

# Preparing for Open Enrollment



Open Enrollment is from **Monday, October 14** through **Sunday, November 17, 2013**. Benefit changes and deductions are effective on January 1, 2014. If you do not participate in Open Enrollment, your 2013 benefits coverage will automatically roll over for the coming year, including FLEXTRA.

## Changes

### 2014 Benefits Changes

- UnitedHealthcare continues to be the City's medical vendor for the HMO and PPO.
- HMO and PPO medical premiums will increase by 6.5 percent.
- Medical and prescription copay, deductible, and coinsurance amounts will now be applied to a member's total out-of-pocket yearly maximums. Previously, some of these costs did not count towards the out-of-pocket maximums.
- HMO and PPO out-of-pocket maximum amounts will increase by \$500. The HMO out-of-pocket maximum will be \$4,000 and the PPO in-network out-of-pocket maximum will be \$3,500.
- Dental premiums will increase from \$20.69 to \$22.18 per pay period for dependent coverage.
- Dental annual maximum will increase from \$1,800 to \$2,000.
- The Dental Table of Allowances, lists the amounts the Dental Assistance Plan will reimburse for covered services, will increase for 2014.

## Review

- The **2014 Employee Benefits Guide**.
- Your **2013 Coverage Information Statement**. Your statement lists your current benefits, the names of your dependents covered for each benefit plan, and the 2014 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](http://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 **2014 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](http://www.coaopenrollment.com)
- **Telephone** – 512-493-1350
- **Paper Enrollment** – Contact your department's Open Enrollment Coordinator.

# Participate



Online

## Go to: [www.coaopenenrollment.com](http://www.coaopenenrollment.com)

Available 24/7, beginning Monday, October 14 through Sunday, November 17, 2013. To log in, you will need your **Employee ID Number** (located on your timesheet and on your 2013 Coverage Information Statement) and the **first** five digits of your **Social Security Number**.

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 **2014 Online Verification**, which you should keep for your records.



Phone

## Call: 512-493-1350

Available weekdays, Monday, October 14 through Friday, November 8, 2013.

- 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 15, 2013.

## Leave Bank

### Leave Bank Enrollment

Consider becoming a member of the new Leave Bank Program. Through your donation of accrued leave you could help a fellow employee in need, or apply for hours in the event of your own unforeseen illness or injury. A minimum donation of four hours is all it takes to become a member, and there is no limit on the number of hours you can donate.

- Initial donation period will be held during Open Enrollment (October 14 - November 15).
- Members must be approved for FMLA to receive Leave Bank hours.
- Members must have exhausted all accrued leave, personal holidays, and compensatory time before being eligible to receive Leave Bank hours.
- Employees subject to meet and confer or collective bargaining agreements are not eligible.

If you are interested, take a few minutes to complete the included Leave Bank application.

# Remember

## After you participate in Open Enrollment

You will receive a 2014 Confirmation Statement within two business days of participating online or by telephone.

- 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 2014 Confirmation Statement.
- Keep your statement.
  - ❖ Your first benefits deductions in 2014 will be January 17, 2014.
  - ❖ Payroll deduction errors must be reported to the Employee Benefits Division at **512-974-3284**.

## If you added dependents during Open Enrollment

If you added a spouse, domestic partner, or children to your benefits, you will need to provide the following documentation to your department's Open Enrollment Coordinator or the Employee Benefits Division by Friday, November 15, 2013:

- 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 hospital birth certificate, or Verification of Birth Facts.
- Court order establishing legal adoption, guardianship, or conservatorship.

For questions concerning documentation, refer to the 2014 Employee Benefits Guide or contact the Employee Benefits Division at **512-974-3284**.

## Qualifying Life Events

Open Enrollment benefit elections remain in effect for 2014; 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 2013. 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 2013.

# 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** to schedule an appointment within 31 days of your spouse obtaining benefits coverage.

## Topic: Identification Cards

**Q. Which identification cards will I receive?**

A. New members will receive the following identification cards by January 1, 2014.

- UnitedHealthcare
- Davis Vision
- FLEXTRA Health Care Benefits Card (includes members whose cards have expired)
- ARAG Group Legal Plan

All members enrolled in the Dental Assistance Plan will receive new identification cards by January 1, 2014.

## Topic: FLEXTRA Accounts

**Q. Will my FLEXTRA Health Care and Dependent Care Account elections roll over in 2014?**

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

**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](http://www.benefitspaymentsystem.com) or call Erisa at **512-250-9397**.

## Topic: Parental Leave

**Q. How do I qualify for Parental Leave ?**

A. Employees who are approved for FMLA can receive up to 240 hours of paid leave for the birth and care of a child, or placement of a child for adoption or foster care, during the FMLA period. Employees who are subject to collective bargaining or meet and confer agreements are not eligible. For additional information or to apply, contact your department's FMLA Liaison.

Budgeted Work Week	Paid Parental Leave Hours
40	240
30 - 39	180
20 - 29	120
Less than 20	60