



Open Enrollment Information

VUE Members,

This is a gentle reminder that the open enrollment period for VCS medical, dental, vision, and supplemental insurance began on Monday, July 22nd and runs through August 16th. You can complete the enrollment process on your own through your primeBENEFITS account. However, if you would like assistance, you can work with a Benefits Counselor by scheduling an online appointment or by attending one of the in-person events on August 5th, 6th or 7th. The links and other information on accessing these options are available [here](#).

If you are satisfied with your current benefits, you do not need to do anything to maintain your coverage, as they will roll over into the next year. If you have an FSA savings account or if you want to start one, you will need to enroll in this benefit for the 2024-25 year.

Unfortunately, the medical insurance premium rates increased again this year. The decision was approved by the members of the board, yet unlike previous years, there was a limited discussion from the board members on how to mitigate these rising costs. However, VUE is currently at the bargaining table and has proposed an increase the board's monthly contribution for employee medical insurance premiums. We are also proposing the district reinstate the employee dental insurance premium contribution. These proposals have been made to take some of the sting out of the rate increases. We can no longer afford to spend any salary increase we negotiate on increased insurance costs. VCS must do better to provide for the needs of teachers and staff.

We strongly encourage each of you to carefully review your current plan and compare it to the other options. The FHCP medical plans include the same network of doctors and facilities, with the Triple Option also including the wider Florida Blue/Blue Cross network (option 2), as well as an allowance for out-of-network options (option 3). By changing your plan, *you may save money on the premiums (the out of paycheck cost) or on what you pay out of pocket.* As an example, if the doctors and specialists that you see are in the FHCP network, then the Triple Option may not be the best plan for you. Or, if you know you have procedures coming up or if you have an ongoing health issue, then you may want to consider switching to the regular HMO rather than the HMO2 or the Triple Option. The regular HMO costs more upfront in premiums, but the copays, deductibles, and maximum out-of-pocket costs are less so, you may save money in the long run.

As always, if you have any questions or concerns about this process, please feel free to reach out to the VUE office (386-238-1605). We are here to help!

In Solidarity,

Elizabeth Albert