

# **OPEN ENROLLMENT 2015**

- **For Active Members the dates are:** October 21, 2014 to November 4, 2014
- **For Retired Members the dates are:** November 6, 2014 to November 20, 2014

*Retirees can continue to make changes up through December 1, 2014 to be effective January 1, 2015. As well as continued anytime enrollment.*

If you are happy with your current health plan and want to stay with it, there is nothing you need to do. Although it is always recommended to verify that all of your information is correct and up to date.

If you have a Qualified Life Event between now and the end of the year, you will need to make changes on BenefitsConnections for both 2014 and 2015. Examples of a Qualified Status Change are adding a spouse if you get married, adding a child when there is a birth of a new baby.

## **The Health Assessment Credit - \$100**

Any member who previously completed a Health Assessment will receive the \$100 Health Assessment credit in 2015. There is no need to complete a new assessment, if you are currently receiving the credit.

If you are not currently receiving the Health Assessment credit, complete the Health Assessment by December 10, 2014 to receive a \$100 credit toward your annual medical plan contributions for 2015. Completion of the Health Assessment after December 10, 2014 but before December 31, 2014 may delay your full credit.

## **Non- Tobacco User Credit - \$600**

If you are already receiving credits for completing this incentive, no further action is needed.

If you are not receiving this credit and DO NOT use tobacco products, indicate your NON-TOBACCO status on BenefitsConnection to receive your \$600 credit towards your annual medical contributions.

If you and your covered dependents DO USE tobacco products but have completed a tobacco cessation course within the last six months indicate your status on BenefitsConnections during Open Enrollment for the full credit.

If you have NOT Yet completed a tobacco cessation course, you can earn the full Non-Tobacco Credit in 2015 if you and/or your covered dependents satisfy the reasonable alternative standard as follows;

- 1.) During Annual Enrollment, log on to BenefitsConnection and answer the Tobacco User Status question while completing your Annual Enrollment elections: - answer YES and intend to complete a tobacco cessation course before July 31, 2015.
- 2.) Before July 31, 2015, complete a tobacco cessation course such as QuitNet or the Verizon HealthZone Health Assistant, and log on to BenefitsConnection. Answer the Tobacco User Status question: YES and completed a tobacco cessation course within the last 6 months.

You MUST update your Tobacco User Status response by July 31, 2015 in order to receive the full Non-Tobacco credit. Any update made to your tobacco user status after July 31, 2015 will result in a prorated credit for the remainder of the year.

### **HMO Plans – Changes**

HIP Health Plan and Independent Health Plan were frozen plans which meant that no new enrollments were allowed in 2014. These plans have been frozen for a few years. The company had notified us last year that they were considering eliminating these plans for 2015. We had discussions with the company regarding this during the year but based on the financial efficiency and access the company will be eliminating these plans. The Company reviewed Anthem's network with us and we believe our members will have the opportunity to be in a strong network of providers.

The Company plans to send notification letters to the employees who are in these plans which will notify them of the plan terminations. Those members will be automatically defaulted into the MEP Health Care PPO (HCP) plan if a separate Annual Enrollment election is not made.

### **Other HMO Changes this Year**

**Prescription Drug Coverage will move to the Express Script Carve out Design for the following HMOs:**

- Capital District Physicians Health Plan
- UHC Passport/Harvard Pilgrim Plan
- Blue Alliance NY Plan
- Univera Healthcare (NY)
- Aetna HMO

### **Medical Plan –Prescription Changes and Contributions**

There are some changes to the MEP HCP and the HCN medical Options which are the result of the CBA. These changes will be outlined in the Open Enrollment Packet.

### **Confirmation Statements**

A confirmation statement will no longer be automatically sent. It is being replaced with an enhance enrollment confirmation statement process. Confirmation statements are revised to reflect effective dates for each benefit and they are available any time to view or print by going on line. You can also call the Benefits center and request a copy to be mailed to your home.