

Kenmore-Town of Tonawanda UFSD

Health Benefits Open Enrollment

Enrollment Period May 9, 2025 through May 19, 2025

Plan Year July 1, 2025 through June 30, 2026

IMPORTANT - YOUR ENROLLMENT WILL NOT BE COMPLETE UNTIL YOU SIGN THE CONFIRMATION REPORT WITH YOUR PASSWORD/PIN AT THE END OF THE ENROLLMENT PROCESS. SEE SELF-SERVICE INSTRUCTIONS FOR STEP BY STEP DIRECTIONS.

ALL CURRENT MEDICAL RELATED BENEFITS WILL TERMINATE ON JUNE 30, 2025. THIS INCLUDES:

- HEALTHCARE MEDICAL PLAN
- WAIVER OF HEALTH COVERAGE
- MEDICAL FLEXIBLE SPENDING
- DEPENDENT CARE FLEXIBLE SPENDING
- HEALTH SAVINGS ACCOUNT

To continue these benefits ALL employees MUST log in to the online enrollment system to select their July 2025-June 2026 healthcare plan and benefits.

After selecting your benefits, review the Confirmation Report AND SIGN WITH YOUR PASSWORD/PIN to finalize coverage and benefits effective July 1, 2025.

Online Enrollment-BenSelect

It is the time of year for each employee to make an election for health and flexible spending benefits for the period July 1, 2025 to June 30, 2026. *All employees (full time & part time) must access the BenSelect secure web site and notify the District of their choices for 2025-2026.*

To access your employee benefits account, go to <https://usrbp.benselect.com/ktufsd>

- **Enter your user ID and Password/PIN.**
Your **USER NAME** is your 5-digit employee ID number. If your ID is 4 digits, add a leading 0 to the entry.
Example: Employee ID 4423 would be 04423. Your ID can be found on your paycheck statement.
- Your **PASSWORD/PIN** is the last 4 digits of your SS# followed by the last 2 digits of your birth year.
Example: 456780.

Enrollment can be completed using any computer with internet access.

US Enrollment Services Customer Service 716-302-4224 is open Monday – Friday 9am to 5pm and can assist with logging in to the online system.

If you need assistance contact Kathy Kightlinger in the Human Resources Office at 716-874-8400 x20348 or by email - kightlinger@ktufsd.org.

We are happy to assist and answer questions.

Healthcare medical plan information is available in the BenSelect Form Library. Additional information, including full healthcare medical plan documents, is available on the Ken-Ton Schools website at <https://www.ktufsd.org/Page/18781>.

The benefits included on this site are health plan coverage, waive health coverage, life insurance, health savings account, health flexible spending account and dependent care account. You do not need to print or send any documentation to the Human Resources Office or Independent Health. You will have signed the form with your electronic signature (User ID and password/PIN). After your initial log in, you may review or make changes to your elections until the end of the open enrollment period. You must sign the Confirmation Report with your password/PIN to finalize any changes to your enrollment.

***IF YOU CHOOSE TO WAIVE DISTRICT HEALTH COVERAGE** and are eligible for a stipend, you must log in to the BenSelect system and waive coverage. During the open enrollment period, log in to BenSelect and choose either “Waive Medical Plan with District Employed Spouse” OR “Waive Medical Plan without District Employed Spouse” to waive health coverage.

Health Reimbursement Arrangement (HRA - Employer Contribution)

The contractual employer HRA contribution will be posted to your health reimbursement account.

Health Flexible Spending (FSA - Employee contribution) and Dependent Care Account (DCA)

The health and dependent care flexible spending accounts follow a fiscal year (July to June). You will have 90 days from the end of the plan year (June 30, 2026) to submit claims against your voluntary contributions to the health and dependent care accounts. You may contribute up to \$3300.00 to a health flexible spending account (FSA) and up to \$5000.00 to a Dependent Care flexible spending account (DCA) for the 2025-2026 fiscal year.

Life Events

Life Events such as marriage, birth or adoption of a child, divorce or death of a covered dependent may occur during the plan year. You must notify the District Plan Administrator in the Human Resources Department and enroll in BenSelect within thirty (30) days of the event for coverage to be effective as of the date of the event. If you do not notify the District Plan Administrator and enroll within thirty (30) days, you will not be able to make a change to your plan until the next Open Enrollment period.

Rate Change

Enclosed is the new health plan cost sheet effective July 1, 2025. Rates are shown as **monthly** costs. Your payroll deduction is calculated by taking the employee monthly cost noted on the enclosed price sheet multiplied by 12 and dividing it by your number of paychecks, 26 for 12-month employees, 20 for 10-month KTA employees, 22 for full time 10-month KTSEA employees and 18 for part-time KTSEA employees.

First Choice Plans

First Choice is a Preferred Provider Network designed by Catholic Health. With First Choice you must use Catholic Health Facilities for services such as bloodwork, x-rays, inpatient services, outpatient services, etc. or may be subject to a deductible and coinsurance. You may use any physician that participates with Independent Health. It is also important for you to check with your doctor to see that they have admitting privileges to Catholic Health facilities. A list of participating facilities is available on the First Choice website <https://firstchoice.chsbuffalo.org/network-providers/>

Independent Health's Health Extras Card

For a list of participating vendors and benefits under this program, please visit the Independent Health website at independenthealth.com.



Kenmore – Town of Tonawanda UFSD

2025 Benefits Open Enrollment

May 9 – 19, 2025

During Open Enrollment – May 9th through May 19th
If you have questions about your benefits, contact the Call Center at

716-302-4224

Monday through Friday, 9am to 5pm EST

This is a dedicated call center number for Ken-Ton UFSD employees.

Benefits effective date: July 1, 2025

**ALL HEALTH CARE PLAN, WAIVE HEALTH PLAN AND FLEXIBLE
SPENDING ELECTIONS WILL TERMINATE ON JUNE 30, 2025.**

**You MUST log in to the enrollment system to select your
July 2025-June 2026 benefits.**

To enroll, follow these steps:

- Click on the following link (or copy and paste it into your internet browser):
<https://usrbp.benselect.com/ktufsd>
- **Enter your User ID and password/PIN.**
- Your **User ID** is your 5-digit Employee ID. If your ID is 4 digits, add a leading 0 to the entry (for example, EE ID 4423 would be 04423).
- Your **password/PIN** is the last 4 digits of your Social Security Number followed by the last 2 digits of your birth year (for example, 456780).
- Your enrollment consists of 4 steps:
 - a. Review your personal information If you need to make changes, see “Changes to Personal Information?” below.
 - b. Add Dependent(s) Name, SSN and Date of Birth
 - c. Make your benefit elections
 - d. Sign with your password/PIN to submit your Benefit Verification Form and finalize your elections.

Self-Enrollment Steps

- Review each screen carefully when making your elections. Be sure to select the correct coverage tier (Employee Only or Employee + Family)
- Click **Next** at the bottom right of each screen to move through the enrollment and select benefits.
- After you have finished selecting your benefits, review the **My Benefits** page to confirm all elections are correct and all dependents you wish to cover are correct.
- After you have confirmed the information is correct, use the outer scroll bar on the right, move to bottom of the page and enter your password/PIN (shown below). After entering your password/PIN, click on the “Sign Form” button instead of using the Enter key. **Your password/PIN is the last 4 digits of your Social Security Number followed by the last 2 digits of your birth year.**

✓ Your Available Benefits

[Health](#)
[Healthcare Reimbursement Account](#)
[Health Savings Account](#)
[Healthcare FSA](#)
[Dependent Care FSA](#)

PIN:

 

Your enrollment will NOT be complete until you finish this step!

Self-Enrollment Steps

- After you have signed the form, a *Sign/Submit Complete* screen will be displayed stating “*Congratulations!*” at the top (illustrated below) and you will once again be shown a summary of your benefits. Be sure to review this screen carefully, as it contains additional information not previously displayed.

Sign/Submit Complete

Congratulations!

Your enrollment is now complete. You may log-in to the system at any time during the year to review your benefit elections.

Recap of Your Elections

Listed below is a recap of your elections including who is covered under each benefit plan and your named beneficiaries. **Scroll down to the bottom of this screen to view a list of your completed enrollment forms.**

- If you need to make changes, click *Return* and this will take you to the “Welcome Back” screen:
 - At top of screen, select **My Benefits**
 - Choose the benefit you’d like to change
 - Select “Unlock”
 - Make the necessary change and click *Next*
 - Re-enter your PIN and select *Sign Form*

Changes to personal information? Please access and complete the *Notification of Change Form* found in the *Forms Library* by clicking at the tab on the top right corner of your screen. Please return the form to Human Resources.

KEN-TON HEALTHCARE PLAN MONTHLY COST SHEET - KENMORE TEACHERS ASSOC. - EFFECTIVE 7/1/2025-6/30/2026

| <u>Benefits</u> | <u>KTA Flex Fit</u> | <u>KTA First Choice</u> | <u>KTA First Choice Out of FC Network*</u> | <u>First Choice High Deductible (HDHP) Network</u> | <u>First Choice High Deductible (HDHP) Out of First Choice Network*</u> |
|--|---------------------------------|---------------------------------|---|--|---|
| Office Visit | \$20 Primary \$30 Specialist | \$20 Primary \$30 Specialist | Out of First Choice Network subject to deductible and coinsurance | Adult \$10 Primary/ \$20 Specialist Child \$20 | Out of First Choice Network subject to deductible and coinsurance |
| Prescription Drug | \$10 / \$30 / \$55 | \$10 / \$30 / \$55 | \$10 / \$30 / \$55 | \$5 / \$25 / \$50 | \$5 / \$25 / \$50 |
| Rates: | | | | | |
| Teacher Full Time-Single | \$148.09 | | \$33.13 | \$25.84 | |
| Teacher Full Time-Family | \$370.23 | | \$82.72 | \$64.59 | |
| Teacher Assistant-Single | \$695.58 | | \$414.16 | \$322.95 | |
| Teacher Assistant-Family | \$2,176.50 | | \$1,653.93 | \$1,291.82 | |
| Substitute Teacher-Single Full Monthly Plan Cost | \$987.25 | | \$828.33 | \$645.91 | |
| Substitute Teacher-Family Full Monthly Plan Cost | \$2,468.17 | | \$2,068.10 | \$1,614.78 | |
| Part Time Teacher Rate is calculated based on FTE | Based on FTE | | Based on FTE | Based on FTE | |

First Choice High Deductible Health Plan (HDHP) subject to \$1,650 single and \$3,300 family deductible per plan year

* Under the First Choice program, if you do not use a Catholic Health Facility you may be subject to the out-of-network deductible and coinsurance