



Whitman County 2019 Open Enrollment Summary and Directions

Welcome to the health insurance open enrollment period for 2019. From October 26th through November 15th you have the opportunity to make changes to your current health benefit elections. All changes will be effective January 1, 2019. Please continue reading for plan specific details and directions for the submittal of important documents.

When is the Benefits Fair?

The Benefits Fair is scheduled for November 8, 2018 in the Public Service Building Auditorium. See the enclosed flyer for details.

When is the enrollment deadline?

The enrollment deadline for all coverage is November 15, 2018 at 5:00 pm.

After the Open Enrollment Period, you cannot make changes to your coverage during the year unless you experience a life event, such as:

- Loss or gain of coverage through your spouse or covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage, divorce, or legal separation
- Switch from part-time to full-time or vice versa

You have **30 days** from a change in family status to make changes to your current coverage.

What changes other than WCIF coverage may I make during Open Enrollment?

During the Open Enrollment period you may also make changes to life insurance, retirement beneficiaries, and your Cafeteria Plan Choices.

The following documents must be updated annually during Open Enrollment: flexible spending accounts.

How do I enroll?

Review the plan choices and determine if changes to your current coverage are necessary.

- If no changes are necessary, review the enclosed WCIF Enrolled Benefits Summary showing your current coverage and dependents. Please review completely, verifying your date of birth and social security number; your dependent/s social security number/s and dates of birth. If the summary looks correct, sign at the bottom of the page and return it to Human Resources.
- Teamsters Welfare Trust requires its members to re-enroll and confirm or update their enrollment information annually. An enrollment form has been included in your enrollment packet. Complete and return it to Human Resources.
- For enrollment in Voluntary Life, AD&D or FSA accounts, please contact Human Resources or visit the SIMON on-line portal. See the enclosed flyer for details.

May I waive coverage?

Members of the Correction Officer and Support Staff bargaining unit (COSS) may not waive Teamster coverage in accordance with their collective bargaining agreement. Voluntary Life, AD&D and FSA accounts may be dropped by contacting Human Resources or visiting the SIMON on-line portal. See the enclosed flyer for details.

Where are the plan comparisons?

Rate comparisons can be picked up in the Human Resources department or at the benefits fair. Plan coverage comparisons are linked to the Whitman County web site. Go to: www.whitmancounty.org. Scroll under the "Departments" link to "Human Resources". Under the gray drop down menu in the lower left corner select "Benefit Information". Enrollment forms and benefit comparisons may be selected at the top of the page.

What are the 2019 rate and plan changes?

- All Teamster Welfare Trust Coverage: The rate for Medical will be rising 3.2%. The rates for life/AD&D coverage will remain the same. The rate for time loss went up 25%. Dental went up 4.3% and vision rose 14.8%. See the enclosed rate sheet for specific 2019 rates.

Benefits on the Teamsters plans will remain the same except the in-network out-of-pocket maximums for prescription drugs will change to \$2,900 per person/\$5,800 per family.

- WCIF Life and AD&D Products: Premiums for voluntary life and AD&D products will remain the same for 2019.

A special voluntary life guaranteed issue enrollment is being offered during this enrollment period. The guaranteed life insurance maximum is being raised to \$150,000/member. Employees who have not received declined coverage from The Standard Insurance Company in the past may apply for the life insurance increase without underwriting requirements. Contact Human Resources or visit the SIMON on-line portal for further information.

- WCIF Employee Assistance Program: The employee assistance program is being moved from Magellan to First Choice. First Choice offers a wider physician network and improved referral coordination.
- Flexible Spending Arrangements (FSA): FSA enrollment forms must be completed annually through the Human Resources department.

This document is to be used ONLY as a summary of benefits and is not legally binding or a guarantee of benefits.