

## Cosas para saber 2019

1. Las elecciones para beneficios comienzan el 1 de enero de 2019
2. Las inscripciones abren en PeopleSoft a partir del lunes, 5 de noviembre y cierran el lunes 19 de noviembre a las 5:00pm.
3. La prima médica está aumentando en **6.5% por cada cheque de pago.**



**INSERT TABLE**



No habrá aumento en la prima dental ni cambios en el programa. Cigna no envía **tarjetas de identificación** por correo, pero los participantes pueden comunicarse con Cigna al **800-244-6224** para obtener su número de identificación. Número de grupo de referencia 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.

## Swap #7 and #8

7. 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 **the week of January 7th** and **will be available** in Health Savings Accounts several days later:

- i. Single \$600
  - ii. Family \$1,200
- County **HSA** wellness incentives
    - i. Preventive Exam: \$150
    - ii. Healthy Lifestyles PHA: \$100
    - iii. Flu Shot: \$25

**#8 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: \$3,700.** This includes the county \$600 lump sum and wellness **program incentives.** To contribute the HSA maximum in 2019, enter \$3,100 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

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.

- a. 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.
- b. 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:

- c. 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".
- d. 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.
- e. 3. HSA Lump Sum will be funded to those who elected an HSA **the week of January 7th, 2019**.
- f. 4. All employees who wish to receive cash wellness incentives into their HSA must review and consent to share PHI.
  - i. -Spouses who wish to receive cash credit for HSA wellness incentives must consent to share PHI through a paper consent provided by Healthy Lifestyles.
  - ii. -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

- g. 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.
  - i. Medical FSA: For PPO plan enrollees
  - ii. Limited FSA: Dental and vision coverage only, usually best for those on the HDHP
  - iii. Dependent Daycare FSA: All participants with qualified dependents

### Other Benefits

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