



Q: How much will I pay for my health insurance this year?

A. There is no increase to the employee portion of the health insurance. The cost for medical coverage is:

Standard Plan Medical/Vision	\$153.46	High Deductible Plan Medical/Vision/Dental	\$170.53
Standard Plan Medical/Vision	\$ 93.32	High Deductible Plan Medical/Vision/Dental	\$110.39
Standard Plan Dental Only	\$ 17.03	High Deductible Dental Only	\$ 17.03

Per month. Full-time employees are eligible for the Standard Plan and part-time employees are eligible for the High Deductible Plan.

Q: What benefit changes can I make during Open Enrollment?

A. Open Enrollment is the time to add/drop dependents on your health insurance, opt-out of health or dental insurance, enroll/re-enroll in Flexible Spending Accounts, and add/drop pre-tax voluntary benefits through AFLAC. It is also a good time to review your life insurance and deferred compensation elections.

Q: Where can I find Open Enrollment Materials?

A: Enrollment materials and information can be found in this packet, by navigating to <https://coic2.org/coic-employment/coic-human-resources/employee-benefits/2019-open-enrollment/>, or contact the Human Resources staff directly for details.

Q: How do I review my current Flexible Spending elections?

A: For Flexible Spending Account questions, log into MyFlex to review your elections. See the instructions further in this packet.

Q: Where do I submit Open Enrollment Forms?

A: Health and Dental insurance change forms must be received by Human Resources by 5:00 PM Nov. 16th. Paperwork can be delivered to: COIC Administration (Hawthorne Building), Fax: 541-923-3416, Scan to: kperkins@coic.org

Flexible Spending Account enrollment must be completed online (or by contacting HR) by November 16th. FSA requires annual re-enrollment. Re-enrollment is also required to roll over up to \$500 of remaining Health Related Expenses (HRE) funds. You must contribute a minimal amount for the 2019 plan year for rollover to be eligible.

AFLAC forms should be returned directly to the Kate Thomas our AFLAC representative, no later than 5:00 PM on November 16th.

Q: When will the elections I make during Open Enrollment be effective?

A: All changes will be effective January 1st, 2019

Q: I completed the PHA screening, when will I see the premium savings reflected in my pay check?

A: Your premium savings will be processed on your December 5th paycheck.

Q: What if my covered dependents or I have other coverage outside of the Deschutes County plan?

A: You must complete the PacificSource Coordination of Benefits located <https://coic2.org/coic-employment/coic-human-resources/employee-benefits/2019-open-enrollment/>. This form must be sent to PacificSource at cs@pacificsource.com

HEALTH COVERAGE (MEDICAL, DENTAL, PHARMACY, AND VISION):

Plan Highlights: Health plan summaries can be found on the Health Insurance webpage: <https://coic2.org/coic-employment/coic-human-resources/employee-benefits/2019-open-enrollment/>

- Standard Plan
- High Deductible Plan

Health Plan Open Enrollment Options:

- Enrollment Change: Complete the Health Plan Enrollment and Change Form, located by navigating to <https://coic2.org/coic-employment/coic-human-resources/employee-benefits/2018-open-enrollment/>, and return it to HR if you want to:
 - Add or drop eligible dependents to your health plan
 - Add or drop dental coverage
 - Change plans, if eligible
- Health Plan Opt-Out Option: Employees who elect not to participate in the Deschutes County/COIC Employee Health Benefit Plan including medical, pharmacy, dental and vision coverage will be entitled to receive a monthly stipend.
 - Please read the Opt-Out Form for details on eligibility and the stipend. **This form must be completed annually** if opting out of health coverage and is available by navigating to <https://coic2.org/coic-employment/coic-human-resources/employee-benefits/2019-open-enrollment/>

Health Plan Updates:



- No change to the employee contribution to health insurance this year for COIC employees!
- Now that we allow a \$500 rollover for the Health Related Expense (HRE) account FSA, we have eliminated the 2 ½ month grace period at the beginning of the year to use remaining funds.

The full list of corrections, clarifications and changes being made to the Deschutes County Employee Benefit Plan effective 1/1/2019 is available <https://coic2.org/coic-employment/coic-human-resources/employee-benefits/2019-open-enrollment/>. These changes are made to ensure compliance with State and Federal requirements and to improve the quality and cost of care for members.

Plan Highlights: As part of your benefit package, you have an option to enroll in an FSA, which can help you offset the costs of health and/or dependent care. An FSA allows you to pay for certain health-related and dependent care expenses with pretax dollars.

FSA Open Enrollment Options: Complete if you wish to enroll in FSA for the 2019 plan year. You must re-enroll annually. Re-enrollment is also required to roll over up to \$500 of remaining Health Related Expenses (HRE) funds. The Open Enrollment period for FSA is Nov. 1st – Nov. 16th. All enrollments need to be completed online by 5:00 PM on November 16th. To begin your on-line enrollment, you will need to navigate to the PacificSource Administrators secure web portal: <https://hrbenefitsdirect.com/PSA/signIn.aspx>. Detailed instructions can be found on the Open Enrollment webpage.

- **Prior Participants:** If you have previously participated in the FSA account, your PacificSource Administrators Member ID and date of birth are set as your default username and password (unless you have changed them). Please refer to the Member guide for instructions on enrolling in the FSA. PacificSource will send an email on November 1st with login information directly to you. If you did not receive an email or you don't remember your member ID or password, please call the PacificSource Administrators Customer Service Team at: (800) 4227038 and they will assist you with this information. HR does not know your username or passwords if you have previously changed them.
- **New Participants:** If you have never participated in the FSA account, after navigating to the PacificSource Administrators secure web portal, select the link that is directly under "Never Been Enrolled" which is named "Click Here to Create a New Member." Use DC2019FSA as the Group Pass Code and click "Add New Member" to set up your profile. Please refer to the Member guide for step by step instructions for creating your profile and enrolling in the FSA. The Member guide can be found on the Open Enrollment webpage on <https://coic2.org/coic-employment/coic-human-resources/employee-benefits/2019-open-enrollment/>. Retain the username and password that you create during this process as this will continue to be your MyFlex login.

Your 2019 FSA plan year will be 1/1/2019 – 12/31/2019. This will align the FSA plan year with the new health benefits calendar plan year. In November 2019, you will have an opportunity to enroll in FSA for January – December 2020.

The following FSA plans are available:

- **Unreimbursed Health Expenses (HRE):** Healthcare expenses that are either not covered or only partially covered by your insurance plan can be paid pretax. Examples include deductibles, copays, dental expenses (even orthodontia), prescriptions and vision care. The maximum deduction for the new plan year is \$2,650.00. At the end of the 2019 plan year, you may carry over up to \$500.00 into the 2019 plan year.
- **The Benny Prepaid Benefits Card: Benny™** is a special-purpose MasterCard® that draws on the value of your annual HRE election amount. Contact PacificSource Administrators directly to request a debit card, (800)422-7038.
- **Dependent Care Expenses (DCE):** Child care and elder care expenses you incur while at work or school may be deducted from your paycheck before tax. This includes daycare expenses for a child up to age 13 or disabled tax dependent unable to care for themselves. The maximum deduction for the new plan year is \$5,000.00.

AFLAC, DEFERRED COMPENSATION (457 PLAN), AND LIFE INSURANCE

AFLAC

Voluntary Supplemental Insurance through AFLAC: AFLAC provides many different policies; Short-term Disability, Accident, Cancer, etc. Some policies are allowed to be taken pre-tax. You can enroll and cancel coverage at any time during the year as a post-tax policy; however, you can only add/drop pre-tax policies during Open Enrollment. More information is available on the Open Enrollment webpage on <https://coic2.org/coic-employment/coic-human-resources/employee-benefits/2019-open-enrollment/>

Contact Kate Thomas, our AFLAC representative directly to arrange a personal meeting time to discuss options available through AFLAC. All AFLAC enrollment and change forms must be received by Kate no later than 5:00p.m. November 16th. Kate can be reached at (541) 382-4451 or by email at: kate_thomas_group_inc@us.aflac.com

DEFERRED COMPENSATION (457 Plan)

Plan Highlights: Set aside pre-tax or post-tax dollars for retirement. To change your deferred compensation election, complete the change form located on the Open Enrollment webpage. Changes can be made during any time of the year. All changes are effective the month following receipt of the form by HR, per IRS regulations.

Contact the account representative anytime during the year to establish a deferred compensation account or for questions regarding your existing account.

OREGON SAVINGS GROWTH PLAN (OSGP) - Jack Schafroth - jack.schafroth@state.or.us

NATIONWIDE - Luke Boudinot - boudil1@nationwide.com

LIFE INSURANCE: Life, AD&D, LTD Insurance

Plan Highlights: Descriptions of the Life, Accidental Death and Dismemberment, and Long Term Disability Insurances paid for by COIC can be found on the Employee Benefits webpage. If you purchase additional voluntary life insurance through COIC, please note the premiums are age-banded and will increase each January 1st following a milestone birthday (35, 40, 45, 50, 55, etc.)

Insurance Options: You can apply for voluntary supplemental Life Insurance for you and your dependents any time of the year. Contact HR for the application to apply for voluntary supplemental (employee paid) Life, or AD&D insurance.

STATE OF OREGON PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS)

Go to PERS online members' services page to view more information about your PERS retirement benefit. - <https://orion.pers.state.or.us/SelfService>