

May 15, 2025

To: All Full Time Employees
From: Lisa Watson, DFMS

RE: Open Enrollment for Medical, Dental and Vision Benefits Elections

Open enrollment period for the Tuscarora Intermediate Unit Medical, Vision, and Dental Insurances is May 16, 2025 through June 16, 2025. This is your opportunity to enroll or make changes to your current level of insurance coverage. You will not be able to make changes outside of this time frame unless there are qualifying events as defined by IRS regulations.

Medical Plans -TIU will continue to offer two medical plans effective July 1, 2025 through June 30, 2026:

Plan #1 – Highmark PPO Plan – there is no change to the plan design from the 2024-25 plan. Plan grid is attached Group #10289-24. **Plan #2** – Highmark Qualified High Deductible Health Plan (QHDHP) with a Health Savings Account (HSA) – the only change is the deductible limits which are set by the Internal Revenue Service (IRS). Annual Deductibles of \$1,650 for individual in-network coverage and \$3,300 for family in-network tier coverage. Plan grid is attached Group #017849-72. TIU will again contribute \$425 for individual and \$750 for dependent or family tier coverage to a Health Savings Account (HSA) account by July 23, 2025.

Prescription Drug Coverage – The Prescription Drug Coverage will continue with Express Scripts/Rx Benefits. You will continue to provide the separate Prescription Plan ID card to your pharmacy. Prescription Drug Coverage is provided under either medical plan. The Rx N Go prescription option will continue in the new fiscal year.

Summary of Benefits - A Summary of Benefits and Coverage for each plan is attached to this email and will be posted to the TIU Insurance Benefits webpage, for your review. I have also included the client profile form for the Rx N Go generic prescription mail order service.

Employee Premium Share Rates – There **WILL BE AN INCREASE** in the employee contribution rates for the 2025-26 fiscal year. Employee Premium Share Rate sheets are attached and will be posted to the TIU Insurance Benefits webpage. The contribution percentages of 8.5% for individual level coverage and 12.5% for any dependent level coverage will remain. All materials related to the insurance benefits and open enrollment will be posted to the TIU website: <https://www.tiu11.org/human-resources/Insurance-Benefit-Information/>

Working Spouse Provision

The IU will continue to make medical coverage available to spouses of employees in limited circumstances. Spouses who work for, and have the opportunity for insurance through, 1) the

Commonwealth of Pennsylvania; 2) any public school district; 3) any of the State System of Higher Education Universities or State owned universities funded by the State of Pennsylvania; or 4) any state-related university of Pennsylvania (Pennsylvania State University, University of Pittsburgh, Lincoln University and Temple University); or 5) Federal Government will not be eligible for coverage on the IU Plan. To add a spouse to your medical coverage you must complete the form related to spouse eligibility and provide proof of legal spouse relationship.

Dental/Vision Coverage –There are no changes to the level of coverage for either plan. The IU will continue to provide individual coverage to all eligible employees. The Employee Premium Share rate for dependent Dental coverage has increased. Rates are reflected in the attachment. If you wish to add dependents to your coverage, the rates are provided in the attached information - Employee Premium Share Rates for Dental/Vision.

How Do I Make a Change to My Current Coverage?

If you wish to make changes at this time, please use this link and information will be provided to you with a secure link <https://forms.gle/8Fxs3TXEHZJkrH4A> to submit changes. All changes will be effective July 1, 2025. **If you are not planning on making any changes, you do not need to submit a change form.** Other questions can be submitted to payroll-hr@tiu11.org.

Annual Notices - Please review the attached annual notices:

COBRA Notice
Children's Health Insurance Program (CHIP)
Women's Health & Cancer Rights
Notice of HIPAA Special Enrollment Rights
Newborns' and Mothers' Health Protection Act
HIPAA Notice of Privacy
Mental Health Parity
Patient Protection Disclosure-Designation of
Primary Care Provider
Federal Marketplace Model Notice
Medicare Part D Creditable Coverage