

Preparing for Open Enrollment



Open Enrollment is scheduled from **Monday, October 15 through Sunday, November 18, 2012**. Benefits changes and deductions are effective on January 1, 2013. Your 2012 benefits coverage will automatically roll over for the coming year **except** for prepaid legal and FLEXTRA Health Care. Refer to the 2013 Benefits Changes below.

Changes

2013 Benefits Changes

- UnitedHealthcare continues to be the City's medical vendor for the HMO and PPO.
- HMO and PPO Medical premiums will increase by 5.4%. HMO participants will see an additional \$2.50 per pay period.
- OptumRx (a UnitedHealth Group company) will be the City's new prescription vendor.
- Generic birth control from in-network pharmacies will be covered at 100%.
- Female sterilization from in-network providers will be covered at 100%.
- Breast pumps from in-network providers will be covered at 100%.
- The amount reimbursed under the Dental Assistance Plan will increase for the majority of dental codes.
- The FLEXTRA Health Care contribution maximum for 2013 has decreased from \$250 per pay period to \$104 per pay period based on 24 pay periods. If you elected more than \$104 per pay period for FLEXTRA Health Care, this amount will be reduced to the 2013 maximum of \$104 per pay period. Contributions less than \$104 per pay period will rollover unless you make changes.
- You will be able to access your 2012 remaining balance with your FLEXTRA Health Care Benefits Card until March 15, 2013.
- ARAG Group Legal Plan will be the City's new group legal vendor. Employees must enroll in ARAG during Open Enrollment for 2013 coverage.
- HealthyConnections will offer financial incentives for participating in wellness activities.
- The PE program will change to a quarterly schedule.

Review

- The **2013 Employee Benefits Guide**.
- Your **2012 Coverage Information Statement**. Your statement lists your current benefits, the names of your dependents covered for each benefit plan, and the 2013 rates.

Step 1

Attend an Open Enrollment benefits presentation. Look for posters in your work area with the date, time, and location of the Open Enrollment benefits presentation at your worksite. Benefits staff and vendor representatives will be available to answer questions.

If you are unable to attend a presentation, you can view a video presentation online at: www.coaopenrollment.com

Step 2

Make sure you have these items on hand when participating in Open Enrollment:

- Your **Employee ID Number**, **Social Security Numbers**, and **dates of birth** for the dependents you wish to enroll.
- The **2013 Employee Benefits Guide** for rates, eligibility guidelines, and worksheets for FLEXTRA, Supplemental Life Insurance, and Long Term Disability.

Step 3

- There are three ways to participate in Open Enrollment:
 - ❖ **Online** – www.coaopenrollment.com
 - ❖ **Telephone** – **512-493-1350**
 - ❖ **Paper Enrollment** – Contact your department's Open Enrollment Coordinator.

Go to: www.coaopenrollment.com

Available 24/7, beginning Monday, October 15 through Sunday, November 18, 2012. To log in, you will need your **Employee ID Number** (located on your timesheet and on your 2012 Coverage Information Statement) and the **first** five digits of your **Social Security Number**.



Online

To make changes to your benefits, select the appropriate benefit tabs:

- **Employee tab** – Allows you to update your address and marital status.
- **Dependents tab** – Allows you to update your dependents' personal information as well as add or drop them from coverage.
- **Save tab** – Finalizes your benefits changes. From this tab, you will be able to PRINT a copy of your **2013 Online Verification**, which you should keep for your records.



Phone

Call: **512-493-1350**

Available weekdays, Monday, October 15 through Friday, November 9, 2012.

- Representatives are available from 8 a.m. to 5 p.m., CST.
- Spanish-speaking representatives are available.



Paper

Enrollment

- Look for posters in your work area with the date, time, and location to participate using paper enrollment at your worksite.
- Schedule an appointment with your department's Open Enrollment Coordinator.
- If you are adding dependents, you must present documentation to your department's Open Enrollment Coordinator by Friday, November 16, 2012.

Remember

After you participate in Open Enrollment

You will receive a 2013 Confirmation Statement within two business days of participating.

- Carefully check your statement to make sure your changes are correct.
 - ❖ If you notice an error on the statement, contact CompuSys/Erisa Group, Inc. (Erisa) at **512-250-9397** to make corrections.
 - ❖ If you haven't received a statement, contact Erisa to verify that your changes were processed correctly and request a copy of your 2013 Confirmation Statement.
- Keep your statement.
 - ❖ Your first benefits deductions in 2013 will be January 18, 2013.
 - ❖ Payroll deduction errors must be reported to the Employee Benefits Division at **512-974-3284**.

If you added dependents during Open Enrollment

If adding a spouse, domestic partner, or children to your benefits, you will need to provide the following documents to your department's Open Enrollment Coordinator or the Employee Benefits Division by Friday, November 16, 2012:

- Marriage certificate or declaration of informal marriage.
- Domestic Partnership Affidavit and Agreement form and a Domestic Partnership Tax Dependent Status Form.
- Certified birth certificate, complimentary birth certificate, or Verification of Birth Facts.
- Court order establishing legal adoption, guardianship, or conservatorship.

For questions concerning documentation, refer to the 2013 Employee Benefits Guide or contact the Employee Benefits Division at **512-974-3284**.

Qualifying Life Events

Open Enrollment benefit elections remain in effect for 2013; however, you may make changes to your benefits during the year if you experience a qualifying life event such as:

- Marriage or divorce; domestic partnership or dissolution of domestic partnership.
- Gain or loss of an eligible dependent for reasons such as birth, adoption, court order, death, or dependent child reaching age 26.
- Significant changes in employment or benefit coverage that affect you or your dependents.

Your benefit change must be consistent with your qualifying life event. For example, if your spouse loses benefits coverage, you can add your spouse to your benefits and/or increase your FLEXTRA Health Care contribution. Contact the Employee Benefits Division within **31 days** of the qualifying life event to schedule an appointment with a staff member to complete a Benefits Enrollment Form. If you miss the 31-day deadline, your next opportunity to make benefit changes will be the next Open Enrollment period.

Qualifying Life Events During Open Enrollment

If you experience a qualifying life event during Open Enrollment you must contact the Employee Benefits Division within **31 days** to schedule an appointment to make any changes to be effective from October through December of 2012. During your visit a staff member will help you make Open Enrollment changes. Participating in Open Enrollment alone will not **add** or **drop** dependents for the remainder of 2012.

Most Commonly Asked Questions

Topic: Open Enrollment

Q. I added my spouse during Open Enrollment. If my spouse gets a job with benefits sometime during the year, can I drop my spouse at that time?

- A. Yes. Contact the Employee Benefits Division at [512-974-3284](tel:512-974-3284) to schedule an appointment within 31 days of your spouse obtaining benefits coverage.

Topic: Identification Cards

Q. Which identification cards will I receive?

- A. You will receive the following identification cards by January 1, 2013.
- UnitedHealthcare
 - Dental Assistance Plan
 - Davis Vision (new participants only)
 - FLEXTRA Health Care Benefits Card (new participants only)
 - ARAG Group Legal Plan

Topic: FLEXTRA Accounts

Q. Will my FLEXTRA Dependent Care Account contribution roll over in 2013?

- A. Yes, unless you make changes to this account during Open Enrollment your deductions will roll over.

Q. Will my FLEXTRA Health Care Account contribution roll over in 2013?

- A. If you elected more than \$104 per pay period for FLEXTRA Health Care, the amount will be reduced to the 2013 maximum of \$104 per pay period. Contributions less than \$104 per pay period will roll over unless you make changes.

Q. How do I check my FLEXTRA Health Care Account balance?

- A. To check your account balance, you must register online at: www.benefitspaymentsystem.com or call Erisa at [512-250-9397](tel:512-250-9397).