



TO: All Benefit Eligible Classified Staff

DATE: September 12, 2016

FROM: Tracey Frizzell
Benefits Specialist

SUBJECT: Open Enrollment – Medical, Dental, Vision, FSA, and MetLife for 2017

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Our annual Open Enrollment is taking place from Monday, September 12, 2016 through Friday, October 7, 2016. Now is the time to review your benefits to ensure you are enrolled in the appropriate coverage for you and your family. During this time you may:

- Change your medical, dental, and/or vision elections
- Enroll in the FSA for 2017. **Despite the previous year’s election, you will need to enroll or re-enroll in the Flexible Spending Account(s) in order to participate for the 2017 calendar year.**
- Enroll in or change your MetLife Life and/or Accidental Death and Dismemberment (AD&D) coverage
- Add dependents to your healthcare benefit elections, including adult children up to age 26 for medical or up to age 25 for dental and vision
- Update your benefit records if you have moved or experienced any personal changes

If you are happy with your medical, dental, vision, and MetLife benefit plans and do not want to make any changes, you do not need to do a thing – your coverage will continue as is. Changes made to your medical, dental, vision, FSA, and/or MetLife plans during Open Enrollment will be **effective on January 01, 2017.**

Payroll Deduction for Healthcare Benefits

Classified Employees – Under the Plans & Policies tab in SmartBen you will find the document “HealthCare Plan Options & Costs Classified 01-17”. This is a breakdown of the monthly cost associated with the benefit plans. Also included is a link to the document:

[Health Care Plan Options & Costs Classified 01-17](#)

Enrollment Process

You must complete all enrollment changes by Friday, October 7, 2016. The carriers will not accept changes made after that date. If you are enrolling a spouse, you must provide a copy of the marriage certificate. If you are enrolling a child, you must provide a copy of their birth certificate.

CalPERS Medical: In order to make a change to your CalPERS Medical coverage, you will need to complete 2 forms: The CalPERS Enrollment Form & the CalPERS HBD-12A.

[CalPERS 2016 Health Benefits Enrollment Form](#)

[CalPERS HBD-12A](#)

Dental, Vision, and FSA: You can make changes to your dental and/or vision plans using SmartBen, our online enrollment tool. The site is accessible via the internet at

www.smartben.com and can be accessed 24 hours a day, 7 days a week.

[SmartBen Classified Annual Enrollment Instructions](#)

- If you have already accessed SmartBen, you will just need to enter your user name (wvm+Datatel number), your password and click on the “Enrollment” tab to begin the process.
- If this is your *first time* accessing SmartBen, enter your user name (wvm+Datatel number) and your password will be your eight digit date of birth in the following format (MMDDYYYY). The system will prompt you to change your password. Once you log on, click the “Enrollment” tab to begin the process.

MetLife: In order to make a change to your MetLife coverage, you will need to complete their enrollment form.

[MetLife Voluntary Life-AD&D Application](#)

2017 Medical, Dental, and Vision Plan Information

You may view 2017 CalPERS medical plan information [here](#). Changes for 2017:

- PERS PPO plans (Select, Choice, and Care), Anthem Select and Traditional HMO, HealthNet HMO, and United Healthcare HMO are moving their prescription drug plan from CVS Caremark to Optum Rx
- The Blue Shield NetValue HMO is no longer offered

You may find plan coverage details for all available plans in the [CalPERS 2017 Health Benefit Summary](#).

Not sure which plan is best for you and your family? CalPERS offers a tool called the [Health Plan Chooser](#) to help you compare available plans and select one that best fits your needs.

Cash-in-Lieu – Employees have the option to decline the District’s medical insurance and receive Cash-in-Lieu of medical benefits. Employees may choose to deposit the amount into a 403(b)/457 plan (subject to Social Security and Medicare) or receive cash as an addition to their pay (subject to income tax). The annual amount is \$3,600 divided equally between pay periods. In order to qualify for Cash-in-Lieu the following items are required:

- [CalPERS HBD-12A](#) showing you are waiving coverage
- Proof of other group medical insurance coverage for you & your tax dependents (**must supply annually**)
- 403(b) or 457 salary reduction form, if not electing cash

The district offers 2 dental plans – the [Delta Dental PPO](#) and the [DeltaCare HMO](#)

The district offers a vision plan through [Vision Service Plan \(VSP\)](#)

2017 FSA Information

The Flexible Spending Accounts (FSA) are plans that allow you to pay for child or elder care, as well as your family's out-of-pocket health care expenses, with before-tax earnings. The benefit to you is redirecting these expenses on a before-tax arrangement by which you pay less in taxes. For a listing of eligible healthcare expenses visit this link (you may need to press Ctrl+click): [Flexible Spending Account - EBC Eligible Expenses](#)

For the 2017 plan year, you may deduct up to **\$2,500** under the Health Care FSA and **\$5,000** per household to pay for child or elder care expenses under the Dependent Care FSA.

GRACE PERIOD:

The District's plan allows you to rollover and spend unclaimed funds for up to 2 ½ months after the end of the plan year. Participants have until March 15th to incur costs in order to utilize the previous year's unused funds and all claims for the previous calendar year **MUST** be submitted by March 31st. The IRS has a strict "use it or lose it" rule: If you do not use the full amount in your FSAs by the end of the plan year, you will lose any remaining funds.

EMPLOYEE BENEFITS CORPORATION, (EBC), IS OUR FLEXIBLE SPENDING ACCOUNT ADMINISTRATOR

Beginning 1/1/2017, you will be able to visit EBC's website at www.ebcflex.com, log in and manage your account under My Account Assistant. In order to activate your account you will need to provide a valid email address and you will receive a password from EBC. You will then be able to log-in and view your account using your Social Security Number and your password. With this tool you can:

• Review account balances	• Review claim and reimbursement processing
• Download plan forms	• View detailed account history

Claims Submission

Online: Submitting FSA claims has gotten easier with online claim submission. Simply complete the web form, upload your scanned documentation, review entered information for accuracy and lastly print the confirmation of the claim submitted.

Paper claim form: If you choose you can always submit a paper claim form and either fax or mail the claim form in. You can access the claim form with this link:

[Flexible Spending Account - EBC Claim Form](#)

The form is posted on the District website and can always be accessed on EBC's website. This claim form will be used for both the Health Care FSA and the Dependent Care FSA (the dependent care FSA also requires that you complete the [Daycare Expenses Receipt Form](#)).

Direct Deposit of Claim Reimbursements: Interested in receiving your funds a little faster? Complete and submit EBC's Direct Deposit Authorization, this way your claim reimbursements can be direct deposited into the account you designate rather than waiting for a check in the mail. Here's the form to help you get started: [Flexible Spending Account - EBC Direct Deposit Form](#)

Employee Benefits Corporation Benefits Card: If you enroll in the healthcare FSA you will receive a Benefits Card debit card. Understanding how the Benefits Card works will help you get the maximum benefit from the card. [Benefits Card Brochure](#)

2017 MetLife Information

If you are currently enrolled with MetLife, you are eligible to make the following changes **without** having to complete a Statement of Health (medical questions):

- Increase you and your spouse's existing voluntary life insurance policy by one increment of \$10,000, as long as you have not reached the Guarantee Issue amount. For employees the Guarantee Issue amount is \$250,000 and for Spousal coverage the amount is \$20,000. (The maximum amount of life insurance that your spouse can carry is 100% of your life insurance value or \$150,000, whichever is less).

- Increase your voluntary AD&D (Accidental Death & Dismemberment) coverage by one increment of \$50,000, up to a maximum of \$250,000. You may also change from employee only coverage to family coverage or vice versa.
- Increase your dependent child life coverage by one increment of \$2,000, up to the maximum of \$10,000.

If you are NOT currently enrolled with MetLife, you are eligible to make the following changes **without** having to complete a Statement of Health:

- Enroll in the employee only life insurance plan for \$10,000
- Enroll in the voluntary AD&D (Accidental Death & Dismemberment) for employee only or family coverage in the amount of \$50,000

Any other changes affecting your life insurance will require a completed Statement of Health form. In the event that you miss this period, you can enroll and make changes to your MetLife policy throughout the year. But, an application and statement of health will be required by the carrier for any dollar amount.

Important Notices

All required notices are included in the Health Plan Important Notices sheet.

[Health Plan Important Notices](#)

Please take the time to read the notices in their entirety.

Benefits Overview Guide

The [Benefits Overview Guide](#) is a handy reference guide which provides an overview of all benefits offered by the District.

The next page lists out all the benefit plans & services available to you, along with contact information.

**Please note that all documents referenced or linked in this memo can be found on the district webpage, www.wvm.edu [wvm.edu, District Services, Human Resources, Forms, Benefits], or by clicking on the "Plans & Policies" tab in SmartBen.

Benefits Advocate (800) 914-5096

Benefits Advocate is available to assist you with your benefits-related questions and issues. When there is confusion or concern with your insurance, reach out to Benefits Advocate for assistance. This service is brought to you by BB&T Insurance Services.

- Finding a contracted provider
- Resolving referral problems
- Researching denied claims
- Obtaining pre-authorizations
- Clarifying health coverage while traveling
- Explaining an Explanation of Benefits (EOB)
- Assisting with health insurance grievances or appeals

(800) 914-5096 or BenefitsAdvocate@BBandT.com Monday – Friday, 8:00 a.m. – 5:00 p.m., except major holidays

Contact Information

Benefit	Group Number	Contact	Telephone	Web Address
Medical				
CalPERS Medical		CalPERS	(888) 225-7377	www.calpers.ca.gov
Anthem Blue Cross HMO		Anthem Blue Cross	(855) 839-4524	www.anthem.com/ca/calpers
Traditional HMO	HTB050B			
Select HMO	HNB050B			
Blue Shield HMO		Blue Shield of California	(800) 334-5847	www.blueshieldca.com/calpers
Blue Shield Access+ HMO	ITB050B			
Blue Shield Net Value	INB050B			
Health Net SmartCare HMO	NB050B	HealthNet	(888) 926-4921	www.healthnet.com/calpers
United HealthCare HMO	246332	United Healthcare	(877) 359-3714	www.uhc.com/calpers
PERS PPO Plans		Anthem Blue Cross	(877) 737-7776	www.anthem.com/ca/calpers
PERS Select PPO	SB250B			
PERS Choice PPO	CB250B			
PERS Care PPO	KB250B			
PORAC	13079G	Anthem Blue Cross	(800) 937-6722	www.porac.org
Kaiser Permanente	3	Kaiser Permanente	(800) 464-4000	www.kp.org/calpers
Dental				
Delta PPO	7007	Delta Dental	(866) 499-3001	www.deltadentalins.com
DeltaCare HMO	1691	DeltaCare	(800) 422-4234	www.deltadentalins.com
Vision	12075324	VSP	(800) 877-7195	www.vsp.com
Flexible Spending Accounts		EBC	(800) 346-2126	www.ebcflex.com
Life and AD&D	KM05589969	MetLife	(800) 638-6420	www.metlife.com
Long Term Disability	366070	Unum	(800) 421-0344	www.unum.com
Employee Assistance Program (EAP)		Claremont EAP	(800) 834-3773	www.claremonteap.com
Retirement Plans				
403(b)		403b Compare		www.403bcompare.com
		EBSG (Third Party Administrator)	(866) 474-1144	www.ebenefitsservices.net
		Payroll Department	(408) 741-2141	
CalPERS 457 (administered by Voya)		Customer Service - Voya	(800) 260-0659	calpers.voyaplans.com
181 Metro Drive, Suite 520				
San Jose, CA 95110				
CalPERS		CalPERS Planning Info	(888) 225-7377	www.calpers.ca.gov
CalSTRS		CalSTRS Planning Info	(888) 394-2060	www.calstrs.ca.gov
Credit Unions				
County Federal Credit Union			(800) 282-0700	www.sccfcu.org
Commonwealth Credit Union			(800) 564-1588, option 1	www.wealthcu.org
SmartBen		SmartBen		www.smartben.com
Benefits Advocate		BB&T Benefits Advocate	(800) 914-5096	BenefitsAdvocate@BBandT.com