment Form
3. Evidence of Insurability Form

To change level of coverage, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. UNUM Pre-Printed Enrollment Form
3. Evidence of Insurability Form

To cancel short term and/or long term disability coverage entirely, complete:

1. 2009 Open Enrollment Payroll Authorization Form

VISION INSURANCE

To enroll in vision insurance, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. Avesis Employee Enrollment Form

To add or drop dependent(s) from your current plan , you must complete:

1. 2009 Open Enrollment Payroll Authorization Form
2. Avesis Employee Enrollment Form

To cancel vision insurance entirely, you must complete:

1. 2009 Open Enrollment Payroll Authorization Form

FLEXIBLE SPENDING ACCOUNTS

(Medical and Dependent Child Care Expense Reimbursement)

To ENROLL or RE-ENROLL, you must complete:

1. Flexible Spending Account Authorization Form
(Plan Year April 1, 2009 – March 31, 2010)

*If you are currently enrolled in a Flex Spending Account and wish to continue to participate in the new plan year, **YOU MUST RE-ENROLL.***

AUTOMATIC FLEX PLAN

The District's Flex Plan incorporates an automatic enrollment provision to ensure that all employees who purchase voluntary benefits (excluding disability and life insurance) do so with pre-tax dollars, thereby maximizing their tax savings. It is not a mandatory benefit, however, and if you want to waive participation or reverse a previous waiver, please contact Donna Erhardt at 337-8318 in Insurance & Benefits Management.

**ALL OPEN ENROLLMENT PAPERWORK
MUST BE RECEIVED
IN INSURANCE & BENEFITS BY:**

FEBRUARY 6, 2009