



Flexible Spending Accounts

Flexible Spending Accounts are still a great way to save on taxes. Money can be used toward medical or dependent care throughout the year, and it is a pretax deduction. FSA elections don't renew automatically. **You must make an FSA election annually** or your election automatically will adjust to \$0. The 2018 yearly contribution limits are:

- \$2,650 for medical costs
- \$5,000 for dependent-care costs

Additional plans

Effective Monday, Jan. 1, Lincoln Financial will provide employer-paid life and long-term disability insurance, and voluntary benefits. UNUM services will be discontinued.

This change includes enhanced voluntary life, short-term disability, and accidental death and dismemberment insurance:

- **Voluntary life** – Existing policies will transfer to Lincoln.
 - Guarantee issue amounts – Choose coverage in these amounts with no health questions asked:
 - Employees – up to \$220,000 (or five times salary, whichever is less)
 - Spouse – up to \$25,000 in coverage**
 - Children - \$10,000**
 - **EE must elect coverage for spouse or dependents to be eligible.
 - Coverage begins your first day of work in 2018. You and your dependents cannot be disabled at time of enrollment.
- **Voluntary Accidental Death and Dismemberment (AD&D)**
 - Existing plans will be discontinued. If you want to continue this coverage, you must enroll in the new plan.
 - Limits:
 - Employees – up five times salary or \$500,000 (whichever is less)
 - Spouse – up to 100 percent of employee's coverage or \$250,000 (whichever is less)
 - Children - \$10,000
- **Group Short-Term Disability** – The new plan increases the monthly benefit from 50 percent to 60 percent of your earnings. It doesn't require health questions, but it excludes coverage of illnesses or injuries that occur within 12 months of purchasing the policy for the first 12 months the policy is in effect.

Medical and prescription plans

Some deductibles and out-of-pocket maximums have increased. Your choices are:

- **Health-Basic** – Prescription drugs are covered under these plans, subject to deductible, then co-insurance.
- **Health-Plus** – These plans offer a prescription co-payment plan: Tier 1 - \$3, Tier 2 - \$20, Tier 3 - \$40. Prescription copayments have a yearly out-of-pocket maximum of \$1,500 for singles and \$3,000 for families. This is in addition to the out-of-pocket maximum for other covered medical expenses.
- **H.D.H.P.** – This High-Deductible Health Plan is eligible for a Health Savings Account (HSA). All medical and prescription services except preventive services are subject to the deductible. If you enroll in this plan, Great River Health Systems will contribute to your HSA – \$20 per month for the single plan or \$55 per month for the family plan (CWA employees are excluded from employer contribution). For more information, see the HSA sheets in the benefits packet.

Note:

Yearly contribution limits to the HSA are increasing: family, \$6,900; single, \$3,450.

Dental plan

- No plan changes
- No network. You still can go to the dentist of your choice. Services will be paid at usual, customary and reasonable rates (UCR).

Vision plan

The Basic Vision Plan has been discontinued. If you had this plan, you will need to enroll in VSP if you want vision coverage.

See reverse side for more information

Benefits open enrollment is coming

The benefits open enrollment period is Monday, Nov. 27 through Friday, Dec. 8. A Benefit Guide is posted on Human Resources' intranet page and at GreatRiverMedical.org. It summarizes all benefits available for 2018.

Remember to log into PeopleSoft to verify your demographic information before enrolling.

Employees will enroll online again this year. There are two ways to enroll:

- From a health system computer – Find the HR PeopleSoft link on your desktop or Human Resources' intranet page.
- From another computer: Go to GreatRiverMedical.org and click Employee PeopleSoft at the bottom of the page.

To enroll:

1. Enter your employee ID number and your password (same as your health system password)
2. Click "Main Menu" and follow this navigation: Self Service > Benefits > Benefits Enrollment



Enroll and win!

When you complete benefits enrollment online, you automatically will be entered into drawings for a gift card to a store of your choice. There will be two drawing dates:

- Enroll by Sunday, Dec. 3 – Win one of three \$100 gift cards
- Enroll by Friday, Dec. 8 – Win one of four \$50 gift cards

Open-enrollment eat-and-learn sessions

Employee Benefit Systems will outline general benefits information and highlight changes. The same information will be covered at each session. Register on NetLearning and get a meal or snack in the Cafeteria before the session begins.

Tuesday, Nov. 14

7:30 a.m., noon and 3 p.m.

Oak Room

Thursday, Nov. 16

11 a.m. and 3 p.m.

Oak Room

Tuesday, Nov. 21

Noon and 2 p.m.

Walnut Room

Open computer labs for enrollment

Representatives from EBS and Human Resources will be available to answer benefit questions and help you enroll online.

Monday, Nov. 27

Noon to 5 p.m.

Bulldog Room

Tuesday, Nov. 28 to Friday, Dec. 1

7:30 a.m. to 5 p.m.

Bulldog Room

Monday, Dec. 4

7:30 a.m. to 5 p.m.

Bees Room

Tuesday, Dec. 5 to Friday, Dec. 8

7:30 a.m. to 5 p.m.

Bulldog Room