

# BENEFITS

## OPEN ENROLLMENT ANNOUNCEMENT

**Monday, September 30 – Friday, October 18**

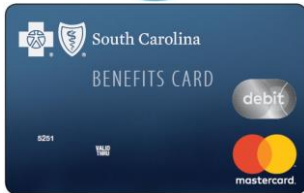
Here is a summary of this year's changes and important notes for Open Enrollment. For more information visit the Open Enrollment website at [www.charleston-sc.gov/openenrollment](http://www.charleston-sc.gov/openenrollment).

### 2020 Changes:



#### Enhanced United Concordia Dental Benefits

Beginning January 1, 2020 the City's dental plan will cover \$50 towards night guards! Dental implants will also be covered at 50% along with other Class 3 services such as Bridges and Dentures.



#### HRA Plan: Change to Accrue Health Debit Card

Effective January 1, 2020, all employees on the HRA Medical Plan will use a debit card for their HRA funds; cards will be mailed in December. To the left is an example of the card. You should have the physician file the claim and pay only once the claim has been processed by BCBS. View your HRA balance on My Health Toolkit, or by through the AccrueHealth mobile app.



#### New Pharmacy Information

Employees will receive a new medical insurance card in December with **new Optum pharmacy information**. Your member ID is not changing – only the “RX” codes shown on the card.



#### HSA Plan: Increased City Contributions

The City will provide a \$350 contribution for Employee Only coverage and a \$700 contribution for Family coverage. These funds will be available on January 3, 2020. In order to receive the City contribution and the quarterly wellness incentives, you must establish an account and set up a contribution with ConnectYourCare (CYC).



#### EyeMed Visit Frequency Changes

Effective January 1, eye exam and glasses lenses/contact lenses benefit eligibility will refresh. This will remove the “12 month + 1-day” eligibility period and aligns this plan with our other “plan year” benefit types. If you purchased glasses in 2019, your glasses eligibility will refresh on January 1, 2021. Log in to your EyeMed account to view your eligibility information.



#### Blue CareOnDemand – Telemedicine Benefit

We are excited to announce that you have a telemedicine option available to you. If you are sick and do not feel like leaving home to see the doctor – download the Blue CareOnDemand app! Create your profile and enter your insurance information. Be sure to enter your new HRA debit card information in January! Have your virtual visit through your phone just like you would FaceTime with a family member! Each visit is only \$59!



#### Premium Adjustments

You will see very small premium adjustments for 2020; essentially they are rounded amounts premium amounts. There is no increase larger than \$0.76 per pay period, equaling less than \$20 for the year.

## Important Notes:



### FSA / HSA Debit Card

If you have a Medical FSA or have the HSA Medical plan, you will continue to use the green and white debit card from ConnectYourCare. The Medical FSA and the HRA debit cards are **separate cards**.



### Dependent Day Care FSA

Dependent Day Care FSA can only be used to pay for qualifying child day care expenses for children up to age 13. Medical claims are not processed by this type of flexible spending account. Also, if you care for elderly parents, you can also use this account to pay for those expenses. You can contribute a maximum of **\$5,000** each year for married couples filing jointly, unmarried couples and single individuals. You can contribute up to **\$2,500** if you are married and filing separately.



### HRA Rollover

Your available 2019 HRA rollover funds will be available on April 1, 2020. Your 2020 City Contribution of \$600 or \$1,250 will be available on January 1, 2020 and should be used first. After April 1, 2020, if you have claims that need to be adjusted, please contact BCBS SC for assistance at 800-760-9290.

## How to Enroll:

\* Benefitfocus Mobile App- Use code: **charlestonsc**

\* HR InTouch: <https://charlestonsc.hrintouch.com/>

### **HR InTouch/ Mobile App Login info (Unique to each employee):**

**Username:** TonyC6789 (First Name, First Initial of Last Name, Last 4 of SSN)

**Password:** Full SSN (no dashes)

\* Benefitfocus Service Center at **888-985-0221**.

- Available from 8 am to 8 pm, the service center is an extension of the Benefits Team!

\* Department site visits (see calendar)

\* WorkPlace Solutions: For Unum and Aflac Enrollments

- On-Site Enroller from September 30 – October 4 (See OE calendar) and Call Center **800-227-9985** available daily from 8:30 am to 8:00 pm.

## Important Open Enrollment Reminders:

- Open Enrollment elections will be effective January 1, 2020 with premium changes on the paycheck dated January 3, 2020.
- You must complete a **Non-Tobacco User Insurance Premium Affidavit** to receive the Non-Tobacco User discount for 2020 *even if* you are currently receiving the discount. **You must answer this every year.** This discount applies to both medical plans. Complete the affidavit through HR InTouch, the Benefitfocus App, or by calling the Benefitfocus Service Center at **888-985-0221**. There is not a paper form available. You must complete the entire enrollment by **October 18, 2019**. No changes will be accepted after this date.
- City HRA contributions will remain \$600 for Employee Only coverage and \$1,250 for Family coverage tiers.

- The HSA plan has a maximum contribution for Employee Only coverage of \$3,550 and for Family \$7,100. Those age 55 or older, but not enrolled in Medicare, can fund an additional \$1,000 each year. City contributions and wellness incentives count towards the annual maximum contribution.
- Your Medical FSA elections do not carry over from year to year. To continue using your FSA and any available rollover funds, you must actively elect during Open Enrollment. You can elect up to \$2,700 for Medical Flexible Spending and up to \$5,000 for Dependent Day Care Flexible Spending. **Current FSA Participants:** FSA funds must be used by December 31, 2019. If you re-enroll in FSA, you can roll over up to \$500 to the next plan year; any amount over \$500 will be forfeited. If you do not sign up for an FSA for 2020, your current 2019 funds will be available until March 31, 2020 to use for **eligible 2019 expenses**. If you enroll in the HSA, and elect an FSA, the FSA will be limited purpose which can only be used for expenses outside of the medical plan.
- You will have the opportunity to sign up for Critical Illness or Accident Insurance coverage with Aflac. Both plans offer family coverage and coverage is guaranteed for employees who began employment on November 1, 2018 to date. Whole Life insurance coverage will also be offered through Unum. You can call the call center **800-227-9985** or see the enroller at the locations listed on the Open Enrollment Calendar to enroll these benefits.
- The Health/Benefits Fair will be held on Wednesday, October 2nd from 10:00 am – 2:00 pm at the Charleston Gaillard Center (**NEW LOCATION**); flu shots will be available.
- Visit [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com) for plan information, HRA balance information, to view Explanation of Benefits, view the cost of various services and procedures and to find physicians in the Blue Cross Blue Shield network. Visit [www.UnitedConcordia.com](http://www.UnitedConcordia.com) to view Dental providers. Visit [www.EyeMedVisionCare.com](http://www.EyeMedVisionCare.com) to view Vision providers. Visit [www.ConnectYourCare.com](http://www.ConnectYourCare.com) to view your Flexible Spending Account and/or Health Savings Account balances.
- **Please remember that if you have had a qualifying event such as a marriage, divorce, birth of a child, loss of other coverage, etc., you need to contact Human Resources within 30 days of the event to make a change to your insurance coverage.**
- **As always, you may stop by our office at 75 Calhoun Street, Suite 3600, and speak to a member of the Benefits Team if you have questions. Appointments are encouraged and can be made by calling 843-724-7388.**

## **Definitions and other information:**

**HRA Health Plan - This medical plan is Health Reimbursement Arrangement with a \$1,100 individual deductible and a \$2,200 family deductible. The City provides \$600/\$1,250 respectively each year towards this account. You can roll over up to \$5,000/\$8,500 each year.**

**HSA Health Plan – This medical plan is a High Deductible Health Plan (HDHP) with a \$1,500 individual deductible and a \$3,000 family deductible. With this plan, you can open an HSA Account allowing you to pay for certain medical expenses with money free from federal taxes. The IRS defines a high deductible health plan as any plan with a deductible of at least \$1,350 for an individual or \$2,700 for a family.**

**HSA – Health Savings Account. In this account you set aside pre-tax dollars to pay for qualified medical, dental, vision or prescription expenses. You must be enrolled in the HSA Health Plan to qualify for this account. The City will provide \$350 for an individual or \$700 for a family. You must actively contribute to this account to receive the City’s contribution. An individual can contribute \$3,550 annually or \$7,100 for a family. Available funds will roll into the next year and you can invest these funds without a minimum dollar value. If you are covered under another non-HDHP plan (ex: TriCare, Medicare,) or are claimed as a dependent on someone else’s tax return, you are not eligible for an HSA. Be sure to list a beneficiary for this account.**

**FSA / DCFSA - Medical Flexible Spending Accounts / Dependent Day Care Flexible Spending Account. The Medical FSA allows you to set aside pre-tax dollars up to \$2,700 to be used for qualified expenses. Substantiation may be required. You can only roll over up to \$500 into the next year. Any funds above \$500 will be lost.**

**The Dependent Day Care FSA allows you to set aside pre-tax dollars to pay for qualified child care expenses for children under age 13. You can contribute a maximum of \$5,000 each year for married couples filing jointly, unmarried couples and single individuals. You can contribute up to \$2,500 if you are married and filing separately. These expenses may include day-care or summer camps.**