

## CALENDAR YEAR

- **When do new benefit elections begin?**

Tuesday, January 1, 2019.



- **Will I get a new card?**

If you're on PEHP, you will not get a new card this year unless you change coverage (Traditional PPO or HDHP).

- **If you're on a Select Health plan, you will get a new card.** SelectHealth is changing the name of the networks.

- SelectMed is now the “Med” network
- SelectCare is now the “Care” network

**Remember,** Cigna dental does not send out ID cards. See below for more information.

## MEDICAL

- **What is my medical deductible?**

Deductibles for the 2019 calendar year start January 1, 2019.



- Traditional PPO
  - ◆ Single \$500
  - ◆ Family \$1,000
- High Deductible Health Plan
  - ◆ Single \$2,000
  - ◆ Family \$4,000

- **What is my out-of-pocket maximum?**

Your out-of-pocket maximum is the most you'll spend on medical services in a plan year. The maximums are the same for the High Deductible and the PPO Plans:

- Single \$3,500
- Family \$7,000

## HSA/FSA CONTRIBUTIONS

- **Is the County contributing a lump sum to my HSA this year?**

Yes, as long as you elect HSA during Open Enrollment, County contributions will be sent to your Optum HSA in early January.

- Single \$600
- Family \$1,200



- **What are the HSA and FSA contribution maximums?**

HSA annual maximum:

- Single: \$3,500
- Family: \$7,000
- Age 55+ Catch Up: \$1,000

FSA annual maximum:

- Medical FSA: \$2,650
- Limited FSA: \$2,650
- Dependent Daycare FSA: \$5,000

At the time of this printing, the IRS had not yet announced changes to FSA limits. Amounts listed in PeopleSoft will be updated.

## DENTAL

- **Cigna Dental PPO:**

Cigna doesn't mail cards, but you can print yours online by visiting [MyCigna.com](http://MyCigna.com) or by calling 800-244-6224.

Reference county group number 3341161.

Use a Cigna Advantage provider for the best benefit.

If you use any other Cigna provider, you'll pay more of the bill and your annual maximum benefit is \$1,200 instead of the \$2,000 you'd have with a Cigna Advantage provider.

If you see a provider who is not contracted with Cigna, you'll still get coverage, but you'll likely be balance billed. Balance billing is the difference between what your provider bills and what the county plan pays.

When you're looking for a provider, confirm he or she is part of the Cigna contracted network. Many providers will bill Cigna, but they have not agreed to accept Cigna discounts.

- **Cigna Dental plan offers additional benefits for individuals at greater risk of gum disease. For details about additional benefits offered to those with:**
  - Maternity
  - Heart disease
  - Prior stroke
  - Diabetes
  - Chronic kidney disease
  - Organ transplant
  - Head and neck cancer with radiationVisit [benefits.slco.org](http://benefits.slco.org).

## HEALTH SAVINGS ACCOUNT

- Optum offers a variety of Mutual Funds to help you maximize your HSA dollars. Not only can you save pre-tax dollars from your paycheck for future costs, you can maximize your payroll deductions



by investing your HSA balance over \$2,100. Investments are managed by you, so you can take a more active role in your financial future.

Remember, you do need to elect the amount you want to contribute. If you want to receive the County contribution, elect HSA. Even if you don't want to contribute, elect the HSA and choose \$0 for your own deduction to receive the county contribution.



- **Is the HSA right for you?** If you have coverage in addition to your county coverage, you may be ineligible to contribute to an HSA. IRS regulations don't allow those with the following coverage to make contributions to an HSA. That means you can still have the county's High Deductible plan, but you may want to decline contributions to the HSA.
  - Double coverage with a Traditional PPO plan
  - Medicare A, B, D, or other Medicare
  - Medicaid
  - Social Security Disability
  - Military coverage like Tricare or CHAMPUS
- If you elect HSA, Salt Lake County will contribute \$600 for single and \$1,200 for family coverage in a cash lump sum in early January.

In addition to the lump sum, County also contributes cash to your HSA for participation in wellness activities. In order to receive additional cash wellness incentives, you (and your spouse or adult designee) must participate in Healthy Lifestyles and consent to share your PHI through PeopleSoft. Even if you have already consented, please do so again during open enrollment.

- You'll receive:
  - \$150 for a routine annual exam
  - \$100 for your Healthy Lifestyles Personal Health Assessment
  - \$25 for a flu shot

- By making payroll contributions, you'll save state, federal and FICA taxes. For most County participants, that's about 30% in savings.

The HSA is owned and managed by you, and the County encourages you to login to your Optum account to manage your funds and contributions at [www.optumbank.com](http://www.optumbank.com).

## FLEXIBLE SAVINGS ACCOUNTS

- **Are there changes to Flex Spending?**

ASIFlex administers the Flex Spending program. Flex plans are regulated by the IRS, and you will likely be asked to submit an EOB for expenses like:



- Any dental procedure
- Over the Counter drugs
- The first expenses in the year that go towards your deductible
- If your provider charges you a portion of a deductible or copay

ASIFlex will send you a request within 2 weeks to substantiate any expense that may not match a benefit in their system as required by the IRS. If you are asked to submit a receipt, the easiest thing to do is submit an EOB (Explanation of Benefits) you can print online, or a detailed, itemized receipt from your provider. If you go 60 days without providing an EOB or itemized receipt, your card will be suspended until documentation has been received.

- **I have flex funds left over; what are my options?**  
The IRS allows you to rollover up to \$500 of your 2018 election to 2019. You'll have until December 31, 2019 to spend your 2018 funds.
- You have until Thursday, February 28, 2019 to submit receipts or proof of a legitimate claim to ASIFlex for outstanding charges in the

2018 calendar year. If you have not provided appropriate documentation by February 28th, your unsubstantiated funds will forfeit, even if they were for eligible expenses.

- **ASI sent me a letter telling me they need proof of my purchase; what do I do?** The IRS requires administrators to obtain proof for some procedures. If ASI has requested proof of your purchase, you need to send a detailed, itemized receipt or an EOB by within 60 days of the plan year (March 1) to have the claim paid. If you don't send in appropriate documentation, County is required to take the amount post-tax from your paycheck.

## VOLUNTARY BENEFITS

- **What happens to voluntary benefits?**

Voluntary Benefits like Hartford Short-Term Disability, U.S. Legal Plan or Identity Theft Protection will



continue unless you decline the benefit during Open Enrollment. If not enrolled, this is your only opportunity until next Open Enrollment. Remember, there is up to a 12 month waiting period on the Short-Term Disability plan if you're a new enrollee.

- **What about my home and auto coverage?**

If you have home and/or auto coverage through the county's Liberty Mutual plan, changes are between you and the insurer and are not impacted by Open Enrollment. This is a good time to review your policy and get a quote if you're wondering about your cost or coverage.

- **Do I need to do anything for Life Insurance?**

PEHP Life Insurance automatically continues, but if you want additional coverage, open enrollment is the time to apply. Review coverage and make updates by contacting PEHP at 801-366-7495 or visiting [www.pehp.org](http://www.pehp.org)

- **Do I need to do anything for Retirement Accounts?**

No. Open Enrollment is a good time to review your coverage and update your beneficiaries. You can change or enroll in 401(k), 457, Traditional Roth, or Roth IRA anytime throughout the year by contacting URS online at [www.urs.org](http://www.urs.org).

## OPEN ENROLLMENT

- **Will my premiums change?**

There is a 6.5% increase to medical plans this year. The County will continue to pay 80%-100% of premiums for full-time employees and 60% for part-time.



- **What is the deadline for the 2019 Open Enrollment?**

You need to make your elections by November 19 at 5pm. Remember, you must make elections, the Benefits Team cannot make elections or changes on your behalf.

- **When do the changes for 2019 Open Enrollment go into effect?**

The 2019 benefit year begins January 1. FSA & HSA elections will begin on your first January paycheck, while all other elections will begin on your second paycheck in January.

- **If I am on a leave or vacation can I make my elections when I return?**

No, all elections for 2019 must be made by November 19 at 5pm. You can access enrollment in PeopleSoft from anywhere you have internet connection.

- **Who do I contact if I need assistance enrolling or making changes to my enrollment?**

You can get help by attending a computer lab session, or by calling the benefits team at 385-468-0580 or [benefits@slco.org](mailto:benefits@slco.org)

Dates and times for the computer lab are located in your benefits book. Your payroll coordinator will also have the schedule.

- **Will I get new cards (how many)?**

Cigna dental will not issue a card. When you go to the dentist, just let them know you have a Cigna plan. Remember to look for a Cigna Advantage provider for the best benefit.

- **If I like what I have — do I have to re-enroll?**

You do not need to re-enroll in:

- PEHP or SelectHealth medical coverage: coverage will continue
- Voluntary benefits: coverage will continue unless you change or decline
- PEHP Life Insurance: coverage will continue

You MUST enroll to continue the following:

- ASI medical, limited, or dependent daycare flex spending
- HSA enrollment for County contribution and amount you want for paycheck deduction