



Insurance Department

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Oct. 1, 2024

Colleagues,

It's Open Enrollment season, the period set aside each year for Canyons District employees to choose their health insurance and other benefits. Open enrollment is mandatory. All benefit-eligible employees — including newly hired employees who recently completed their initial enrollment — must complete the enrollment process between **Oct. 28 and Nov. 8 at 5 p.m.** This is your opportunity to review your benefit needs and set your elections for the 2025 benefit year (Jan. 1, 2025 to Dec. 31, 2025).

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

What **IS** changing for 2025

There are few changes for the 2025 Benefit year. Per contract negotiations, employee health insurance premiums will increase by 6.5 percent, which is about 25 percent of the total increase. The District will cover the remaining 75 percent of the increase.

In addition, the IRS is requiring that the District to increase the deductible on the High Deductible plans so we can continue to offer the HSA.

- The deductible on the High Deductible (STAR) plan will increase from \$1,600 Single/\$3,200 Family to \$ 1,650 Single/\$3,300 Family.

What is **NOT** changing for 2025

We are not making any carrier or plan-design changes. Because we don't have significant changes, there will not be an in-person benefit fair this enrollment cycle. Detailed provider information has been posted on the Virtual Benefit Fair webpage.

We will have two Enrollment Workshops in the District Office Computer Lab.

Enrollment Workshop
Tuesday, Oct. 29
3-5:30 p.m.
CDO Computer lab (room 252)

Enrollment Workshop
Wednesday, Nov. 6
3-5:30 p.m.
CDO Computer lab (room 252)

If you would like to meet with a member of our Insurance Department one-on-one to ask questions or to receive enrollment assistance, you can schedule an appointment through

the link on the Insurance Department's Open Enrollment page. The scheduling tool for one-on-one appointments will be activated the morning of Friday, Oct. 25, 2024. The Enrollment System will be activated the morning of Oct. 28, 2024.

We encourage you to carefully set your coverages for 2025. Please 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.

The Insurance Department stands ready to assist with the enrollment process and to answer your questions.

Sincerely,

Robert Reeder
Insurance Coordinator