

# FAQ's - 2017 Open Enrollment



## **When does Open Enrollment (OE) begin?**

Open Enrollment will begin on Monday, October 17<sup>th</sup>, 2016, and will end at 11:59 pm, Friday, November 4<sup>th</sup>, 2016.

## **When will my new coverage begin based on my OE elections?**

OE elections provide coverage beginning January 1<sup>st</sup>, 2017.

## **When will 2017 benefit premiums begin?**

First premiums will be deducted in December 2016.

## **What resources do I have during OE?**

The following are available online during OE to assist with your 2017 benefit decisions:

Open Enrollment Video

HCBE Open Enrollment Guide

Health Plan Decision Guide

## **Will my current benefits roll over for 2017?**

All Medical plans will roll over for 2017. However, review the step below - **Do I HAVE to access the SHBP ADP enrollment portal** - for additional details regarding Health plan elections.

Dental, Life and Disability – these Local/HCBE benefits will continue.

Flexible Spending Account - does NOT roll over. You must enroll online for a 2017 Flex account.

## **How do I access the Benefits Portal to elect my 2017 benefits?**

1. Access [www.hcbe.net](http://www.hcbe.net) and click on the Benefits menu (under the District heading)
2. Select the Open Enrollment menu (on the left) and the Employee Benefits Portal
3. At the Totem Tools homepage, Click on the "First Time User? Forgot or want to Resent your password" link. Enter your Social Security Number and Date of Birth and the system will recognize you by these credentials and ask you to create a case-sensitive password. Login as follows:

Your First + Middle + Last initial and the last 4 digits of your SSN (if this doesn't allow you access, use: First + Last initial and last 4 digits of SSN)

Enter your newly created password to proceed.

4. Scroll down on the Welcome Page and you will see an Open Enrollment event. Click "Begin Event". Review your personal and dependent information and click "Save and Continue" to proceed. On the Medical step,

click the link to access the SHBP ADP enrollment portal. You will be required to reset your password by using the “Forgot your Password” link. Once you complete your medical election, be sure to print a Confirmation Statement for your records and close the SHBP window. Click “Save and Continue” to proceed (NOTE: If no change to Medical for 2017, skip this step and click on “SAVE and Continue” to proceed with local/HCBE benefit elections)

5. Complete your local/HCBE benefit elections. Click “Save and Continue” to proceed to the next page. Your elections will not be submitted until you “Save” and “Confirm” after the Review step.
6. Review and retain your SHBP and HCBE/Local Benefits Confirmation Statements.

### **How long are my dependents covered by my insurance?**

The following applies to dependent children:

Medical plans – Dependent children are eligible to age 26

Dental and Life plans - Dependent children are eligible to age 19 - or age 26 if a full-time student. Be sure to Edit Full-Time students online – on the dependents tab, click on “Edit” and check the “yes” box.

## **Medical -**

### **What Health plan options are available in 2017?**

The following Health plan options are available in 2017:

BCBS HRA options – Bronze, Silver and Gold

BCBS HMO option

UHC HMO option

UHC HDHP option

### **Where can I compare the various Health plan options?**

The SHBP Decision Guide provides an excellent comparison of all options. Also, the HCBE OE Guide provides a condensed comparison table that includes plan premiums to help you make the best health plan decision for your family.

### **Do BCBS HRA plans include co-payments?**

No, the HRA options operate as traditional HRA plans without co-payments. Members are responsible for deductibles and co-insurance. Note: The HMO plan options include co-payments.

### **Will Wellness/“Well-being” incentive credits be available in 2017?**

Yes, All 2017 health plan options allow for Well-being incentive credits. Review the SHBP Decision Guide for details. *Your* Benefits Office will provide additional information by email in January. 2017 Wellness tasks can be completed between 1/15 – 12/15/2017.

### **Will Well-being incentive credits roll over to 2017?**

Yes, remaining Well-being credits roll over, regardless of which plan option is elected for the new year.

### **How does the new telemedicine benefit work?**

Telemedicine/virtual visits will be available to all health plan members. With this benefit, you'll be able to see and talk to a participating doctor from your cell phone or computer using a webcam.

### **Do I HAVE to access the State Health/ADP enrollment portal this OE?**

That depends ....

**Current Health plan participants** who wish to remain in the same option are not required to access the SHBP portal. Current health coverage WILL roll-over and SHBP ADP online access isn't required. (Note: the tobacco surcharge will carry over only if currently applied)

**Changes** in health plan options or adding or removing dependents requires online access in the SHBP/ADP site.

If you are a current/2016 health plan member and wish to **terminate coverage** for 2017, SHBP ADP online access is required.

If you **aren't enrolled** in health in 2016 and don't want coverage in 2017, no need to access the SHBP ADP site.

### **Will the Tobacco Surcharge be added to my premium if I don't access the SHBP ADP portal?**

The state Tobacco Surcharge (\$ 80/month) still exists (when applicable). Note: The surcharge will not be added in 2017 if an online election isn't entered in the SHBP ADP portal.

### **What dependent documentation must I provide to ensure coverage?**

State Health requires dependent documentation for all newly added dependents. State Health or ADP will contact you with instructions and deadlines for submitting dependent documents (ex: marriage license, birth certificates, etc.) - look for their request and be sure to respond timely – as dependents will lose coverage if the proper documentation isn't provided by the state's deadline.

### **Is the TriCare Supplement still available?**

Yes, the TriCare Supplement is still available for retired military members. Premiums will remain the same in 2017. Call ASI for more information at 866-637-9911.

### **Is PeachCare for Kids still available?**

Yes, the GA PeachCare for Kids program is still available. Contact PeachCare at 877-427-3224 for benefit information and to apply.

### **Do I qualify for a subsidy from the Federal Marketplace?**

SHBP offers health plans deemed affordable per the Affordable Care Act (ACA). Therefore, employees are not eligible for a tax subsidy from the marketplace.

## **Flexible Spending Accounts (FSA) -**

### **What FSA accounts are available?**

You have the choice of a Healthcare FSA account (for health, dental and vision) and a Dependent Care FSA account (for daycare, after-school program fees, etc.). Each plan allows you to pay for out-of-pocket expenses with pre-tax dollars.

### **Will I remain in the Flex Plan if I don't make an online election during Open Enrollment?**

No, FSA's require an annual election. Be sure to enter a monthly contribution amount in the Benefits Portal to ensure 2017 Flex plan participation.

### **If I haven't spent all of my Healthcare FSA monies this year, will they roll over?**

Yes, up to \$ 500 of unused 2016 **Healthcare FSA** monies will roll over in 2017.

### **What is the maximum Flex plan contribution allowed?**

The max. Healthcare FSA contribution for the year is \$ 2,550.

The max. Dependent care FSA contribution for the year is \$ 5,000.

### **Will my full/annual contribution be loaded on my debit card?**

That depends.....If enrolled in the Healthcare FSA, you have access to the full/annual amount even early in the year. Dependent care FSA participants have access to monthly contributions only.

### **Will I receive a new Flex plan Debit card in 2017?**

Debit cards are issued to new participants only. So, if you are a current member, keep your debit card and your new/2017 FSA monies will be loaded onto your existing card.

### **Will I be asked for claim documentation?**

Yes, the Flex plan provider will often request receipt copies to confirm your expenses. Be sure to provide copies timely to ensure quick processing of claims.

### **Do I have to use the debit card?**

No, Flex Plan participants may choose to file paper claims (with receipt copies) using a toll free fax line.

## **Dental -**

### **Will I receive a new Dental plan card in 2017?**

Dental plan cards are issued to new participants only. So, if you are a current member, keep your dental card for use in the new year.

### **How can I reduce my Dental expenses?**

Seek treatment with participating Dental plan providers to help reduce your out of pocket expense. Go to: [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) to review the provider directory.

## **Are Dental Plan premiums changing in 2017?**

Yes, there is a slight increase in Dental Plan premiums for 2017.

## **If my spouse and I both work for Houston County Schools, can we cover each other or dependents?**

You are welcome to cover your spouse or dependents for Dental benefits. But, Dual HCBE Dental coverage isn't allowed. So, be sure to coordinate your dental elections with your spouse prior to enrollment.

## **Can I keep Dental benefits after I retire?**

Yes, Houston County Schools offers retiree dental benefits to those covered as an active employees. Once you have a retirement date in mind, contact *Your* Benefits Office to schedule a retirement meeting.

## **Disability (STD/LTD) -**

### **How do I select STD benefits?**

Select the waiting period that is most similar to your current sick leave balance AND select the monthly benefit amount that works best for you. The monthly benefit amount can equal up to 2/3rds your pay.

### **Am I required to use my sick leave before claiming STD benefits?**

Yes, **all** leave (sick and vacation) must be exhausted prior to claiming STD benefits.

### **What happens if I remain disabled for an extended period of time?**

STD benefits are payable for up to one year. Long Term Disability (LTD) benefits are free/provided by HCBE and, if approved, are payable at 60% of your pay at the one year mark.

### **Are medical questions required for STD benefits?**

Not at this time.....For the 2017 plan year, you can enroll or increase short term disability benefits with no health questions. The STD plan will have a new pre-existing condition clause. For new or increased benefits, the plan will exclude pre-existing conditions for the first 6 months of coverage. A pre-existing condition is a condition you have been treated for or diagnosed within the 3 months prior to your effective date. Once covered by the plan for 6 months, there is no restriction. Note: Current STD coverage is not affected by this provision.

Note: future short term disability elections will require underwriting approval.

## **Life insurance -**

### **Are medical questions required for Life benefits?**

That depends....

This Open Enrollment you may elect up to the lesser of 3x your annual pay or \$ 300,000, with no health questions.

Those electing more coverage (4 or 5x salary or elections over \$ 300,000) will receive an email with instructions for completing an Evidence of Insurability (EOI)/medical questionnaire. If you do not receive an email, no action is required.

Note: future life elections will require underwriting approval.

### **Can I keep life insurance after I retire?**

Yes, the Houston County School System allows retirees to keep some life insurance into retirement. There are several options available – keep up to one times salary or the max: \$ 50,000. Once you have a retirement date in mind, contact *Your* Benefits Office to schedule a retirement meeting.

## **Dependent Life -**

### **If my spouse and I both work for Houston County Schools, can we both cover our children?**

You are welcome to elect Life coverage for your children. However, Dual HCBE Dependent Life coverage isn't allowed. So, be sure to coordinate your Dep. Life elections with your spouse prior to enrollment.

### **Are medical questions required for my children or my spouse?**

For this Open Enrollment window there are no medical questions for Child or Spousal life coverage. Note: future Dependent life elections will require underwriting approval.

## **General questions -**

### **Are my premiums taxed?**

Most insurance premiums can be deducted on a pre-tax basis. The following premiums will be deducted on a pre-tax basis unless you request otherwise:

Medical

Dental

Flexible Spending Accounts (always pre-tax)

The following premiums will be deducted after taxes are taken:

Disability

Life and Dependent Life

To request post tax for Medical or Dental premiums, please contact *Your* Benefits Service Center at 866-671-0721.

### **What should I do during Open Enrollment, if I plan to retire in 2017?**

Follow the OE instructions and apply for all benefits as you wish them to continue in 2017 and into retirement. Contact *Your* Benefits Office with any questions and to schedule a retirement meeting.

### **Who can I contact with Benefit questions?**

Contact *Your* Benefits Service Center at [hcbebenefitscenter@totemsolutions.com](mailto:hcbebenefitscenter@totemsolutions.com) or 866-671-0721 or, *Your* Benefits Office at [chris.gibson@hcbe.net](mailto:chris.gibson@hcbe.net)

**Who can I contact with Technical/Online access questions?**

Contact the Benefits Service Center at 866-671-0721.