



**\*Reminder\* Please ensure that your life insurance, pension and final earnings beneficiaries are correct!**

## **City of Kansas City, Missouri Benefits Open Enrollment March 5 through March 23, 2018**

**2018 is a Mandatory Open Enrollment year.** You MUST review your current plans and select a plan. Failure to select a medical plan will result in your medical enrollment defaulting to the Exclusive Provider Organization (EPO) KCMO Custom Plan effective May 1, 2018. You are encouraged to review the enclosed benefits plan information, attend a Blue Cross and Blue Shield Informational Meeting and attend an Open Enrollment meeting for more details (schedules enclosed). **There is no appointment necessary to attend a meeting.** Changes to your benefit elections must be made through Employee Self-Service in PeopleSoft during Open Enrollment. Your selections will be effective May 1, 2018. Included in this packet is a detailed job aid. Here are the highlights of the changes:

### **Medical Insurance**

All Blue Cross and Blue Shield of Kansas City medical plans will continue to be offered this year with a **0% to 25% increase** to plan rates. There will be a NEW medical plan available for 2018-19 plan year through Blue Cross and Blue Shield of Kansas City that includes Saint Luke's Health Systems. This new plan will be available with no premium cost taken out of your paycheck for the employee only Exclusive Provider Organization (EPO) KCMO Custom plan. Enclosed is the BCBSKC Health Benefit Plan Key Differences for your review. **2018 is a Mandatory Open Enrollment year. You MUST review and select your medical plan for the plan year beginning May 1<sup>st</sup>. If you don't select a medical plan through , your medical enrollment will default to the Exclusive Provider Organization (EPO) KCMO Custom Plan effective May 1, 2018.**

### **Dental Insurance**

The City will continue to offer the Humana Dental Traditional Preferred plan with no change to plan rates or plan design. For this plan, Humana continues to offer employees with two or more children and no coverage for a spouse (or domestic partner), the same rate as an employee plus one dependent.

The City will also continue to offer the Humana Dental Advantage Plus plan no change to plan rates or plan design. For this plan you must use network providers and there is a set fee schedule for each procedure. This plan will continue to offer orthodontia.

### **Vision Insurance**

The VSP Signature Plan will continue to be offered to City employees with a **0% increase** to rates. There are no changes to the plan design. The VSP Access discount plan will continue to be free to all benefit eligible/regular full-time employees and qualified dependents that do not enroll in the Signature Plan. The dependent age limit for vision insurance will remain age 26, with eligible children covered until the end of the calendar year in which the child reaches age 26, regardless of student status.

### **Long-Term Care Insurance**

The City will continue to offer long-term care insurance with a **0% increase** to plan rates and no change in plan design. Individual cost for long-term care insurance will be based on the plan options you choose and your age when coverage begins. Any new application or changes to current enrollment requires additional forms to be completed and submitted to the Benefits Office. In addition, an Evidence of Insurability form must be completed and mailed directly to UNUM Provident. Premium changes due to plan enrollment or enhancement will not be effective until the Benefits Office receives approval from the carrier.

## Life and Disability Insurance

The Hartford Insurance Company, as the City's life/disability insurance carrier, is permitting enrollment in supplemental life, dependent life, short term disability and long term disability options during our enrollment period. New enrollments and increased amounts supplemental life, dependent life, short term disability, and long term disability coverages will require the completion and submission of a Personal Health Application and carrier approval prior to being effective. Please see the enclosed **2018-19 Benefits Options** brochure for rate and plan features. **New enrollments or changes in insurance coverage may require evidence of insurability.** **\*Reminder\* Please ensure that your life insurance beneficiary is correct!**

## Flexible Spending Accounts – You must make elections through Employee Self-Service in PeopleSoft!

WageWorks will continue to administer the City's Flexible Spending Accounts. You **must** elect an annual amount for each flex spending account option to be active in the flex plan benefit for the period that begins May 1, 2018 and ends April 30, 2019.

There are several flex spending options and each is governed by its own IRS rule, as follows:

- **Medical Spending Account** - Medical flex covers qualified medical expenses such as copays and prescriptions up to \$2,650 annually. **Medical flex is available to an active participant on May 1, 2018 and must be used by April 30, 2019 or up to \$500 remaining in your account will be automatically rolled into the 2019-20 plan year, which begins on May 1, 2019. Please note that if you enroll in a Health Savings Account (HSA), you CANNOT elect enrollment in a Flex Medical Spending Account (FSA), however, you can enroll in the Limited Flex Account.**
- **Dependent Care Account** - Dependent care flex contributions may be used for such expenses as child day care and before and after school care for dependents under age 13. Limit is capped at \$5,000 annually. Dependent Care receipts must be dated from May 1, 2017 through April 30, 2018. Reimbursement is paid upon the balance of contributions that are posted to your account on or after May 1, 2017 and **must be used or lost by the end of the plan year on April 30, 2018.**
- **Transportation Tax-Free Parking Account** – Parking flex can be used at any work-related parking facility up to \$3,060 annually. Reimbursement for any one month is paid upon the contributions that are in your account on or after May 1, 2018. Parking or transit flex may be changed on the first day of any month and **unused portions will be rolled from one plan year to the next, if you enroll for the next plan year.** Parking contributions may not be used to purchase bus passes under transit flex, nor may transit flex be used to pay parking fees.
- **Transportation Tax-Free Transit (Bus Pass) Account** – Transit flex applies to bus passes up to \$3,120 annually. Reimbursement for any one month is paid upon the contributions that are in your account on or after May 1, 2018. Parking or transit flex may be changed on the first day of any month and **unused portions will be rolled from one plan year to the next, if you enroll for the next plan year.** Transit contributions may not be used to pay parking fees under parking flex, nor may parking flex be used to purchase bus passes.

Please see the following resources available through WageWorks for managing flex accounts:

- Visit [www.takecarewageworks.com](http://www.takecarewageworks.com) to review account activity and request a TakeCare debit card to pay for qualified expenses. Access to the internet is highly recommended.
- WageWorks customer service number: 1-800-950-0105
- Email address for electronic claim filing to WageWorks: **claims@takecareclaims.com**
- Fax number for paper claims to WageWorks: 877-782-8889
- Client services email: **Flexhelp@takecarewageworks.com**

Medical Flex Claims for the current plan year ending April 30, 2018 are due to WageWorks by June 30, 2018 at midnight. This deadline is 60 days from the end of the plan year for receipts dated May 1, 2017 through April 30, 2018. **No exceptions can be made due to IRS regulations for flex benefit plans.**