**To:** Benefit Eligible Employees

**From:** Human Resources

**Date:** 10/10/2019

**Subject:** **2020 Employee Benefits Open Enrollment**

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|  | KEY DATES |  |

**Jan. 1, 2020**
Effective Date of Benefit Elections

**11/6/19 @ 3PM**
Open Enrollment Ends

**10/22/2019**
Open Enrollment Begins

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| **JAN. 1, 2019**Effective Date of Benefit Elections**NOV. 30, 2018**Open EnrollmentEnds | CHANGES YOU CAN MAKE |  |

* Elect to enroll in either the medical PPO plan or the CDHP plans for yourself or a family member
* Elect or drop vision and/or dental coverage for yourself or a family member
* Add or drop dependents per established eligibility guidelines
* Apply for, reduce or drop the amount of your supplemental life or AD&D insurance coverage
* Elect or drop long term disability buy-up coverage
* Enroll in the 2020 health care and/or dependent care flexible spending account (FSA) plan

**NOV. 1, 2018**Open Enrollment
Begins

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|  | WHAT’S NEW? |  |

* Available October 1, 2019:
* Teladoc – You can now speak to a licensed doctor by web, phone or mobile app from anywhere, at any time! Teladoc doctors can diagnose many medical problems, recommend treatment and prescribe medications. Set up your account at: Teladoc.com/premera.
* Talkspace - Talkspace is a new service through Premera that allows you to find the perfect therapist for you and connect via text message. Find out more and sign up at: blue.premera.com/BHsupport.
* Coming January 1, 2020:
* KrowdFit - Earn cash rewards for living a healthy lifestyle. Join the KrowdFit wellness program at: krowdfit.com or download the KrowdFit app.

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|  | WHAT’S CHANGING? |  |

* Employee premiums:
	+ Medical PPO plan will increase by 2.2%. No increase for the medical CDHP plan. **TIP:** You will receive an annual HRA/VEBA contribution if you enroll in the medical CDHP plan: $500 for yourself, $500 for your spouse, $250 for your child(ren).
	+ No increase for the dental and vision plan.
	+ Long term disability core plan will increase from $24.98 to $28.73 per month. No increase for the buy-up plan. **TIP:** The long term disability program has a benefit maximum of $6,300 per month for both plans. If you earn more than $126,000 per year, you will reach the benefit maximum and the buy-up plan will not provide you with a greater benefit.
* Benefit plan design changes:
	+ Inpatient rehab visits will increase from 15 days to 30 days.
	+ Some prescription drugs that are available as over-the-counter medication will no longer be covered in the prescription drug benefit.
	+ Preventive (class 1) dental services are no longer subject to the $50 deductible.

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|  | PLEASE REMEMBER |  |

* Please verify that your enrolled dependents continue to meet the eligibility guidelines as explained in the shown on the reverse of the enclosed employee benefits enrollment form. The plan reserves the right to audit dependent enrollment at any time to verify that enrolled dependents are eligible for coverage.
* If you experience a qualifying life event, you must notify Human Resources of the change within **30 days**. Qualifying life events include involuntary loss of other coverage, marriage, divorce, legal separation, birth, adoption and ceasing to be a dependent child for reasons of age.
* If you do not make changes now, your next chance to do so will be during our next open enrollment in 2020, unless you experience a qualifying life event.

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|  | WE’RE HERE TO HELP |  |

Open enrollment meetings are scheduled for:

October 9, 2019 at 6:30 AM in the PRD Video Conf. Room;

October 9, 2019 at 11:00 AM in the 8th Floor Conference Room;

October 10, 2019 at 2:00 PM in the Moses Lake Conference Room;

October 16, 2019 at 7:00 AM and 11:00 AM in the Exec Conference Room;

October 17, 2019 at 1:00 PM in the EHQ Commission Room

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|  | WHAT YOU NEED TO DO |  |

* **YOU MUST** log into [Mercer EnrollNet](https://www.hrbenefitsadvantage.com/asgard/login/hrbalogin.do) and complete your online enrollment for Medical, Dental, Vision, Long Term Disability, FSA and Dependent Care FSA between October 22, 2019 and November 6, 2019, 3:00 PM.
* Review and/or update your Dependents.
* Review and/or update your Beneficiaries.
* **Note:** Your portion of the medical, vision, and dental benefits you have elected will be deducted from wages on a pre-tax basis unless you affirmatively elect to pay the cost of these benefits on an after-tax basis. Please contact Human Resources to elect to pay the cost of the benefits on an after-tax basis.

Thank you for taking the time to read through this important information. If you have questions regarding open enrollment, please feel free to contact Diane Moseley at 509.754.5024 or dmoseley@gcpud.org.