



## **Open Enrollment: July 12 - August 23, 2021**

During Open Enrollment, it is important to review your current benefits and consider the needs for you and your family for the upcoming plan year. Please review your current benefits in the Employee Benefits Portal by visiting <u>http://mybenefitshub.com/dentonisd</u>

### **Dental Plans**

#### **Cigna Dental Plans**

Dental Plans	PPO- High Plan		PPO- Low Plan		НМО	
	2020-2021	New Rate	2020-2021 Rate	New Rate	2020-2021 Rate	New Rate
Employee Only	\$48.76	\$51.69	\$19.90	\$21.09	\$13.98	\$14.54
Employee + Spouse	\$104.18	\$110.43	\$39.58	\$41.95	\$27.84	\$28.95
Employee + Children	\$94.42	\$100.08	\$42.90	\$45.47	\$30.06	\$31.26
Family	\$175.96	\$186.52	\$62.60	\$66.36	\$43.90	\$45.66

## **Medical Savings Plans**

#### **NBS Medical Flexible Spending Account (FSA)**

If you currently participate in a Medical FSA, your current monthly contribution amount WILL "roll-over" for the 2021-22 plan year. If you want to modify or end your contribution, you must do so in the Benefits Hub during Open Enrollment.

- The individual annual maximum remains at \$2750 for the 2021-22 plan year.
- Contribution amount will be payroll deducted pre-tax.

#### **EECU Health Savings Account (HSA)**

If you currently participate in an HSA, your current monthly contribution amount WILL "roll-over" for the 2021-22 plan year. If you want to modify or end your contribution, you must do so in the Benefits Hub during Open Enrollment.

- You must enroll in a High Deductible Health Plan (HDHP) to be eligible for an HSA.
- The individual annual maximum increased \$50 to \$3600 for the 2021-22 plan year. If you wish to contribute at the new annual max, you must modify your contribution amount in the Benefits Hub. Those age 55+ may contribute an additional \$1,000 annual catch-up contribution.
- Contribution amount will be payroll deducted pre-tax.

# Can I elect both Health Savings Account and a Flexible Spending Account at the same time?

Per IRS regulations, if you want to enroll in a Medical Flexible Spending Account (FSA), you must waive the Health Savings Account (HSA) plan and vice versa.

You cannot have both an HSA, through any source, and have a Medical FSA with Denton ISD at the same time. Please contact your tax advisor for guidance and more information regarding HSAs and FSAs.