

BOARD OF PENSIONS

PENINSULA-DELAWARE CONFERENCE · THE UNITED METHODIST CHURCH

139 N. STATE STREET
DOVER, DELAWARE 19901
(302) 674-2626
Toll-free (877) 736-3351

TO: All Full Time Clergy and Retirees under age 65

FROM: Pen-Del Benefits Office

DATE: September 20, 2023

SUBJ: Election Sheets due prior to **November 1, 2023**

Please ***read and accurately complete*** the 2024 Health Care Election Sheet and return it to the Peninsula-Delaware Conference, 139 N State Street, Dover, DE 19901, or scan and email your signed form to Tcleary@pen-del.org prior to **November 1, 2023**.

[Click here to download the 2024 Health Care Election Form and Salary Reduction Agreement](#)

SUMMARY OF BENEFITS AND COVERAGE AND SUMMARY PLAN DESCRIPTIONS

The Summary of Benefits and Coverage (SBC) and the Summary Description (SPD) are available on www.pen-del.org under "Conference Benefits". Click "Health Insurance" and choose the appropriate document. If you wish to have a paper copy of the SBC, it will be mailed to you free of charge. No material modifications or reductions have been made this year except as mentioned in some of the following notices:

HIPAA PRIVACY NOTICE

The required HIPAA Privacy Notice is available on www.pen-del.org under "Conference Benefits". Click on "Health Insurance" and "Privacy Notice".

2024 HSA and FSA CONTRIBUTION LIMITS

The 2024 HSA contribution limits have increased. **The maximum contribution for an individual is \$4,150 and for a family is \$8,300.** These HSA maximum contributions include both employer and employee contributions. Income tax and a 20% penalty will be imposed by the IRS if there are improper distributions from an HSA account.

Highmark Health Care (a Flexible Spending Account). **The maximum employee contribution is \$3,200. The Highmark Dependent Care maximum is \$5,000.** Your FSA account will be administered by Highmark and you will only receive ONE card for both the HRA and FSA.

NOTICE CONCERNING MEDICARE PART D

Click here to download the [Medicare Part D Notice](#).