

To: Intermediate Unit I Employees Act 93  
From: Michael Llewellyn, Business Manager  
Date: April 5, 2025  
Re: Election of health insurance for the 2025-2026 school year

You will need to choose your health insurance coverage for the 2025-2026 school year from the options noted below. Attached are explanations of the options to review when choosing the health benefits coverage. This year American Fidelity will be completing the open enrollment sign off. The link to schedule with American Fidelity is <https://enroll.americanfidelity.com/4CB62FF2>. **Your enrollment must be received in the Business Office by 3:30 PM Friday, May 9<sup>th</sup> in order to receive coverage for the next fiscal year, July 1, 2025 to June 30, 2026. American Fidelity will be collecting the forms and signatures during open enrollment meetings.** The enrollment with American Fidelity will include medical, dental, vision, and Payment in Lieu of Insurance. In addition, you can purchase voluntary benefits if you would like. You can schedule your meeting in person or virtually. Please click the link to schedule your appointment - <https://enroll.americanfidelity.com/4CB62FF2>.

#### **Option 1 Consortium EPO Plan:**

If you choose the Consortium EPO Plan, the Board will provide coverage for the individual, husband and wife, or parent and child, parent and children, or family contract as you so elect. You shall pay the co-premium in accordance with your negotiated contract in effect for July 1, 2025, which is 6.5% of the monthly premium. **As a note, under the Allegheny County School Health Consortium, you will have a separate prescription card. I am attaching the insurance coverage changes from Allegheny County School Health Insurance Consortium.**

#### **Option 2 Consortium PPO Plan:**

If you choose to buy up to the Consortium PPO Plan, the Board will provide coverage for the individual, husband and wife, parent and child, parent and children, or family contract as you so elect. You shall pay the co-premium in accordance with your negotiated contract (as listed above) in effect for July 1, 2025. In addition, you will be responsible for the difference in monthly premiums. **As a note, under the Allegheny County School Health Consortium, you will have a separate prescription card.**

		Individual	Parent/Child	Parent/Children	Emp/Spouse	Family
A	Option 1: EPO Monthly Premium	\$872.04	\$1,956.01	\$2,151.58	\$2,368.98	\$2,463.24
B	EPO Monthly Employee Co-Premium at 6.5% of Premium	\$56.68	\$127.14	\$139.85	\$153.98	\$160.11
C	Option 2: PPO Monthly Premium	\$933.48	\$2,092.89	\$2,302.20	\$2,535.91	\$2,636.62
D	Additional Estimated Monthly Employee Cost for PPO	\$61.44	\$136.88	\$150.62	\$166.93	\$173.38
E	Total Monthly Estimated Employee Cost to Buy-Up to PPO (B+D)	\$118.12	\$264.02	\$290.47	\$320.91	\$333.49

**Please be advised that the copay rates outlined in this enrollment are based on the current contract, which is set to expire on June 30, 2025. These rates are subject to change based on the outcome of contract negotiations. Any changes will be communicated to you in a timely manner.**

Please complete your enrollment by Friday, May 9<sup>th</sup>. **This enrollment must be completed by 3:30 PM May 9<sup>th</sup>** to ensure that coverage will be provided. American Fidelity will conduct the healthcare enrollment and Section 125 enrollment and employee sign off in accordance with IRS regulations during the same meeting.