



# 2020 Open Enrollment Unrepresented Employee Packet

Ends November 1, 2019 5:00 p.m.

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## Want to learn more?

Stop by the Benefits Fair at the Salem Public Library on October 15th, 9 am – 1 pm.  
[Benefits Fair Flyer](#)

## Open Enrollment FAQs

### **Q. Where can I find Open Enrollment materials?**

**A.** Open Enrollment materials can be found on the City of Salem website:  
<http://www.cityofsalem.net/Pages/benefits-open-enrollment.aspx>

### **Q. Can I request a paper copy of the Open Enrollment materials?**

**A.** Yes, if you would like a paper version of the Open Enrollment materials, contact Carrie Wagner at [cwagner@cityofsalem.net](mailto:cwagner@cityofsalem.net) or (503) 589-2085.

### **Q. How do I review my current benefit elections?**

**A.** A personalized individual letter will be mailed to your home. The letter includes your current benefit plan elections and the dependents you are covering on the health plan. If you did not receive your personal letter, please contact Carrie Wagner at [cwagner@cityofsalem.net](mailto:cwagner@cityofsalem.net) or (503) 589-2085.

### **Q. Are there any required forms this year?**

**A.** The only required forms this year are:

1. Employees that waive/opt-out of the City of Salem health insurance must complete a new form each year. Opt-out incentive employees must provide proof of other insurance each year.
2. Employees that wish to enroll in a 2020 Flexible Spending Account (FSA) must complete a new form each year.
3. Employees that are enrolled in the HDHP medical plan/Health Savings Account (HSA) plan must complete a new HSA form each year.

If you do not wish to make a health insurance plan change, and do not have one of the above situations, you do not need to complete any required forms and your current benefits will remain the same for 2020.

### **Q. Where can I find more information about my benefits package?**

**A.** Information about your benefits package can be found on the City of Salem website:  
<http://www.cityofsalem.net/Pages/unrepresented-employee-benefits.aspx>

### **Q. Who do I contact if I have benefits questions?**

**A.** Please contact Carrie Wagner at (503) 589-2085, or email [cwagner@cityofsalem.net](mailto:cwagner@cityofsalem.net), or Michele Bennett at (503) 589-2077, or email [mxbenett@cityofsalem.net](mailto:mxbenett@cityofsalem.net).

### **Q. Where do I submit my Open Enrollment forms?**

**A.** Submit completed forms to the Human Resources department at 555 Liberty St SE, Rm 225 by:  
**5:00 pm, November 1, 2019.**

## What's Changing for 2020?

- The Health FSA maximum contribution is increasing to \$2,700.00.
- The health insurance premium rates have increased, the January rates will be deducted on your December paychecks.
- The 2020 annual contribution limit for the Health Savings Account (HSA) is increasing to \$3,550 for employee only enrollment on the HDHP and \$7,100 for employee plus dependent(s) enrollment on the HDHP. If you are age 55+, you may contribute an additional \$1,000.
- The City contribution to the Health Savings Account (HSA) is increasing to \$90.17 per month for employee only HDHP enrollment, and \$261.50 per month for employee plus dependent(s) HDHP enrollment. (Pro-rated per FTE for part-time employee)

### Employee Health Clinic

Have you visited the Health Hub yet? The City of Salem has an employee health clinic for eligible employees and dependents over the age of 2 for services such as flu shots, urgent care, and wellness. Employees enrolled in the EBMS PPO and Kaiser Permanente medical plans can use the clinic for \$0 cost. Employees enrolled in the HDHP medical plan or waiving the City's health insurance can use the clinic for a \$75 per visit fee paid through payroll deduction. A no call no show fee may apply. [Health Hub Health Clinic Flyer](#)

Health Hub web page: <https://www.cityofsalem.net/Pages/health-hub-employee-health-clinic.aspx>

### Nationwide Pet Insurance

The City of Salem has a new voluntary pet insurance benefit. A pet insurance policy can help you plan for your pet's healthcare costs. Get a free, no-obligation quote today at 877-738-7874 or [www.petinsurance.com/cityofsalem](http://www.petinsurance.com/cityofsalem). [Nationwide Pet Insurance Flyer](#)

### Traditional Dental plan with Preventative First

Did you know that the Traditional dental plan has a Preventative First benefit with preventative services such as routine exams, cleanings, x-rays, and periodontal maintenance are separate from the \$1500 annual benefit maximum and are covered at 100%. By saving on preventative care, you can use your annual maximum for other services such as fillings, crowns, dentures, etc. If you are not currently under the Traditional dental plan, now is the perfect time to make the switch for 2020.

### Medical, Vision, and Dental Plan Options

As a City of Salem employee, you have several health insurance choices. A side-by-side comparison of your medical, vision, and dental options for 2020 and your monthly cost for each can be found online at:

✓ **Side-by-side Health Plan Comparison:**

<https://www.cityofsalem.net/hrdocs/2020-unrepresented-health-plan-options-and-rates.pdf>

As part of the Patient Protection and Affordable Care Act, health plans are required to provide you a document called a Summary of Benefits and Coverage (SBC). The SBC for each medical plan can be found online:

- ✓ **HDHP SBC:** <https://www.cityofsalem.net/hrdocs/2020-hdhp-sbc.pdf>
- ✓ **PPO SBC:** <https://www.cityofsalem.net/hrdocs/2020-ppo-sbc-all-other-groups.pdf>
- ✓ **Kaiser SBC:** <https://www.cityofsalem.net/hrdocs/2020-kaiser-sbc.pdf>

### Thinking about switching to the HDHP and Health Savings Account (HSA)?

Why switch to the HDHP? For starters, there is no premium cost to you, and the HDHP is the only plan that allows contributions to a tax-advantaged HSA. Money contributed is tax-free, earnings grow tax-free, and it's tax-free when withdrawn to pay qualifying health care expenses. You can use the HSA for health care now or save for future expenses.

The City will contribute \$90.17 per month for employee only HDHP enrollment, and \$261.50 per month for employee plus dependent(s) HDHP enrollment to your HSA account. Pro-rated per FTE for part-time employee.

Want to learn more about how the HDHP and HSA can work for you and your family?

- ✓ **How the HDHP & HSA work (flyer/infographic):**  
<http://www.cityofsalem.net/hrdocs/how-the-hdhp-and-hsa-work-flyer.pdf>

## Required Annual Notices

Health plans are required to provide certain notices to eligible health plan members, including:

- Prescription Coverage and Medicare
- Availability of Notice of Privacy Practices
- Special Enrollment Rights
- Patient Protections
- Newborns and Mothers Protection
- Women's Health and Cancer Rights
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

These required notices can be found on the City of Salem website:

<https://www.cityofsalem.net/hrdocs/health-plan-annual-required-notices.pdf>

## Health Plan Open Enrollment Options

During the Open Enrollment period, you may make the following changes to your health insurance coverage. Any changes you make will become effective January 1, 2020.

### ✓ **Cancel dependents**

You may cancel coverage on a dependent you do not wish to continue coverage. Be sure to cancel dependents who are not eligible for coverage, including an ex-spouse or former domestic partner. If a retro divorce situation applies, please include a copy of the divorce decree as the former spouse coverage will be retro termed to the end of the month of the divorce date.

### ✓ **Add dependents**

You may add your spouse or same-sex domestic partner and your children up to age 26. Documentation of dependent eligibility is required for enrollment such as a copy of a marriage license, affidavit of domestic partnership, a copy of a prior year tax return, or a child's birth certificate.

### ✓ **Change plan selections**

**Medical plans:** You may switch between Kaiser Permanente, the EBMS PPO, or the EBMS HDHP. If you enroll in the HDHP, you will receive the City contribution to the Health Savings Account (HSA), and you can elect to contribute additional money pre-tax from your paycheck to a Health Savings Account (HSA).

**Vision plans:** If you are currently enrolled on the Traditional vision plan, you may switch to the \$500 vision plan, but you may not change back to the Traditional vision plan later.

**Dental plans:** If you are currently enrolled in a dental plan, you may switch between plan options with the following restriction: If you are currently enrolled in the Incentive dental plan, you may change to the Traditional dental plan or Willamette Dental, but you may not change back to the Incentive dental plan in the future.

**Waive health insurance enrollment/Opt-Out Incentive:** You may waive enrollment in the City of Salem health plans. If you waive enrollment in all the City's health insurance plans and provide proof you have other qualifying group health insurance, you will receive a \$225 per month City contribution to the HRAVEBA, or if you are eligible, to the HSA. The incentive is pro-rated for part-time employees.

## Flexible Spending (FSA) Enrollment

The FSA allows you to set aside money pre-tax from your pay check to pay for eligible health and dependent care expenses tax-free. The EBMS web page to review FSA health care eligible expenses is: <https://tax.thomsonreuters.com/site/hcet-ebia/ebms>. **To participate, you must submit a new FSA enrollment form each year.**

- ✓ **Health Care FSA:** You may set aside up to **\$2,700** for eligible health care expenses.
- ✓ **Dependent Care FSA:** You may set aside up to **\$5,000** for eligible dependent care expenses (such as child day care), if you claim head of household or married filing jointly. If you claim married filing separately, you may set aside up to \$2,500. Additionally, dependent care elections cannot exceed the lower of your or your spouse's earned income.

## Qualifying Events during the year

Changes made to your health insurance and/or Flexible Spending Accounts (FSA) outside of open enrollment can only be made **within 30 days of a qualifying event**. Qualifying Events include marriage, divorce, birth, adoption, or a dependent losing, or gaining other insurance coverage. Please contact the Benefits Team Carrie Wagner or Michele Bennett as soon as you are aware of the change for assistance with the process.

## What Forms Do I Need to Complete?

**Health Insurance Enrollment/Waiver/Change Form** – To change your plan selections or add/cancel dependent coverage. If you are not making any changes, you do not need to complete this form: <https://www.cityofsalem.net/hrdocs/2020-open-enrollment-health-insurance-enrollment-change-form.pdf>

**Health Insurance Coordination of Benefits Form** – If you or your covered dependents have a change to double coverage. If you have no change to double coverage, you do not need to complete this form: <https://www.cityofsalem.net/hrdocs/health-insurance-coordination-of-benefits-form.pdf>

**Flexible Spending (FSA) Enrollment Form** – To enroll in the Health and/or Dependent Care accounts for 2020. **This form must be completed each year you wish to participate:**  
<https://www.cityofsalem.net/hrdocs/2020-open-enrollment-flexible-spending-account-enrollment-form.pdf>

**Health Savings Account (HSA) Enrollment Form** – If you elect to enroll in the HDHP medical plan for 2020. **This form must be completed each year to receive HSA contributions:**  
<https://www.cityofsalem.net/hrdocs/2020-open-enrollment-health-savings-account-enrollment-form.pdf>

**Limited Purpose Flexible Spending Election Form** – If you elect the HDHP / HSA option for 2020 and will have unused Health Care FSA money roll over from 2019. To be eligible for HSA contributions, you cannot have any other medical coverage, including an FSA. The limited purpose FSA can be used for vision and dental expenses only:  
<https://www.cityofsalem.net/hrdocs/2020-open-enrollment-flexible-spending-limited-purpose-enrollment-form.pdf>

**Health Insurance Opt-Out Waiver Incentive form** – To receive the \$225 per month opt-out incentive (pro-rated for part-time employees), if you have other qualifying health insurance coverage and waive enrollment in the City's health insurance plans. If you are not HSA-eligible per IRS rules, the opt-out incentive must go to the HRAVEBA account. The Health Insurance Opt-Out Waiver Incentive form and proof of other insurance coverage is required each year:

**Opt-Out Incentive Waiver Form:**

<https://www.cityofsalem.net/hrdocs/health-insurance-opt-out-waiver-incentive-form.pdf>

## **What Other Benefit Changes Should I Make?**

Open enrollment is a great time to review all the employee benefit options available to you and your family. These benefit changes can be made at any time during the year.

### ✓ **Are you saving enough for retirement?**

PERS alone may not be enough to support you in retirement. Consider starting or increasing your contributions to the 457(b) deferred compensation plan with Voya.

**Make an appointment with Wendy Stefani, the Voya representative to get started:**

<http://www.booknow.so/CityofSalem> or call 800-238-6281

**Log on to your Voya account to increase your contributions:**

<http://www.voyaretirementplans.com> or call 800-584-6001

### ✓ **Have you updated your beneficiary on your Voya deferred compensation account?**

Beneficiary information did not automatically transfer from your prior accounts. You can log into your Voya account and update your beneficiary information online. Contact Voya at (800) 238-6281 for assistance. Voya Online Beneficiary Maintenance Flyer link:

<http://www.cityofsalem.net/hrdocs/457-online-beneficiary-maintenance-flyer.pdf>

### ✓ **Do you have enough life insurance?**

The City provides you with 1x your annual salary life and 1x your annual salary accidental death and dismemberment policy (AD&D).

The annual salary is calculated as of January 1<sup>st</sup> each year. The value of coverage in excess of \$50,000 must be included in the employee's income as imputed tax. This value is subject to Social Security and Medicare taxes, but is not subject federal or state income tax. After the payroll system calculates the taxes, the payroll system then subtracts the imputed earnings from the net wages.

You may apply for additional life insurance and additional AD&D insurance:

**Apply for Additional Life Insurance with Standard Insurance online:**

<https://connection.standard.com/deliver/eeoi/startup1.do?method=startup&microsite=homesite>

**Apply for Additional AD&D Insurance with Hartford:**

<https://www.cityofsalem.net/hrdocs/additional-add-insurance-enrollment-beneficiary-form.pdf>

### ✓ **Do you need long-term care insurance?**

Health insurance does not cover long-term care. You may apply for long-term care insurance for yourself and other eligible family members with Unum online:

**Apply for Long-Term Care Insurance:** <http://unuminfo.com/cityofsalem/index.aspx>

**✓ Do you need to update your beneficiaries?**

If you have had a life change in the past year, such as a marriage, divorce, or birth of a child, you may need to update your beneficiaries:

**City-Paid Standard Life/AD&D:**

<http://www.cityofsalem.net/hrdocs/city-paid-life-and-add-insurance-beneficiary-form.pdf>

**Additional Standard Life Insurance:**

<https://www.cityofsalem.net/hrdocs/additional-life-insurance-enrollment-beneficiary-form.pdf>

**Additional Hartford AD&D:**

<https://www.cityofsalem.net/hrdocs/additional-add-insurance-enrollment-beneficiary-form.pdf>

**PERS Tier 1&2 Member Account:**

<https://www.cityofsalem.net/hrdocs/pers-tier-1-or-tier-2-beneficiary-form.pdf>

**PERS IAP:**

<https://www.cityofsalem.net/hrdocs/pers-iap-beneficiary-form.pdf>

**Voya Deferred Compensation 457(b) online Beneficiary update:**

<http://www.voyaretirementplans.com>

**Voya online beneficiary update instructions:**

1. After logging into your account, select "Personal Information".
2. Under the "Personal Information" menu, select "Beneficiary Information", "Add/Edit Beneficiary" and follow the navigation instructions provided on the website
3. Enter the requested information. Items marked with an asterisk (\*) are required. If married, to enter information online, your spouse must be your primary beneficiary. If married and you want someone other than your spouse as primary beneficiary, you must fill out a paper beneficiary form located in the Forms section of the Voya website.
4. To add a contingent beneficiary, click "Next" and then click "Add Beneficiary" and repeat the process. Complete the remaining information and click "Submit". Repeat this process until you have entered all contingent beneficiaries.
5. When you have entered all desired beneficiary/contingent beneficiary information, be sure to click "Save", located on the lower right-hand side of the screen.
6. You are now ready to submit your beneficiary designation(s). When complete, you will see a confirmation screen with your beneficiary designation(s).

## Benefit Provider Directory

BENEFIT PROVIDER	TELEPHONE	EMAIL / WEBSITE
<b>Human Resources Department/Benefits Division</b> Benefits documents and forms Michele Bennett, HR/Benefits Manager Carrie Wagner, Benefits HR Specialist	503-588-6162  503-589-2077 503-589-2085	<a href="http://www.cityofsalem.net/jobs">www.cityofsalem.net/jobs</a>  <a href="mailto:mxbenett@cityofsalem.net">mxbenett@cityofsalem.net</a> <a href="mailto:cwagner@cityofsalem.net">cwagner@cityofsalem.net</a>
<b>Health Hub, City of Salem Health Clinic</b> 960 Liberty St SE, Suite 170 Salem, OR 97301	815-578-6109	
<b>EBMS</b> PPO plan medical and vision insurance Member Customer Service Preferred Provider Search <b>(First Choice Health Network)</b>	866-887-4119	<a href="http://www.ebms.com">www.ebms.com</a>  <a href="http://www.fchn.com">www.fchn.com</a>
<b>EBMS Flexible Spending</b>	866-857-8182	<a href="mailto:flex@ebms.com">flex@ebms.com</a> <a href="http://www.ebms.com">www.ebms.com</a>
<b>Optum Rx</b> EBMS Prescription insurance	888-543-1369	<a href="http://www.optumrx.com">www.optumrx.com</a>
<b>Kaiser Permanente</b> HMO medical insurance	800-813-2000	<a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>
<b>Moda Health</b> (formerly ODS) Dental insurance Member Services Providers only	877-277-7280 800-452-1058	<a href="http://www.modahealth.com">www.modahealth.com</a>
<b>Willamette Dental HMO</b> HMO Dental Insurance	855-433-6825	<a href="http://www.willametedental.com">www.willametedental.com</a>
<b>Cascade Centers</b> Employee Assistance Program	800-433-2320	<a href="http://www.cascadecenters.com">www.cascadecenters.com</a>
<b>Advantage Home Plus</b> Home Ownership Consultants	800-376-4603	<a href="mailto:info@advantagehomeplus.com">info@advantagehomeplus.com</a>
<b>PERS</b> Public Employee Retirement System	888-320-7377	<a href="http://www.oregon.gov/PERS/">www.oregon.gov/PERS/</a>
<b>Deferred Compensation:</b> Voya Account Rep Wendy Stefani Voya Account Access	800-238-6281 800-584-6001	<a href="mailto:wendy@lewis-stefani.com">wendy@lewis-stefani.com</a> <a href="http://www.voyaretirementplans.com">www.voyaretirementplans.com</a>
<b>Standard Insurance</b> Life Insurance and Long Term Disability	800-378-4668	
<b>UNUM</b> Voluntary Long Term Care Insurance	800-227-4165	Online enrollment: <a href="http://unuminfo.com/cityofsalem/index.aspx">http://unuminfo.com/cityofsalem/index.aspx</a>
<b>Hartford</b> Voluntary Accidental Death & Dismemberment (AD&D)	800-572-9047	
<b>HRA VEBA</b>	888-659-8828	<a href="http://www.hraveba.org">www.hraveba.org</a>
<b>Bank of America HSA</b>	866-791-0250	<a href="http://www.bankofamerica.com">www.bankofamerica.com</a>
<b>Travel Assistance</b>	800-527-0218	
<b>Nationwide Pet Insurance</b>	877-738-7874	<a href="http://www.petinsurance.com/cityofsalem">www.petinsurance.com/cityofsalem</a>
<b>Benefithelp Solutions</b> COBRA and Retiree health insurance administration	855-289-6315	<a href="mailto:customerservice@benefithelpsolutions.com">customerservice@benefithelpsolutions.com</a> <a href="http://www.benefithelpsolutions.com">www.benefithelpsolutions.com</a>