

Important Notice

You Must Review and Select Your Medical Plan

There will be a NEW medical plan available for the 2018-19 plan year through Blue Cross and Blue Shield that includes Saint Luke's Health Systems. This plan will have no premium cost taken out of your paycheck for employee only coverage! Prior to Open Enrollment, Blue Cross and Blue Shield will be present the new offering at scheduled Informational Meetings from February 20th through March 2nd (schedule enclosed). Open Enrollment begins on March 5th.

2018 is a Mandatory Open Enrollment for your medical plan of choice. That means you MUST review and select your plan. **Failure select a medical plan during Open Enrollment will result in your medical plan defaulting to the new Exclusive Provider Organization (EPO) KCMO Custom Plan effective May 1st, 2018.** If you have questions regarding your medical plan options, please call BCBSKC at 816-395-2969.

Enrollment Available for a Health Savings Account

The Blue Cross and Blue Shield BlueSaver Base and the Blue Cross and Blue Shield BlueSaver Premium plan are eligible for a Health Savings Account (HSA) to help you manage your qualified medical expenses. Your unused balance will roll over from year to year. The max contribution for 2018 is \$3,450 for an individual --\$6,900 for family. If you're enrolled in an HSA, the City will make a contribution to your account. **Please note, if you enroll in a Health Savings Account (HSA), you CANNOT enroll in a Flex Medical Spending Account (FSA), however you are eligible for Limited Flex (FSA).**

Evidence of Insurability

New enrollments in Supplemental Life, Dependent Life, Short Term Disability, and Long Term Disability coverages will require the completion and submission of a Personal Health Application (PHA) and carrier approval prior to becoming effective. Completed PHA must be returned to The Hartford Insurance Company **by 5:00 pm on March 23, 2018.** The form will be available at each Open Enrollment Meeting and on MyKC.org.

Important Notice

Required Documents for Dependent Coverage

If you are enrolling a **NEW** dependent child, spouse or domestic partner in benefits for the plan year, you will be REQUIRED to submit proof of eligibility of each individual to the City Benefits Office, Room 1001, 10th Floor, City Hall by 5:00 pm **by Friday March 23, 2018**.

Contact the Benefits Division at 816-513-1932 if you have any questions about documentation. **Documents can be faxed to 816-513-1953 or sent by scan to Benefits@kcmo.org.**

Failure to submit documentation by Friday March 23, 2018 after enrolling a new eligible dependent will result in these NEW individuals not being enrolled for the 2018-19 plan year.

Required Enrollment for Flexible Spending

Employees must establish their annual pledge during Open Enrollment, March 5th through March 23rd, for the new plan year that begins on May 1, 2018. The IRS increased the flex medical limit from \$2,650. Additionally, City employees who are currently flexible medical participants can automatically roll over up to \$500 in unused flexible medical contributions to the next plan year. This is called Carryover. **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 are eligible for Limited Flex (FSA).**

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.