



OPEN ENROLLMENT 2025-2026

Important Information regarding benefits for 2025-2026

MEDICAL

- Plan year will be from July 1, 2025- June 30, 2026
- Premium increase of 6.5%
- Deductibles will be \$3300 for Single and \$6600 for family.
- Premiums are pre-taxed. Rate sheets are available on the ISD 318 website on the Benefits page within each unit.
- If you are a 9- or 10-month hourly employee, your premiums will be pro-rated for 17 pay periods.
- If you do not make any changes, your coverage will continue as previously elected.

DENTAL

- Provider will remain to be Health Partners
- No rate increases for this year
- Employees pay 100% of the premium
- If you are a 9- or 10-month hourly employee, your premiums will be pro-rated for 17 pay periods.
- If you do not make any changes, your coverage will continue as previously elected.

HEALTH SAVINGS ACCOUNT (HSA)

IRS limits for 2025 are set below. This maximum includes contributions from employer and employee combined.

- Single Limits for this plan year are \$4,300 (+\$1,000 catch up for 55+)
- Family limits for 2025 are \$8,550 (+\$1,000 catch up for 55+)
- It is your responsibility not to contribute over the IRS limits.
- HSA's are not an annual enrollment. You make changes to your HSA account anytime throughout the year using the tile link on your Skyward dashboard. Use the [HSA Calculator](#) to know how much you can contribute each year. You will not be making elections in the Open Enrollment link.
- Contributions from the District will be made in four contributions (50% of deductible for full plan year). First one in July 2025, second one in October 2025, the third one in January 2026 and the last in April 2026. Single contribution will be \$412.50 each quarter and family will be \$825 each quarter.
- You are NOT eligible to make or receive District contributions to an HSA account if:
 - You are enrolled in Medicare or Tricare
 - You are enrolled in a non-HSA eligible plan (i.e. enrolled in spouse's coverage that is a copay plan)
 - You are claimed as a dependent on someone else's taxes (dependent child)

FLEX SPENDING ACCOUNTS

- Medical Flex Spending – this is an annual election. If you want coverage, you **MUST** enroll each plan year during Open Enrollment. This coverage does not "default".
 - IRS limits for 2025 are \$3,300/year.
 - FSA is limited to vision and dental expenses if you have an HSA. If electing while having an HSA, *you need to choose the Limited Purpose FSA*
 - Tax Free money to use for qualifying expenses

- Dependent Care – This is an annual election. If you want coverage, you MUST enroll each plan year during Open Enrollment. This plan does not “default”.
 - IRS limits for 2025 are \$5,000/year

LIFE INSURANCE

- Madison Group Term Life – Additional Life Insurance is available for employees to purchase.
 - Any election of coverage will require Evidence of Insurability
 - EOI will need to be completed immediately after you submit your enrollment
 - If EOI is required, a delay in start of coverage may apply
 - [EOI Form](#)
 - If you do not make any changes, your coverage will continue as previously elected.
- PERA Group Term Life
 - Guarantee issue for you, spouse and dependent children up to age 26
 - Application form must be completed immediately after you submit your enrollment
 - [PERA Life Application](#)
 - If you do not make any changes, your coverage will continue as previously elected.

Additional information can be found on the [ISD 318 Website](#) under STAFF > BENEFITS. The [Benefit Guide](#) has great information and links within the guide to provide explanation and details for your benefits.