



CCSD

Find Your Fit

Financial • Physical • Emotional

2023 OPEN ENROLLMENT NEWSLETTER

6 DECISIONS WE ALL NEED TO MAKE DURING OPEN ENROLLMENT

The most common question we hear this time of year is, "If I want to keep everything the same, do I have to do anything?" The short answer is: YES!

Read more on the next page



OPEN ENROLLMENT

Open Enrollment is the one time each year when everyone should review their benefits for the coming year. That includes State Health AND your CCSD Benefits like dental, vision and life insurance. If you're like most people, you do not look forward to this time of year with great anticipation. But did you know that **"Find Your Fit"** (our comprehensive benefits offering) adds nearly 50% or more to your pay? In short, it deserves more consideration than most of us want to give it! Are you saving enough for retirement? Have you had your student loan debt reviewed? Now is the time!



OPEN ENROLLMENT WEBSITE

Check out our Open Enrollment website. It has all the resources you need to make great decisions!

<https://clarke.clearconcepts.net/open-enrollment>

OPEN ENROLLMENT FOR 2023 BENEFITS

Opens on Monday, October 17
Ends on Friday, November 4,
2022

Don't wait until the last minute!



Scroll down for more!



1 CHOOSE A HEALTH PLAN

RATES AREN'T CHANGING, BUT...

Choosing the best health plan depends heavily on how much you expect to use it throughout the coming year. Has your current plan worked well for you this year? Do you expect significant medical expenses in the year to come or none? While it is easy to just keep what you have, that may not be the best course.

NETWORK DENTISTS SAVE YOU MONEY

Did you know that, on average, network dentists are charging about 30% less for dental services? That means everyone - you and our dental insurance plan provider - pays 30% less on your share of the bill. There has probably never been a better time to select the "Network Plan" or at least start using an in-network dentist for all your care.

2 CHOOSE A DENTAL PLAN

3 ENROLL IN AN FSA

NEW, HIGHER LIMITS

Flexible Spending Accounts enable you to pay for out-of-pocket health, dental and vision costs with before tax dollars. That is like getting everything at a 30% discount! You can now put **up to \$2,850** per year into a healthcare FSA. We encourage everyone with those expenses to use an FSA, yet only 1 in 5 employees do. If you enroll in the FSA again for next year, **up to \$570** of unused funds can roll into your 2023 account.

NO COST LOAN REVIEW

Did you know we offer a service called "GotZoom" that matches individual financial situations with the 70+ Federal DOE programs available to reduce student loan payments and balances? While we cannot guarantee everyone will see results, it is free to find out what you could save. Go to www.gzenroll.com/clarke OR Call toll free at 1-877-292-2363

4 EXPLORE STUDENT DEBT REDUCTION

5 REVIEW YOUR RETIREMENT SAVINGS

ARE YOU SAVING ENOUGH? HAVE YOU PICKED A BUCKET?

While you can make changes to your retirement savings at any time, Open Enrollment is a great time to focus on your total financial well-being. We encourage everyone to save as much as they can. Even a small increase in what you are saving can make a big difference in the long run!

CAN YOU LOWER YOUR COST?

Keeping the short-term disability (STD) plan you have today may cost you more than necessary! Have you accumulated more sick leave days? If so, and if you are currently in the STD plan, select a later "wait period" as you enroll this year to save money. It works the other way too - if you have used a lot of sick leave, consider selecting a shorter wait period.

6 REVIEW YOUR DISABILITY PLAN



**START
HERE**

Our Open Enrollment Website. Get all the key resources you need to make the 6 decisions outlined above! Go to: <https://clarke.clearconcepts.net/open-enrollment>

Benefits Email Helpline. Need something you can't find elsewhere? E-mail us any time at: openenrollment@clarke.k12.ga.us