

It's About Choice, It's About Value, It's About You!

Welcome to Benefits Open Enrollment for 2018

Monday, September 11, 2017 through Friday, October 6, 2017

For Full-time and Reduced Contract Employees

Open Enrollment is your once-a-year opportunity to learn your benefits options and to make additions, changes or deletions to your benefit elections including health, dental, vision, life insurance, flexible spending accounts, commuter benefits, and buy-up long-term disability insurance. Any elections made during Open Enrollment are effective and irrevocable as of January 1, 2018 and will stay in effect until December 31, 2018 (unless you have a qualified change in status and make a timely corresponding change).

Passive Open Enrollment – To retain the same benefits coverage for Plan Year 2018, you do not need to do anything. If no changes are made during the Open Enrollment period, we will carry forward your 2017 elections, *except for Flexible Spending Accounts (FSA)*. To participate in the FSA program, you **must enroll/re-enroll** during the open enrollment period.

The FHDA partners with the California Public Employees' Retirement System (CalPERS) to provide your health and retirement benefits. Please check the information packet mailed by CalPERS for full details on health plans.

For comprehensive, up-to-date information regarding Open Enrollment for PY 2018, and carriers contact list, visit:

http://hr.fhda.edu/benefits/a_2018%20Open%20Enrollment.html.

For **Important Notices**, please access: http://hr.fhda.edu/downloads/2018%20Health_Plan_Notices_Packet.pdf.

For online enrollment instructions to add, delete, or change medical plans, and how to retrieve your password for online enrollment, please access: <http://hr.fhda.edu/downloads/2018%20OE%20how%20to%20enroll.pdf>.

Important Reminder: when adding new dependents online, you must submit **ALL** required documentation such as Marriage Certificate, Birth Certificate or Passport, and Social Security Cards, for all dependents, to the District HR/Benefits Unit no later than **5pm, Friday, October 6, 2017** in order for benefits to be activated effective January 1, 2018. No exceptions.

Phone: 650-949-6224

Fax: 650-949-6299

Email: Mybenefits@fhda.edu

WHAT'S NEW?

- **2018 Benefit Rates** – employees' monthly contributions remained the same
- **2018 Medical FSA** – maximum annual limit increases to \$2,600 annually effective January 1, 2018.
- **2018 FSA Commuter Benefits** – maximum tax-free monthly *pass transit* and *parking* amounts remain at \$255.
- **Bridge to Medicare Program for post 97 retirees (must be under age 65)** – District subsidy for eligible retiree and spouse/domestic partner increases to \$400/month (retiree only) or \$800/month (retiree + spouse/DP) for all bargaining units including ACE, CSEA, FA, POA, TEAMSTERS, and Confidentials effective January 1, 2018. Subsidy rates for AMA members remain unchanged.
- Beginning January 1, 2018, **CalPERS** introduced five health plan changes for the PERS Select, PERS Choice, and PERSCare PPO plans, including:
 - Expanding the use of Ambulatory Surgery Centers for BASIC plans to include 12 new outpatient medical procedures such as sigmoidoscopies, tonsillectomies, and kidney stone treatment
 - Adding a site of care program to guide members who need certain prescription drug infusions to lower-cost sites than hospitals (e.g. doctor's office, ambulatory infusion center, or home infusion)
 - A mobile application called **Quick Care** to help members quickly identify nearby clinics and doctors' walk-in-offices, avoiding the need to use more expensive emergency room care for their urgent needs
 - Expanding the **Welvie Program** to include Medicare subscribers. Welvie is an online tool that educates members, and informs and empowers their decision making when it comes to preference-sensitive surgeries.
 - Adding **SilverSneakers program** to the CalPERS PPO Medicare plans. SilverSneakers is a community fitness program specifically designed for older adults.

Plans Expansion:

- **Western Health Advantage HMO**, a new health plan partner for 2018, will provide coverage in the counties of Colusa, El Dorado, Marin, Napa, Placer, Sacramento, Solano, Sonoma, and Yolo.
- **Kaiser Permanente HMO** is expanding its coverage to 13 counties in Washington State in 2018: Grays Harbor, Island King, Kitsap, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, and Whatcom.
- **Health Net SmartCare HMO** is moving into Placer County.
- **Anthem Blue Cross Select HMO** is adding Monterey county.
- **Anthem Medicare Preferred Plan** (Medicare-eligible only) will be available for the 2018 plan year in 36 counties coupled with its Basic HMO Traditional Plan, Medicare members will have an option to purchase dental and vision benefits from Anthem. Members will have an option to purchase dental and vision benefits from Anthem when enrolling in this plan.

Other Voluntary Benefits Products Available During Open Enrollment:

- **MetLife:** Critical Illness, Accident and Legal Insurance – available online via iElect.com
- **Hartford Supplemental Life and Buy-Up LTD** – available online via iElect.com
- **Healthy Paws Pet Insurance** - available at group discount, and premium is direct bill by carrier. For quote, you may apply online at: <https://www.healthypawspetinsurance.com/>. For details, please contact customer service at 1-855-898-8991.

Medicare Health Plan Availability:

- Only Kaiser offers both BASIC and Medicare Advantage HMO Plan
- **Medicare-eligible members may enroll with Kaiser, PERSCare/Choice/Select PPOs, Anthem Medicare Preferred Plan, and UnitedHealthcare Group Medicare Advantage PPO**
- **UnitedHealthcare (UHC) Group Medicare Advantage PPO** (restricted to Medicare-eligible retirees only) - Allows plan members to receive care at the same benefit level from any willing Medicare provider, except Kaiser, for a \$10 co-pay. It covers Medicare Parts A, B, and D and the plan will cover members nation-wide in all states and U.S. territories.
 - In addition, the plan will offer dental and vision coverage as an option to public agency Medicare-eligible retirees who are not currently offered the coverage as part of their benefits. Members signing up for this dental and vision benefit will pay UHC directly for this coverage.

REMINDER: Designation of Emergency Contact and Beneficiary is now possible via Secova Online enrollment

- A beneficiary is a person or legal entity that is entitled to receive the proceeds from an estate, trust, retirement account, life insurance policy, or transfer on death accounts. A beneficiary can be one or more individuals or organizations, such as a trust or charity. You can designate two types of beneficiaries:
 - **Primary beneficiaries** are first in line to receive the designated asset upon your death.
 - **Secondary (or contingent) beneficiaries** receive the asset if there are no surviving primary beneficiaries upon your death.

IMPORTANT: Before going online to select your beneficiary, make sure you have your beneficiary's Social Security number (SSN), date of birth, and mailing address.

- **Importance of Beneficiary Designations**
 - If you wish to name someone other than your spouse or domestic partner as beneficiary, if you have special estate planning needs, or if you wish to assign ownership of your life insurance to another person, seek legal and tax advice before completing your beneficiary designation.
 - If your beneficiary is a minor (under age 18), you may wish to consult with a legal advisor to ensure you understand how to best protect the rights of your minor beneficiary.

Please note that employee death benefits are paid to the most recent beneficiary designation on file with the Benefits Office. Past paper enrollment records still retained until the information is fully populated by the employees and/or Benefits staff at a later date.

For Open Enrollment checklist and key dates, please visit:

<http://hr.fhda.edu/downloads/2018%20Benefits%20Open%20Enrollment%20Check%20List%20and%20Key%20Dates.pdf>.

DEADLINE: Friday, October 6, 2017, 5pm.

