

HELPFUL INSURANCE INFORMATION

During an Open Enrollment Period is when you can make changes with your insurance coverage. Rockford's Open Enrollment Period is in November with the effective date of January 1st.

When you have a status change in your life you have 30 days to change your insurances. (contact lsimpson@rockfordschools.org)

**Status change = Marriage (marriage license required), Divorce, Birth of A Child, Legal Adoption (legal paperwork required)
Change with Spouse's or Your employment, or a
Dependent Child has a Status Change.**

Medical: MESSA ABC Plan 1 Group # 71452
Plan Year January 1st through December 31st
MESSA Website: www.messa.org
MESSA Phone Number 800-336-0013

Health Savings Account: Health Equity
Health Equity Website: www.healthequity.com
Health Equity Phone Number 877-218-3432

Dental: ADN - Plan Year July 1st through June 30th
ADN Website: www.adndental.com
ADN Phone Number 888-236-1100

Vision: VSP - Plan Year March 1st through the end of February.
VSP Website: www.vsp.com
VSP Phone Number: 800-877-7195

Terminology:

EOB=Explanation of Benefits

Co-Pay= amount you pay at an office visit

Deductible=amount you must pay before your insurance coverage pays claims

Employee Contribution=amount that is deducted from pay check

2016-17 Deductions begin with the first pay in October and end with the last pay in June.

(19 pays)