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MEMORANDUM

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Date: November 9, 2018

To: All Full-time, Benefit Eligible Employees

From: Steve Stanczak, Director of Human Resources  
Carol Stancato, Director of Finance

Re: **2019 Open Enrollment Information**

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Enclosed you will find important information related to your benefits as part of the 2019 Open Enrollment. Please read this information carefully. The information contained in this packet will be useful in making decisions related to your health, dental and vision insurance coverage. Open Enrollment begins NOW and closes on December 10, 2018. Please submit all of your forms directly to the **Finance Department**. Pertinent information is as follows:

***Health Insurance***

For 2019, the single health plan deductible remains the same at \$2,500. The embedded single deductible within the family health plan remains \$2,700 with the combined family deductible and maximum out of pocket remaining at \$5,000. The City is pleased to announce that all other provisions of the health plan design will continue unchanged for the fourth consecutive year.

***Summary of Health Insurance Benefits and Coverage (SBC)***

The attached SBC documents provide members with a standardized document using consistent terminology describing the key features of the City's health plan as it exists for 2019 and may be used to compare against other benefit plans in which you are eligible to participate.

- Single Deductible Plan [\(CLICK HERE\)](#)
- Family Deductible Plan [\(CLICK HERE\)](#)

***Prescription Plan Benefits***

Prescription benefits will no longer be administered by OptumRx (UHC) for 2019. The new pharmacy benefit manager will be Navitus. This should have no impact to the overwhelming majority of those who use prescription drugs as the formularies will primarily remain the same, the \$10/\$30/\$60 co-pay structure will remain the same, and you may continue to use your same pharmacy. Navitus will provide additional information including new Rx cards that will be sent to your home before the end of the year.

## **Dental Insurance**

For those employees wishing to have an alternative option for dental services, the City is offering a voluntary plan through Delta Dental. Delta Dental, however, is only able to guarantee the quoted premiums if ten (10) percent of the City's employees elect coverage. In the event that we are unable to obtain the 10%, we will be unable to offer the plan and those employees who initially elected Delta will default back to the City-paid dental coverage of Dental Associates.

### **Dental Associates**

There are no changes to the Care Plus dental plan design.  
For the Care Plus Dental Summary [\(CLICK HERE\)](#)

### **Delta Dental**

The monthly premiums are:

Employee Only	\$30.46
Employee and Spouse	\$62.16
Employee and Children	\$76.40
Employee, Spouse and Children	\$125.55

For the Delta Delta Dental Summary [\(CLICK HERE\)](#)

## **\*\*VERIFICATION OF HEALTH & DENTAL ENROLLMENT REQUIRED\*\***

The **OPEN ENROLLMENT – BENEFIT STATEMENT** will be forwarded to you **SEPARATELY**. This document applies to your health and dental benefits. You must review and update where appropriate then return a hard copy to the Finance Department no later than December 10, 2018. Employees may be liable for any claims paid for a spouse or dependents who are currently on the plan but who are otherwise ineligible. Failure to return this form may impact your benefit coverage in 2019. **This document is required even if there are no changes.** Some of these changes could include the following:

- A change in your family status due to the birth of a child, marriage or divorce.
- Cancellation of Health or Dental benefits.
- Dependents reaching age 26 and no longer qualifying for coverage.

If you had previously waived health and/or dental insurance coverage, an enrollment form would be required to pick up coverage in 2019.

- [Health Insurance Enrollment Form \(CLICK HERE\)](#)
- [Care Plus/Dental Associates Dental Insurance Enrollment Form \(CLICK HERE\)](#)
- [Delta Dental Enrollment Form \(CLICK HERE\)](#)

## **Vision Insurance - ENROLLMENT REQUIRED EVERY YEAR** Please note the following:

- For those enrolled in the 2018 Vision plan, you **must re-enroll** for 2019 to maintain the vision insurance benefit.
- Vision Plan information and Enrollment Form [\(CLICK HERE\)](#)
- Please forward your completed form to the Finance Department for processing. You will receive either an email or phone call from the Finance staff acknowledging the

completion of the processing of your vision enrollment forms no later than December 17th. If you do not hear from the Finance Department or have any questions, please contact their office at 653-4180.

### **Health Savings Accounts (HSA) - GENERAL INFORMATION**

- The 2019 HSA Maximum Contribution Amounts are: Individual \$3,500; Family \$7,000; Catch-up Contributions (age 55 or older) up to an additional \$1,000 annually.
- If you have a pre-tax deduction already in place, it will continue until you complete an HSA change form. No action is needed unless you wish to change your contribution amount.
- Employees who wish to take advantage of the HSA deduction and who currently do not have an account with Johnson Bank can contact the bank at 262-697-7500 and ask to meet with a personal banker.
- Johnson Bank HSA requires that participants keep a minimum balance of \$1.00 in their account at all times. Johnson Bank's computer system will close your account and return your payroll deduction if your account goes to zero.
- Employee's pre-tax HSA payroll deduction can only be made to Johnson Bank.
- Change forms and additional information for the HSA can be completed in Finance or printed from the Employee Info tab on the Intranet and forwarded to the Finance Department.

### **Voluntary Supplemental Insurance - OPEN ENROLLMENT**

All employees are offered the option to purchase supplemental benefits through two separate providers for 2019. If you are currently enrolled in a supplemental benefit, your coverage will remain in effect until you cancel it. The GAP coverage available is as follows:

#### ***AFLAC***

- Short-Term Disability: In the case of illness or injury. It helps you maintain your standard of living and helps you pay your bills. [\(CLICK HERE\)](#)
- Lump Sum Critical Illness: Provides Cash benefits if you're diagnosed or treated for covered critical illness events. [\(CLICK HERE\)](#)
- Accident: For a covered accident. Aflac policyholders receive cash benefits for use as they see fit. This plan helps provide a financial cushion if an accident occurs. [\(CLICK HERE\)](#)
- Hospital Confinement Indemnity: Helps with the non-covered expenses of a hospital stay. [\(CLICK HERE\)](#)
- Contact: John Ruschli at 312-218-7457 or jrcooperinc.com.

#### ***Trustmark Insurance Company/Lincoln Financial***

- Accident: Accident insurance provides additional insurance benefits in the event that you or a covered family member is injured as the result of a non work related injury. The benefits are determined based upon the medical services a covered person receives due to an accident. [\(CLICK HERE\)](#)
- Critical Illness: Critical Illness offers benefits in the event that covered person is

diagnosed after the effective date with a covered medical condition. [\(CLICK HERE\)](#)

- Universal Life: Universal Life insurance provides a life insurance benefit that an employee can use as part of post retirement life insurance option. [\(CLICK HERE\)](#)
- Contact: Teresa Grant of M3 Insurance, 262-524-6010 or [Teresa.Grant@m3ins.com](mailto:Teresa.Grant@m3ins.com).