

# LET'S PLAY BALL!!!



## OPEN ENROLLMENT INFORMATION

Plan year 2016-2017

*Prepared for the employees by the  
Human Resources Department*

# Batter Up!!!

A faded background image of a baseball game. A batter in a white uniform is in the middle of a swing, holding a wooden bat. A catcher in a red jersey is crouching behind home plate, ready to catch the ball. An umpire in a dark uniform is also visible behind the catcher. The scene is set on a baseball field with a dirt infield and a grass outfield.

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

# OPEN ENROLLMENT – Important Dates

## Kronos Open for Benefit Elections

August 31, 2016 – September 19 2016 5:00 p.m.

### Benefit changes for

October 1, 2016 – September 30, 2017

Make Up Open Enrollment Informational Meeting Sessions:

**Wednesday, September 7, 2016**

City Hall Council Chambers

10:00 a.m. AND 2:00 p.m.

# 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

<http://benefits.salemva.gov/>

# THANK YOU EMPLOYEES OF SALEM!!!

Because employees have become more involved in their Health Care choices, there will be no benefit design changes this year!

We continue to offer 3 medical plans:

KeyCare 30 PPO **Core Plan**

Employee premiums remain unchanged

KeyCare 20 PPO **Buy-up Plan**

Employee premiums increased

Lumenos HDHP with Health Savings Account (HSA) **Buy-down Plan**

Employee premiums decreased

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

**REMEMBER IF YOU ARE COVERED UNDER THE CITY'S INSURANCE YOU ARE ELIGIBLE TO UTILIZE THE HEALTH CLINIC 540-378-0190 (AGE 2 & UP)**

# CHANGING PLANS??

## WHAT DOES THIS MEAN FOR YOU?

- DEDUCTIBLE AMOUNTS RESET OCTOBER 1, 2016
- KEYCARE PLANS HAVE A 4<sup>TH</sup> QUARTER CARRYOVER
- CAREFULLY CONSIDER IF CHANGING PLANS IS THE BEST OPTION FOR YOU. YOU MAY WANT TO CONTACT ANTHEM TO DETERMINE WHERE YOU STAND WITH YOUR DEDUCTIBLES AND OUT OF POCKET MAXIMUMS; AND, WHAT WOULD CHANGE IF YOU SWITCH TO ANOTHER PLAN.
- ANTHEM REPS ON SITE TODAY TO ANSWER QUESTIONS

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

<http://benefits.salemva.gov>

Accessible from home

Summary of Benefit Coverages

Complete Benefit options/details/extra benefits

**\*\*PAPER GUIDES ON HAND TODAY\*\***

NEVER LET THE FEAR OF STRIKING OUT  
KEEP YOU FROM PLAYING THE GAME...



# HEALTH SAVINGS ACCOUNT (HSA)

Website: [HealthSavings.com](http://HealthSavings.com) Email: [askus@HealthSavings.com](mailto: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

1

Contributions  
are TAX  
DEDUCTIBLE



2

Earnings and  
interest grow  
TAX FREE



3

Withdrawals  
for eligible  
medical  
expenses are  
TAX FREE



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

# 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
- Receiving Veteran's health benefits now or in the past 90 days
- Claimed as a dependent on another person's tax return

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

# AMERITAS DENTAL INSURANCE

- Plan design remains unchanged
- Rewards program improved
- **Rates have been reduced**
- Employee rate paid 100% by employer

	Coinsurance
Type 1-Routine Exams/Cleanings/X-Rays	100%
Type 2-Sealants/Restorative/Extractions	80%
Type 3-Onlays/Crowns/Prothodontics	50%
Deductible	\$80/Lifetime Type 2 & 3 Waived Type 1
Maximum <i>(per person)</i>	\$1,000 per calendar year
Allowance	90th U&C
Waiting Period	None
<b>Ortho Coverage</b>	
Coinsurance	50%
Lifetime Maximum <i>(per person)</i>	\$1000
Waiting Period	None

# DENTAL REWARDS

Allows members to utilize unused dental maximum carryover amounts from previous years towards dental benefits. Employees and their covered dependents may accumulate dental rewards with an unlimited maximum carryover amount. **If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost.** A member is eligible to earn rewards again the next year.

- Benefit Threshold \$500
  - Dental benefits received for the year cannot exceed this amount
- Annual Carryover Amount \$250
  - Ameritas Rewards amount that is added to the following year's maximum
- Annual PPO Bonus \$100
  - Additional bonus is earned if the member sees a network provider
- Maximum Carryover Unlimited
  - Maximum possible accumulation for Dental Rewards and PPO Bonus combined

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

# FLEXIBLE BENEFIT ADMINISTRATORS

## Plan Year:

**Oct 1, 2016 – Sept 30, 2017**

2 ½ Month Grace period for incurring expenses: **12/15/2017** Run-Out period for Filing:  
**December 29, 2017**

## Available Accounts:

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

## IRS Maximum 2016/2017:

- **\$2,550** 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: 12/15/2016**

**Run-Out period for Filing: 12/29/2016**



## Plan features

- Debit Mastercard
- Auto-Substantiation Features
  - Reoccurring expenses
  - Mail order Rx
  - Orthodontic contracts
- Self-Service Technology
  - App
  - Account information, forms, transaction details online
  - [www.mywealthcareonline.com/fba](http://www.mywealthcareonline.com/fba)
- FSASore.com Partnership

## Have Questions?

Contact Us at 800-437-3539  
Monday-Friday 8:30a-5:00p EST  
Email: [flexdivision@flex-admin.com](mailto:flexdivision@flex-admin.com)

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

# Voluntary and Retirement Benefit Options

- VRS
- Minnesota Life – Basic and Voluntary Optional Life
- 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 Vendor between  
8/31 - 9/19/2016 (*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://saalemkronos.salemva.gov/wfc/navigator/logon>
- Hover over the last folder tab to the right and click on “EMPLOYEE HOME PAGE”
- 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 monthly 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 **Monthly** Dependent Care election if participating
- Review Information. You may **Edit** your elections if needed. You may select the **Print** option in top right side 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 <http://benefits.salemva.gov/>**

# And that's the Ball game Folks!!

- Vendors available for questions and answers
  - Contact vendors between 8/31 and 9/19 to enroll in voluntary benefits
- Need paper documents sent to you? Contact HR 375-3060
- Take Charge and enroll on time
- Kronos Enrollment begins tomorrow Wednesday, August 31, 2016
- Last day to enroll is Monday, September 19, 2016 at 5:00 pm

# TIME FOR QUESTIONS

