



Annual Open Enrollment Information for Plan Year 2020

<p>Group Insurance Benefits</p> <p style="text-align: center;">2020</p>	<p>Open enrollment, the annual event when you can make changes to your group insurance benefits, will be offered as follows:</p> <ul style="list-style-type: none"> • Oct 21 - Oct 25 --- In-Person Meetings for BCC employees • Oct 29 - Nov 12 --- MyBenefits system is available for your elections
<p>What's new for 2020?</p> <p>Resources:</p> <p>Contact your Group Insurance office for any assistance with your group insurance elections:</p> <p>Risk Management Tel: 561-233-5400 Fax: 561-242-7184</p> <p>Email: BCCMyBenefits@pbcgov.org</p> <p>MyBenefits system access: www.pbcgov.com/mybenefits</p> <p>Cigna on-site service representatives:</p> <p>Monica Kates Tel: 561-233-5463 Monica.Kates@cigna.com</p> <p>Peggy Lacroix Tel: 561-233-5474 Peggy.Lacroix@Cigna.com</p>	<p>Group Insurance coverage will continue to be provided by the same providers without changes to employee premium cost and no employee cost sharing changes to existing plans.</p> <p>Health coverage: A Cigna Open Access Plus In Network (OAPIN) plan will be newly offered as a third medical plan option, alongside the Cigna HMO and POS plans, for Plan Year 2020. Below are some highlights of this plan:</p> <ul style="list-style-type: none"> • In-network only medical plan • Designation of primary care physician (PCP) is encouraged, but <i>not</i> required • Referrals are <i>not</i> required for specialty care (has to be in-network) • Pre-authorization for certain benefits <i>will</i> be required (MRIs; scheduled surgeries, etc.) • OAPIN provider network is a <i>national</i> network with providers in all 50 states • Premiums for this plan are higher than the HMO plan and lower than the POS plan • Co-payments match HMO plan co-payments with minor exceptions <p>Please review the OAPIN Health Plan Frequently Asked Questions (FAQ) document, a health plan comparison overview, and premium information for additional detail.</p> <p>Disability insurance: For Plan Year 2020 only, Cigna disability insurance is allowing employees a ONE-TIME opportunity to elect short term disability (STD) or upgraded or voluntary long term disability (LTD) without requiring Evidence of Insurability (without answering health questions). If you currently do not participate in the STD or LTD program and wish to enroll – or wish to upgrade your LTD benefit to a higher plan - Cigna disability will accept your application without any medical underwriting requirement. This applies even if you have been previously declined. Pre-existing condition limitations in accordance with the long term disability Certificate continue to apply.</p> <p>Life insurance will continue with Minnesota Life, which has been rebranded to Securian Financial. Your group life insurance is issued by Minnesota Life Insurance Company, an affiliate of Securian Financial. Life insurance beneficiary management is being transitioned to the carrier, Securian Financial. If you have not done so already, please follow the instructions in the letter that was mailed to employees on September 30, 2019 to declare your beneficiaries by November 12, 2019. If you do not designate your beneficiaries with Securian Financial by November 12, 2019, benefits will be paid according to the policy contract.</p> <p>Dental coverage will continue to be offered by Solstice Benefits, Inc. with no change in premium costs.</p>

	<p>FLEX: The health care FSA annual limit will increase from \$2,650 to \$2,700; P&A Group will continue to administer FLEX claims for our group. If your P&A debit card expires 12/19, and you actively re-enroll in FLEX for Plan Year 2020, P&A will mail you a new debit card in late December.</p> <p>Opt-Out credit will continue to be offered at \$1,000/annually or \$38.46 per pay. Employees must submit their proof of other coverage (in their name) to their Group Insurance office by Nov 12</p> <p>Legal Plan: Employees will continue to use MyBenefits for ARAG legal plan open enrollment elections or changes. Questions about ARAG? Contact HR at 616-6884 or retirement@pbcgov.org</p>
<p>Employee Open Enrollment Responsibilities</p>	<p>Employees are responsible for:</p> <ul style="list-style-type: none"> • Ensuring personal information such as address is up-to-date in HRIS. • Fully participating in the Open Enrollment process and contacting group insurance during open enrollment with any open enrollment questions, concerns, or for assistance with elections. • Thoroughly reviewing choices and elections during open enrollment and submitting them in MyBenefits by the stated deadline. • Ensuring dependent and beneficiary information is complete and correct. Social Security numbers are required for all medical dependents. • Providing required documentation, including dependent verification documents for newly added dependents, and annual proof of other coverage (in employee's name) - if participating in the Opt-Out program - to the group insurance office by Nov 12. • Actively re-electing FLEX program for Plan Year 2020, as it will terminate otherwise. • Reviewing the confirmation statement to be mailed to employees early December and notifying the group insurance office of any errors by Dec 20. • Closely reviewing the paycheck of Jan 10, 2020 to ensure Opt-Out credit is included and notify Risk Management immediately with any issues regarding Opt-Out credit.
<p>Open Enrollment Information</p>	<p>Open enrollment information can be obtained in a number of ways:</p> <ul style="list-style-type: none"> • A recorded session available on the web/DVD. A taped recording of an Open Enrollment info session will be posted on MyBenefits following the In Person meetings. The recorded session allows you to view the information on demand, at a time and location that is convenient for you and share it with your family. • In Person Meetings – BCC Employees are invited to attend an In Person session beginning Oct 21. The meetings are scheduled for approximately two (2) hours at various locations. For any assistance with scheduling your attendance in TED contact Group Insurance.

In the event of a conflict between this summary and the applicable Group Insurance policy and/or certificate, the policy and/or certificate shall dictate the insurance and coverage provisions, exclusions, all limitations and terms of coverage. In accordance with the provisions of the ADA, this document may be requested in an alternative format. If you have any questions or would like to receive additional benefit plan materials, please contact your Group Insurance office/representative.

	<p>•County Administrator’s Annual Employee Recognition Event on Oct 19 --- Group Insurance employees, insurance representatives and wellness program staff will be available to answer questions and provide information.</p> <p>The 2020 Group Insurance Information guide will be available at the In Person meetings for BCC employees who registered in TED in advance and will be posted on MyBenefits by October 21, 2019.</p>
<p>Processing Open Enrollment changes</p>	<p style="text-align: center;"><u>Online Enrollment - MyBenefits</u></p> <p>Use MyBenefits from work, home, or elsewhere starting October 29 through November 12 to make your elections.</p> <p>Examples of open enrollment changes are switching your medical or dental plan election, adding or deleting dependents, electing or terminating coverage, enrolling or re-enrolling in FLEX program and confirming your Opt-Out benefit program participation and updating your beneficiaries; and use MyBenefits to elect/change legal plan enrollment by Nov 12.</p> <p>Even if you do not wish to make any changes to your current medical, dental, life and disability elections and you are not re-electing FLEX or Opt-Out for 2020, take a few minutes to enter MyBenefits and review your Group Insurance records to make sure everything is in order.</p>
<p>Action Items</p>	<p>➡ FLEX does not automatically continue from year to year. To <i>continue</i> your participation in the FLEX program (health care, dependent care Flexible Spending Accounts) for 2020 you MUST actively re-enroll in MyBenefits by Nov 12.</p> <p>➡ Opt-Out Program To enroll or continue in the medical plan Opt-Out program, 1) confirm your medical coverage is "waived" in MyBenefits AND 2) forward proof of your other coverage (in your name) to your Group Insurance office by Nov 12 AND 3) check the Jan 10, 2020 check for Opt-Out credit and notify Risk Management of any issues immediately.</p> <p>➡ Dependent Verification Submit your required dependent verification documents for dependents you are adding to coverage to your Group Insurance office no later than Nov 12. Social Security numbers must be entered by you in MyBenefits, for any newly added dependents to your medical coverage. To avoid delays in your dependent coverage for newly added family members, please review dependent verification requirements in PPM CW-P-023 and submit the required documents to group insurance by Nov 12. Your dependent coverage will not go into effect unless the required documentation is received. If the documentation is not received by Dec 31, your dependents will not be enrolled in your plans. Such dependents will not be eligible for coverage until the next applicable Open Enrollment period, except in the case of a mid-year qualified family status change.</p> <p>➡ Email Opt-Out proof and dependent documents to BCCMyBenefits@pbcgov.org or fax to 561-242-7184.</p>
<p>Confirmation Statements</p>	<p>Printed confirmation statements will be mailed to employees in early December. Please notify your group insurance office IMMEDIATELY and no later than Dec 20, 2019 of any errors or discrepancies that you notice on your confirmation statement. Contact your Group Insurance office before Dec 20, if you are a benefits eligible employee and did not receive a confirmation statement so that you can process any corrections by the deadline.</p>

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<p>Evidence of Insurability (Life coverage)</p>	<p>Employees who elect group term life coverage in excess of the guaranteed issue amounts will be required to successfully complete the Evidence of Insurability (EOI) process:</p> <ul style="list-style-type: none"> • Securian Financial will mail the EOI form and materials directly to individuals subject to EOI. <p>Contact Securian Financial at 800-872-2214 for questions about life EOI process.</p> <p>Please complete and return the required forms to Securian Financial as soon as possible. If the required documentation is not received by Securian Financial the carrier will be unable to proceed with the medical underwriting process and coverage subject to EOI or in excess of guaranteed issue amounts will not be considered for approval.</p>
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Important Reminders

- Learn about your group insurance options by attending a meeting, reviewing the 2020 Group Insurance Information handout and various plan documents and informational brochures posted on the Risk Management/Group Insurance webpage.
- **Starting Oct 29**, take the time to visit [MyBenefits](#); review your current benefits elections, confirm your covered dependents – ensuring that they are still eligible to be covered under your plans.
- **Remember to make your legal plan elections/changes for ARAG in MyBenefits during this Open Enrollment period.** Finalize your elections by Nov 12.
- You can typically only change your group insurance elections 1) as a new hire, 2) during the annual Open Enrollment period, or 3) within 30 days of a qualified family status change – so consider your options carefully at this time.
- FLEX and Opt-Out benefits elections do not roll over from year to year and **MUST** be actively re-elected each year during Open Enrollment – please process in [MyBenefits](#) and forward proof of other coverage to Group Insurance.
- Any individual who is eligible for group insurance plans as an employee cannot be a dependent on any plan (this includes health, all dental and life insurance plans).
- Please view important benefit information including summary plan descriptions, provider information, plan documents, compliance notices and retail pharmacy program information available on [MyBenefits](#) or the Risk Management/Group Insurance department website.
- Check your confirmation statement for your elections and notify your Group Insurance office of any errors immediately and no later than Dec 20.
- Closely review the paycheck of Jan 10, 2020 to ensure Opt-Out credit is included and notify Risk Management immediately with any issues regarding Opt-Out credit.
- If you have questions about health care reform and the Affordable Care Act and specifically information about public Exchanges/Marketplaces, notices are posted under Group Insurance Publications and be sure to visit www.HealthCare.gov.

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