

OPEN ENROLLMENT INFORMATION

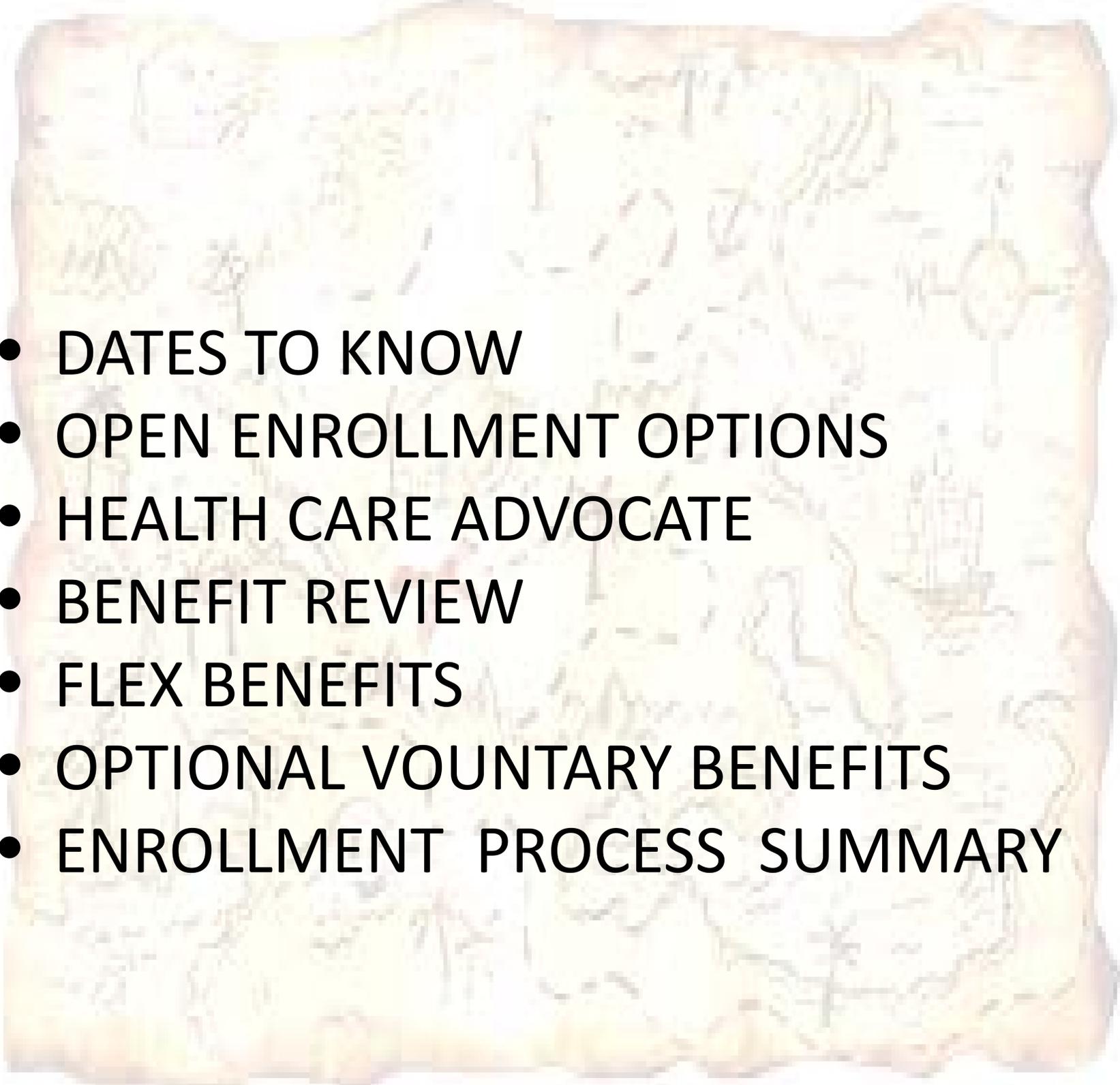
Plan year 2020



Prepared for the employees by the

Human Resources Department

Let the Treasure to Health begin!

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- DATES TO KNOW
 - OPEN ENROLLMENT OPTIONS
 - HEALTH CARE ADVOCATE
 - BENEFIT REVIEW
 - FLEX BENEFITS
 - OPTIONAL VOUNTARY BENEFITS
 - ENROLLMENT PROCESS SUMMARY

OPEN ENROLLMENT – Important Dates

Kronos Open for Benefit Elections

November 1, 2019 – November 30, 2019 at 5:00 p.m.

Benefit changes for

January 1, 2019 – December 31, 2019

Make Up Open Enrollment
Informational Meeting Sessions:

TBD

OPEN ENROLLMENT – What is it??

A period of time when employees can change medical, dental, and optional benefits

- All employees must complete OE in Kronos
- FSA– must re-enroll every year
- HSA – must re-enroll every year
- Insurances plans and rates are renewed

This information is only a summary, full enrollment details guides and instructions may be found on <https://salemva.gov/benefits/Home>

You may now access Kronos from home:

<https://salemva.kronos.net/wfc/navigator/logon>

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Available for all Full Time City employees and family members in the home.

Not required to participate in city health insurance

Employee Health Insurance Plans

KeyCare 30 PPO –

Plan remains unchanged

Lumenos HDHP - with Health Savings Account –

NEW ENROLLMENTS-One time employer contribution to HSA of \$800 for subscriber only plan and \$1200 for any other plan election.

EXISTING ENROLLMENTS-

Annual City HSA contribution –

\$60 per month for subscriber only coverage (\$720 annual)

\$90 per month for all other lines of coverage (\$1080 annual)

KeyCare 20 PPO –CLOSED PLAN- Plan remains unchanged

Rates will be posted on the City's Benefit site

Wellness Insurance Incentive

– Please be sure to submit your medical services documentation between 10/1/18 to 10/31/2019 to Synergy to be eligible for the Wellness Rates for 1/1/2020

REMEMBER IF YOU ARE COVERED UNDER THE CITY'S INSURANCE YOU ARE ELIGIBLE TO UTILIZE THE HEALTH CLINIC (AGE 2 & UP)

SCHEDULE YOUR CLINIC APPOINTMENT FROM ANYWHERE, AND AT ANYTIME:

<https://www.timecenter.com/cityofsalem/>

CHANGING PLANS?? WHAT DOES THIS MEAN FOR YOU?

- DEDUCTIBLE AMOUNTS RESET 1/1 EACH YEAR



Review the Anthem information to ensure you choose a plan that best suits your needs.

<http://saalemva.gov/benefits>

Accessible from home
Summary of Benefit Coverages
Complete Benefit options/details/extra benefits

HEALTH SAVINGS ACCOUNT (HSA)

Website: HealthSavings.com Email: askus@HealthSavings.com

Toll-free: (888) 354-0697

A savings account used in conjunction with the Lumenos high deductible health plan (HDHP) that allows users to save money tax-free to pay for qualified healthcare expenses

- Triple Tax Savings
- Funds Roll from year to year
- Change your deductions anytime
- Bank account goes with you
- Keep documentation of medical expenses
- Reimburse yourself now or later



Full Details found on <https://salemva.gov/benefits>

Receiving Veteran's health benefits now or in the past 90 days?

Veterans with a service-connected disability will not be blocked from HSA eligibility because they accessed VA benefits in the past three months.

HSA-Eligibility Requirements

YOU MAY NOT BE:

- **Covered by any other health plan, including your spouse's health insurance**
- **Covered by your own or spouse's medical flexible spending account (FSA)** *(Limited FSA allowed for dental and vision expenses)*
- **Enrolled in any part of Medicare or Tricare**
- **Claimed as a dependent on another person's tax return**

****UNSURE OF ELIGIBILITY? Give HR a call we will talk you through it!****



- Plan remains unchanged
- Large Network of providers
- No Benefit Waiting Period
- Rewards program
- No rate increase for the Employee
- Employee rate paid 100% by employer

Annual Deductible (*Applies to Basic and Major Services*)

\$25 per person; **\$75** per family, per calendar year

Annual Maximum \$1,250 per enrollee, per calendar year

Orthodontic Lifetime Maximum \$1,000 per person

MaxOver™ Carryover Your plan allows a portion of an enrollee's annual maximum to be carried over to the next year.

claims no higher than \$625 and must have 1 exam and cleaning during benefit period.

Healthy Smile, Healthy You® Program

Your plan provides additional cleanings and/or application of topical fluoride to enrollees with specific health conditions such as pregnancy, diabetes, high-risk cardiac conditions or who are undergoing cancer treatment via chemotherapy and/or radiation. Enrollment in the **Healthy Smile, Healthy You Program** is simple. Visit DeltaDentalVA.com to print an enrollment form.

Diagnostic and Preventive Services 100%

Basic Services 80%

Major Services 50%

You may select the dentist of your choice.

Participating dentists have agreed to accept Delta Dental's plan allowance, plus any required coinsurance and deductible (if applicable) as payment in full.

Non-Participating dentists have not agreed to accept Delta Dental's plan allowance as full payment.

Full plan details found on <https://salemva.gov/benefits>



Plan Year:

January 1 – December 31, 2020

2 ½ Month Grace period for incurring expenses: 03/15/2021 Run-Out period for Filing: 03/31/2021 please remember if switching to an HSA then your plan fund must be spent no later than when your traditional plan ends

Available Accounts:

- Healthcare Reimbursement (Eligible if participating in KeyCare Plans)**
- Dependent Care Reimbursement**
- Limited Healthcare Reimbursement (Eligible if participating in Lumenos HDHP)**

IRS Maximum 2020:

- \$2,700 with 2 ½ month grace period for Healthcare Reimbursement**
- \$5,000 (\$2,500 if married filing separately) for Dependent Care Reimbursement**

Your FBA Debit Card is automatically issued at time of enrolling in the plan (Activated with the first swipe)

Did you have FSA last year? If so, make sure you finalize all expenses no later than:

2 ½ Month Grace period for incurring expenses: 03/15/2020

Run-Out period for Filing: 3/30/2020

•**Debit Mastercard**

•**Auto-Substantiation Features**

- Reoccurring expenses
- Mail order Rx
- Orthodontic contracts

•**Self-Service Technology**

- App
- Account information, forms, transaction details online
- <https://fba.wealthcareportal.com/Page/Home>

– **FSASore.com Partnership**

Full Flex Spending plan details found on <https://salemva.gov/benefits>

Voluntary and Retirement Benefit Options

- VRS
- 457 Defined Contribution Plan
- Accident-Pre tax
- Cancer-Pre tax
- Critical Illness-Pre tax
- Short Term Disability-Post Tax
- Long Term Disability-Post Tax

Vendors onsite to provide information only

**Interested in enrolling in voluntary benefits – Contact
Vendors between**

11/1 – 11/30/2019

(Optional Life-Contact Human Resources)

Vendor will ensure information is submitted to HR for
processing

Summary of Kronos enrollment procedure

- Login to Kronos through Internet explorer:
<https://salemva.kronos.net/wfc/navigator/logon> (LOGIN AT HOME)
- Hover over the right side of the page and select the “EMPLOYEE HOME PAGE” folder tab
- Hover over the ALERTS BOX (the box will slide up) click on “OPEN ENROLLMENT”
- The next screen, select “OPEN ENROLLMENT”
- select “NEXT” to begin the enrollment process
- select all benefit check boxes and then select “NEXT”
- Choose your benefit options. **Everyone must make an election (even if waiving coverage)**
 - **Employees with spouses working for the City or Schools ONLY-**
 - **Remember, If you have a spouse working Full Time for the City or the Schools, use the SWS benefit plan election options for health and dental.**
 - **Whoever is the primary on the insurance makes the plan election and pays the benefits, the other will waive all coverages.**
- HSA and FSA Plans - make a **Per Pay Period** election if you are participating in these options
- List all dependents covered under your Health and/or dental plan-Social Security Numbers are required for all dependents covered under the plan.
- Enter your **Per Pay Period** Dependent Care election if participating
- Review Information. You may **Edit** your elections if needed. You may select the **Print** option at the top of the page to keep a copy for your records. To finalize select **Submit Changes**.

Full Details with samples on how to enroll may be found on
<https://salemva.gov/benefits>

Vendors available for questions and answers

- Contact vendors between 11/1 and 11/30/2019 before 5 pm to enroll in voluntary benefits

Need paper documents sent to you?
Contact HR 375-3060

Take Charge and enroll on time

Kronos Enrollment begins Thursday,
November 1, 2019

Last day to enroll is Friday, November
30, 2019 at 5:00 pm



TIME FOR QUESTIONS

The
greatest
wealth
is..

HEALTH.

~Virgil