



# 2019 OPEN ENROLLMENT OVERVIEW

## INTRODUCTION/MESSAGE TO EMPLOYEES

It's that time of year again to start making elections for the 2020 calendar year. Although we will have a small increase to medical, there will be **NO increase** to our group dental plan and a slight **decrease** to vision. Below is a summary of changes and important plan information. Don't miss your opportunity to restate your benefits, make changes, or enroll in our supplemental plan options. **Open enrollment begins October 1-November 15, 2019**

## SUMMARY OF EMPLOYEE BENEFITS/CHANGES

### Office of Group Benefits Changes

- No plan design changes to any of the medical plans offered
- Members enrolled in Magnolia Local, Magnolia Local Plus, Magnolia Open Access, and Pelican HRA 1000 have exclusive access to primary care services through a participating Access 2Day Health Clinic at no cost. Go to [access2dayhealth.com](http://access2dayhealth.com) for more information
- OGB will not be mailing booklets to active employees. The booklet is attached and on our web page: [jpschools.org/Departments/HumanResources/Benefits/Insurance](http://jpschools.org/Departments/HumanResources/Benefits/Insurance)

All medical changes must be processed through Human Resources. Please contact our insurance department at 504-349-8564 to schedule an appointment today. Additional documentation may be required when adding a dependent to your medical plan. **OGB will allow enrollment changes from October 1- November 15, 2019. No changes will be made after the open enrollment period expires.**

### Dental Plan

- No plan changes to the existing Guardian PPO plan
- Each covered member has a \$1,500 annual maximum. Orthodontia is covered at \$1,000 lifetime maximum
- Late entrant rules may apply to employee and/or dependents being added after the initial enrollment opportunity. Children under the age of 3 may be added without being considered a late entrant

### Vision Plan

- No plan changes to the existing Davis Vision Plan- offers coverage for routine eye exams and glasses or contacts; slight **decrease** in premium

### Supplemental Life Insurance

- A **new** life insurance with a Long Term Care rider will be offered at annual enrollment. Participants may use half the face value of the insurance for long term care expenses.
- Cigna offers group life coverage for employees at 1, 2, or 3 times your annual salary. If you purchase additional coverage for yourself, you can also purchase coverage for a spouse and/or dependent children. Employees currently enrolled can elect one step in coverage without having to go through medical underwriting

- The Office of Group Benefits offers additional life insurance through Prudential. You can purchase a Basic Life policy of \$5,000 or elect up to \$50,000 for Supplemental life. Employees between the ages of 41-65 will have a rate increase; all other age bands will remain the same. You may enroll in this coverage by contacting our Insurance Department
- Colonial Insurance will be offering Universal Life and Whole Life Insurance options

### Health Savings Account (HSA), Flexible Spending Account (FSA) and Dependent Care Account (DCA)

- Employees must make an election annually for the HSA, FSA, and DCA. These are pre-tax elections
- Employees in Pelican HSA may contribute up to \$3,550 as in individual and \$7,100 for family
- Employees may contribute up to \$2,500 in the FSA and \$5,000 in the DCA

### Other Election Options

- Accident, Cancer, Critical Illness, and Hospital Indemnity is offered through Colonial Insurance
- Short Term Disability and Long Term Disability coverage is available through Cigna Insurance and is a **guarantee issue** for any employee wishing to enroll during open enrollment (no medical questions asked)
- Voya will be available to assist in enrolling in additional retirement funding options (403b and 457b plans)
- Legal Shield is offering Identity Theft Protection and legal service options to all employees

## YOUR RESPONSIBILITIES DURING OPEN ENROLLMENT

All employees are strongly encouraged to meet with an enroller, even if you are not making any plan changes.

Employees making changes to medical, OGB Life, and those enrolled in the Pelican H.S.A. will participate in a two-part process: The employee will meet with an enroller and then follow-up with Human Resources to complete the appropriate OGB paperwork. **Both steps must be completed by November 15, 2019.**

**NOTE:** After open enrollment, you **cannot** make changes to your coverage during the year unless you experience a change in family status, such as:

- Loss or gain of coverage through your spouse/ Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage or divorce

**You have 30 days from a change in family status to make changes to your current coverage**