



GSD 2020-2021 Open Enrollment Guide

Open Enrollment runs from September 14, 2020 – September 25, 2020.

MESSA Effective Date: January 1, 2021

- MESSA ABC and MESSA Choices Plan Highlights are available on gibdist.net under “Employee Services.”
- To make your open enrollment elections: sign on to www.messa.org and select “MyMESSA Member Login”. If you are not yet registered, you must do so. If you are already registered, enter your username and password and select the “online benefits website.” Changes are to be made directly online. Please review your information, make corrections, delete dependents over age 26, and be sure that all new eligible dependents are added to your plan with social security numbers listed for each. Please review each plan, make elections, or waive coverage. Please remember to verify your beneficiaries as well - there are primary and contingent opportunities for you to complete. **There will be no paper form for the MESSA open enrollment piece. Please note that MESSA rates will increase by 0.8% for 2021.**
- If you do not need to make changes to your elections, please login to MyMESSA to review and confirm your demographic information.
- If you are interested in transferring to the MESSA ABC Plan, which includes a health savings plan, you can prepare your application now, effective 01/01/2021. Be sure to complete the Health Equity - Health Savings Account Enrollment Forms on gibdist.net under “Employee Services.” Return completed forms to Marisa Atherton, HR Specialist, via fax at 734-379-6359. Please do not email documents that contain your social security number.
- If you enroll in MESSA’s ABC plan, which involves a Health Savings Account (HSA), you cannot enroll in a savings with Wageworks, except for vision and dental, which is titled “Limited Plan to be Used Strictly for Vision and Dental Expenses”.
- MESSA has options available to you for supplemental term life, optional dependent life, survivor income benefits and short term disability plans. If you are not already covered, you are eligible to purchase these plans, effective 01/01/2021. These options are paid by the employee through payroll deductions.

Health Equity/Wageworks and Aflac Effective: 10/01/2020

- Health Equity/Wageworks offers flex spending for health or dependent care. The maximum allowance for health is \$2750, and the dependent care maximum is \$5000. Carryover is in effect up to \$500. Visit www.wageworks.com for more information. The enrollment form is available on the gibdist.net Employee Services tab. If you are currently enrolled, and you do not want to renew, please select “I hereby elect NOT to participate in the Flexible Spending Accounts” on the form. **Please complete the form and return via email to Marisa Atherton, HR Specialist, at athertm@gibdist.net .**

- Review Aflac supplemental policies, paid by the employee through payroll deductions. For more information, visit www.aflac.com or contact our Aflac Representative:
 - Julie Slaughter
(312) 203-9362
julie_slaughter@us.aflac.com
- Revisit 403(b) companies if you would like to invest or make changes. A list of vendors is available on the gibdist.net “Employee Services” tab. The 403(b) is paid by the employee through payroll deductions.
- If you opt out of healthcare, you must provide the district with proof of coverage, and return with the cash opt out form. **A copy of your health care card is not acceptable proof.**
- Please complete your open enrollment by **Friday, 9/25/20**.
- Be sure to review your October 2020 pay stubs to confirm your deductions and pay in lieu of health benefits.

For questions or concerns, please contact Marisa Atherton, HR Specialist, at athertm@gibdist.net