

OPEN ENROLLMENT 2019 TALKING POINTS

Things to know for 2019

1. Benefit elections begin January 1, 2019

2. Open Enrollment opens in PeopleSoft Monday, November 5th and closes Monday, November 19th at 5:00pm.



3. Medical premium is increasing 6.5% Per Paycheck Premium:

	Full-Time	Part-Time
HDHP		
Single	\$0	\$76.62/check
Family	\$0	\$220.62/check
Traditional PPO		
Single	\$54.92/check	\$109.85/check
Two-Party	\$120.46/check	\$240.92/check
Family	\$160.62/check	\$321.23/check

No increase to dental premium or changes to the program. Cigna does not mail ID cards, but participants can contact Cigna at 800-244-6224 for their ID number. Reference group number 3341161

4. The following coverage will automatically continue in 2019, unless you make a change:

- Medical
- Dental
- Short-Term Disability
- Voluntary benefits like pet insurance and Met Life plans
- PEHP Life insurance, AD&D, and Accident plans
- US Legal and Identity Theft
- Liberty Mutual



5. This is the only opportunity to enroll or change Short-Term Disability insurance elections. Short-Term Disability coverage is an excellent benefit for those anticipating being out of the office due to a qualifying disability who may not have enough personal leave to cover their time away.

6. As in years past, Salt Lake County contributes a lump sum cash contribution to HSA participants

- Lump sum HSA contributions will be sent to Optum Bank in early January and will be available in Health Savings Accounts several days later:
 - Single \$600
 - Family \$1,200
- County HSA wellness incentives
 - Preventive Exam: \$150
 - Healthy Lifestyles PHA: \$100
 - Flu Shot: \$25

7. HSA participants must elect an annual amount in PeopleSoft in order to receive the annual lump sum contribution, even if that amount is \$0.

2019 IRS Contribution limits:

- **Single:** \$3,500. This includes the county \$600 lump sum and wellness program incentives. To contribute the HSA maximum in 2019, enter \$2,900 for the annual contribution. Reduce this amount by \$275 if you participate in all wellness program activities.
- **Family:** \$7,000. This includes the county \$1,200 lump sum and wellness program incentives. To contribute the HSA maximum in 2019, enter \$5,800 for the annual contribution. Reduce this amount by \$275 if you participate in all wellness incentive activities, and by \$550 if both you and your spouse or Adult Designee participate.

OPEN ENROLLMENT 2019 TALKING POINTS

Open Enrollment

Current elections will automatically continue into 2019, with the exception of HSA and FSA elections. If you're happy with what you have, you don't need to re-elect coverage.

1. All participants are encouraged to login to PeopleSoft to confirm or waive elections. It's the best time to review who's enrolled on the plan and make sure the correct spelling, Social Security Numbers and date of birth is listed.
2. All employees are encouraged to login and elect to receive an electronic 1095-C and if they wish, consent to share their PHI.



Health Savings Account Participants:

1. HSA elections **must** be made during open enrollment to receive the county lump sum contribution. Participants should enter their annual election, even if that is \$0. Those who are ineligible to receive HSA funds should "waive".
2. New HSA participants **must** affirm with Optum. If the participant does not affirm enrollment, an account will not be opened and HSA contributions cannot be made.
3. HSA Lump Sum will be funded to those who elected an HSA the week of January 7th, 2019.
4. All employees who wish to receive cash wellness incentives into their HSA must review and consent to share PHI.
 - a. Spouses who wish to receive cash credit for HSA wellness incentives must consent to share PHI through a paper consent provided by Healthy Lifestyles.
 - b. HealthyLifestyles participants must consent to share PHI to receive credit for wellness visits. Even if you consented to share you PHI in 2017, you must re-consent electronically.

Flex Spending Participants:

5. FSA elections **must** be made during open enrollment. If no new election is made, employees who wish to participate must have an IRS qualifying event to add flex spending.
 - a. Medical FSA: For PPO plan enrollees
 - b. Limited FSA: Dental and vision coverage only, usually best for those on the HDHP
 - c. Dependent Daycare FSA: All participants with qualified dependents

Other Benefits:

6. Enroll or cancel Hartford Short-Term Disability Insurance.
7. Enroll or cancel US Legal, Met Life plans, and PEHP life and accident plans.