

Clovis USD Open Enrollment

- **Previous Enrollment Period – Oct 15 – Nov 15**
 - All changes made to all plans effective following Jan 1st
- **New Enrollment Period – End of School Year**
 - 2011 Enrollment Period – June 1 – July 29th
 - 2012 Enrollment Period – May 1 – May 31st
- **Reason for Change in the Enrollment Period**
 - Affordable Care Act allowing additional dependents to be added effective 09-01-2011
 - Implementation of premiums effective 09-01-2011

CUSD Open Enrollment

- **Current Pre-Tax Plans on Calendar Year (Jan 1st – Dec 31st):**
 - Section 125 for Unreimbursed Medical and Dependent Care
 - American Fidelity Cancer Plan
 - American Fidelity Accident Plan
- **For Employee Convenience Pre-Tax Plan Years Are Changing**
 - New start date for pre-tax plans will change from Jan 1st to Sept 1st
 - IRS Guidelines prohibit CUSD from changing the plan year mid year
 - CUSD must follow through with elections set up for Calendar Year 2011
- **How To Change A Plan Year:**
 - Must have one short plan year from 01-01-2012 – 08-31-2012
 - Every year thereafter plans will go back to a 12 month plan year starting on September 1st and going through August 31st.

CUSD Open Enrollment

- Effective Dates for Elections Made During 2011 Open Enrollment:
 - Dependent Adds/Drops 09-01-2011 – 08-31-2012
 - Premiums 09-01-2011 – 08-31-2012
 - Texas Life with American Fidelity 09-01-2011 – can drop anytime
 - 403B Plans 09-01-2011 – can drop anytime
 - Disability through American Fidelity 09-01-2011 - can drop anytime
 - Long Term Care with American Fidelity 09-01-2011 – can drop anytime
 - Section 125 Unreimbursed Medical 01-01-2012 – 08-31-2012
 - Section 125 Unreimbursed Daycare 01-01-2012 – 08-31-2012
 - American Fidelity Cancer 01-01-2012 – 08-31-2012
 - Texas Life through American Fidelity 01-01-2012 – 08-31-2012
 - Dental Plan Changes 01-01-2012 – 12-31-2012
 - Vision Plan Changes 01-01-2012 – 12-31-2012

CUSD Open Enrollment

- Effective Dates for Elections Made During 2012 Open Enrollment:
 - Dependent Adds/Drops 09-01-2012 – 08-31-2013
 - Premiums 09-01-2012 – 08-31-2013
 - Texas Life with American Fidelity 09-01-2012 – can drop anytime
 - 403B Plans 09-01-2012 – can drop anytime
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CUSD Open Enrollment

- Time between 2011 Open Enrollment and Plans with a January 1st begin date = 5 months
- American Fidelity Agents will be available December 5th – 9th for employees who wish to make changes to the following plans:
 - Cancer Plan through American Fidelity
 - Accident Plan through American Fidelity
 - Section 125 Unreimbursed Medical
 - Section 125 for Unreimbursed Daycare
 - Dental Plan Changes
 - Vision Plan Changes