

The SEBB Program's annual open enrollment - October 28 to November 25, 2024

Yearly Open Enrollment for SEBB insurance begins October 28, 2024, and ends November 25, 2024, with changes that take effective January 1, 2025 – December 31, 2025. Information about upcoming changes for 2025 are now posted on the [SEBB 2025 open enrollment website](#). Remember some of these plans are not relevant to you based on the county you live and work in. If you are wanting to compare 2024 plans, please visit [SEBB 2024 medical premiums](#).

This is the time of year to review your benefit options and make changes or updates. **If you do not make any changes to your medical, dental and vision plans, no action is needed.** If you want to change any plans or add/remove eligible dependents, you will be able to do so through your [Benefits 24/7](#) account starting **October 28, 2024**.

Changes you can make

During annual open enrollment you can:

- Change your medical plan including waiving medical.
- Enroll in medical coverage if previously waived.
- Change your dental plan.
- Change your vision plan.
- Add or remove dependents.
- Attest to the spouse or state-registered domestic partner (SRDP) coverage premium surcharge for 2025, **if required**.
- Enroll in the Medical Flexible Spending Arrangement (FSA), Limited purpose FSA, or Dependent Care Assistance Program (DCAP)
- If you are on UMP High Deductible medical plan, HSA 2025 deduction form to contribute to your HSA

How to make changes

Starting October 28, 2024, you can make changes by:

- **Login to [Benefits 24/7](#)**, using your SAW (Secure Access Washington login).
- Select the open enrollment icon
- Follow prompts/complete steps to complete the open enrollment process
- **Hit submit and download the coverage summary/statement of insurance to verify the changes were made correctly – Keep document for records.**

***Update** – Even if you do not make changes to your medical, dental and vision plans and want to continue to participate in a **Flexible Spending Account (FSA), Limited Purpose FSA, Dependent Care Assistance Program (DCAP)** and or the **Health Savings Account (HSA)** for the **2025 plan year**. **All employees wanting to continue on FSA, LPFSA and DCAP for 2025 must re-enroll/enroll during the Open Enrollment period.**

Health Savings Account (HAS) Deductions

Health savings accounts (HSAs) are available to subscribers enrolled in a SEBB high-deductible health plan (HDHP). You can use your HSA to pay for IRS-qualified, out-of-pocket medical expenses.

- Complete the [HSA 2025 School Employee Authorization for Payroll Deduction](#) to deduct HSA contributions, you must be enrolled in the UMP High Deductible Plan.

Who can contribute to an HSA?



Must be covered **only** by an HSA-qualified health plan. Other health coverage* may disqualify you
*Medicare and other traditional health plans



Cannot have a full purpose FSA (Including through a spouse)



Not be claimed as a dependent on someone else's tax return

Maximize your savings

The table outlines the IRS established annual HSA contribution limits

TAX YEAR	MAX HSA CONTRIBUTION LIMIT ¹	
	Individual	Family
2024	\$4,150	\$8,300
2025	\$4,300	\$8,550
Catch-up ²	+\$1,000	+\$1,000

¹ Annual maximum contribution amount is employer and employee contributions combined.

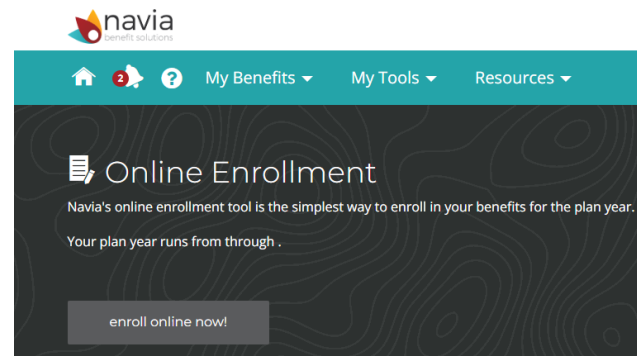
² If you are over the age of 55, you may also make an additional 'catch-up' contribution of \$1,000.

Flexible Saving Account (FSA), Limited Purpose FSA (LPFSA) & Dependent Care Assistance Program (DCAP)

Dependent Care Assistance Program (DCAP), allows you to set aside pretax money from your paycheck to help pay for qualifying child care or elder care expenses. Flexible Spending Arrangements (FSAs) and Limited Purpose FSA allows you to set aside pretax money from your paycheck to pay for out-of-pocket health care costs.

Two ways to enroll in the FSA, LPFSA & DCAP for 2025

- New members or existing members enroll **online enrollment** in your Navia online account at [Navia Benefits Participant Login](#)
- Paper forms located [Navia Benefit Solutions Forms & Documents](#) – Forms are currently not available on the Navia website and will be available during opened enrollment. Paper forms are due to me at ZAC by 11/25/2024 before 4:30pm.



Benefit Fair

If you have additional questions or need more information about the SEBB health plans, we encourage you to attend an in-person HCA benefit fair. There will be representatives from the health plans available to answer questions or provide informational handouts.

When: **Monday, November 4, 2024**

From: **10:00 AM – 6:00 PM**

Where: **Clark Community College** (Gaiser Hall - Student Center)
1933 Fort Vancouver Way, Vancouver, WA 98663

Unable to attend in person? Learn more by attending online pre-recorded webinars/webinars by registering at [Open Enrollment Webinars](#) or visit the [Virtual Benefits Fair](#) page which is available **now**.

Questions

Please feel free to reach out with any questions; I'll respond to inquiries in the order they're received. As the sole benefits specialist for our district, I strive to answer promptly, but if you haven't heard back within two days, a follow-up email or call is welcome. To help me serve everyone effectively, I kindly request that you ask any questions well in advance. Waiting until the last minute may limit my ability to assist before the enrollment deadline. Thank you for your understanding and cooperation!

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