

2018-2019 OPEN ENROLLMENT

Open Enrollment is from August 15th to September 14th
for benefit year October 1st through September 30th

What is Open Enrollment?

The single time of year that individuals, eligible for insurance benefits, must review the coverage they currently have and choose to enroll in or change their coverage for the upcoming benefit year.

Assistance with Benefit Selections

Thursday, August 16th at 12:00pm
Computers will be available in the commons for employees to review and select benefits, with HR support.

Key Terms:

DP– Domestic Partner
Ded.— Deductible
DEP– Dependent
EE– Employee
EOB—Explanation of Benefits

HRA– Health Reimbursement Arrangement
OCCC– Oregon Coast Community College
OOP— Out of Pocket Limit
pp—Per Person
SP– Spouse

OCCC INSURANCE BENEFIT OFFERINGS

Federally Required

(Employee participation is optional*, OCCC contributes to monthly premium)

1. **Medical & Pharmacy**

Dogwood Plan—PPO or Synergy w/HRA

Deductible: \$300pp (max of 3 people for \$900)

Out of Pocket Limit: \$2,900pp (max of 3 people for \$8,700)

2. **Vision**

Moda Opal Plan, Moda Pearl Plan, Moda Quartz Plan

VSP Choice Plus Plan, VSP Choice Plan

3. **Dental & Orthodontia**

Premier Plan 1—Delta Dental Premier Network

Premier Plan 2—Delta Dental Premier Network

Premier Plan 6—Delta Dental Premier Network (no Ortho)

Exclusive PPO Plan—Delta Dental PP Network

Health Futures Incentive Program has been discontinued.

*Employees that opt out of medical, vision & dental will receive \$50 per month into their 403b account.

State Mandated

(OCCC pays monthly premium, employee participation is required)

4. **Accidental Death & Dismemberment Basic (Standard)**

Plan 2-Benefit Level \$10,000

5. **Long Term Disability (Standard)**

Plan 21-Waiting period 90 days, monthly max \$4,000

6. **Basic Life (Standard)**

Plan 3-Benefit Level \$10,000

Self-Pay Optional

(Employee pays monthly premium**, participation is optional, opportunity to insure SP/DP/and/or child(ren) when EE participates.)

7. **Accidental Death & Dismemberment (Standard)**

Benefit Level \$10,000-\$500,000 (EE/SP/DP)

\$2,000-\$10,000 (DEP)

8. **Optional Life Insurance Plan (Standard)**

Benefit Level \$10,000-\$500,000 (EE/SP/DP)

\$2,000-\$10,000 (DEP)

2018-19 Open Enrollment offers an opportunity for \$200,000 coverage with no medical exam.

9. **New for 2018-2019 Short Term Disability (Standard)**

Plan 16-Waiting period 30 days, weekly max \$1,500, duration 90 days.

**During the HR/Benefits staff transition an administrative error occurred surrounding optional insurance premiums. As of the 18-19 plan year all premiums for optional insurances are the employee's responsibility.

2018-2019 OPEN ENROLLMENT CONT'D

What? When? And Why?

What is OCCC's premium support for 2018-19?

Faculty premium support is under negotiation.

Classified premium support is a flat rate of \$960 (no HRA) / \$1,050 (with HRA).

Management, Technical & Confidential Staff

will be tiered as follows:

- EE only \$640.
- EE & Child(ren) \$1,050
- EE/SP/DP \$1,150
- EE/SP/DP & Child(ren) \$1,540

Why only one health plan?

The premiums for health insurance continue to increase. The College wants to offer better options for all coverage levels. Ways to control the premium cost with premium support for all levels with affordable deductibles and out of pocket maximums were explored.

By offering a single plan (Dogwood) with consistent premium amounts the College is able to work with its budgeted healthcare dollars and HRA partner to provide the best health plan solution.

What does this mean for the medical home (provider) I have selected?

All of the Moda synergy health insurance plans require the selection of a medical home. You will not have to change your medical home (medical providers) unless that is change you want to make.

When will the OCCC Benefit Advisory Committee be established?

To ensure there is dialogue around benefits in the future, the College is committed to the creation of a Benefits Advisory Committee. Watch for details at Fall In-service.

What is a Health Reimbursement Arrangement (HRA) and how does it work?

The HRA is an IRS sanctioned employer (OCCC) health benefit plan that reimburses employees for OOP medical expenses.

Employees **do not pay** into the HRA.

Here at OCCC, with the HRA, we are able to offer a \$300 Ded. on the Dogwood plan and an OOP Max. of \$2,900pp (up to 3 people). The Dogwood plan without the HRA has a \$1,600 Ded. and an OOP Max. of \$4,800pp.

HRA Example:

Medical expense of	\$1,600
EE pays Ded.	\$- 300
Outstanding Ded.	\$1,300

HRA pays 80%	\$1,040
EE pays 20%	\$ 260
Ded. Paid in full	\$1,300

Employee Success with HRA

- HR will be available to assist with setting up HRA accounts with the vendor, and uploading EOBs.
- HRA Thursdays when employees can discuss HRA issues with Payroll and/or HR.

