



# Clarke County School District

Better Together

2022 OPEN ENROLLMENT NEWSLETTER



## 6 DECISIONS WE ALL NEED TO MAKE DURING OPEN ENROLLMENT

The most common question we hear this time of year is, "If I want to keep everything the same, do I have to do anything?" The short answer is: YES!

*Read more on the next page*



## OPEN ENROLLMENT

Open Enrollment is the time of year when everyone needs to make decisions about benefits for the coming year, including State Health AND your Clarke County Benefits like dental, vision and life insurance. If you are like most people, you do not look forward to this time of year with great anticipation. But did you know that our comprehensive benefits offering adds nearly 50% or more to your pay? In short, it deserves more consideration than most of us want to give it! We know you are busy, so we are committed to helping everyone understand the 6 important decisions we all need to make during Open Enrollment.

## NEW OPEN ENROLLMENT WEBSITE

Check out our new Open Enrollment website. It has all the resources you need to make great decisions!

<https://clarke.clearconcepts.net/open-enrollment>



## OPEN ENROLLMENT 2022 DATES

Opens on Monday, October 18  
Ends on Friday, November 5

*Do not wait until the last minute!*



*Scroll down for more!*



## 1 CHOOSE A HEALTH PLAN

Choosing the best health plan depends heavily on how much you expect to use it throughout the coming year. How has your current plan worked for you this year? Do you expect significant medical expenses in the year to come? While it is easy to just keep what you have, that may not be the best course.

Did you know that, on average, network dentists are charging about 30% less for dental services? That means everyone - you and our dental insurance plan provider - pays 30% less on your share of the bill. There has probably never been a better time to select the "Network Plan" or at least start using an in-network dentist for all your care.

## 2 CHOOSE A DENTAL PLAN

## 3 ENROLL IN AN FSA

Flexible Spending Accounts enable you to pay for out-of-pocket health, dental and vision costs with before tax dollars. That is like getting everything at a 30% discount! We encourage everyone with those expenses to use an FSA, yet only 1 in 5 employees do. When you continue to enroll in the FSA, you can roll over up to \$550 of your left over funds into the next year.

Keeping the short-term disability (STD) plan you have today may cost you more than necessary! Have you accumulated more sick leave days? If so, and if you are currently in the STD plan, select a later "wait period" as you enroll this year. It works the other way too - if you have used a lot of sick leave, consider selecting a shorter wait period.

## 4 REVIEW YOUR DISABILITY PLAN

## 5 REVIEW YOUR LIFE INSURANCE PLAN

Every year, we all need to make sure the beneficiary information for our life insurance plan is up to date. We also encourage you to make sure that the amount of life insurance you have still reflects what your family would need if anything should happen to you. Remember - if you need to add coverage, you will need to answer some questions online.

While you can make changes to your retirement savings at any time, Open Enrollment is a great time to focus on your total financial well-being. We encourage everyone to save as much as they can. Even a small increase in what you are saving can make a big difference in the long run!

## 6 REVIEW YOUR RETIREMENT SAVINGS



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**START  
HERE**

**NEW Open Enrollment Website.** Get all the key resources you need to make the 6 decisions outlined above! Go to: <https://clarke.clearconcepts.net/open-enrollment>

**Benefits Email Helpline.** Need something you can not find elsewhere? E-mail us any time at: [openenrollment@clarke.k12.ga.us](mailto:openenrollment@clarke.k12.ga.us)