

2016-2017 Open Enrollment May 9th - May 20, 2016



To: All Benefit Eligible Employees

2016-2017 Annual Health Benefits Open Enrollment is here!

Getting the most value from your benefits depends on how well you understand your plans and how you use them. Benefits are important; they provide support to you when you need it the most. They're also a personal choice; your life circumstances change from year to year and your financial and protection needs may change as well.

Take action during the District's open enrollment to review your family's changing needs, evaluate your existing coverage and decide whether to continue with your current choices or make a change. Use the many resources available to make well-informed decisions about your benefits for the coming year. Being proactive now will ensure that you and your family have the coverage you need throughout the year ahead. This is the time to change plans and add or delete dependents. If you are enrolling a spouse, domestic partner or child(ren), you will need to provide supporting documentation to the benefits office as proof of eligibility.

BenefitBridge Benefits Portal – is a personalized, benefits resource system that allows employees to view their currently enrolled benefits, compare plan options, access quick links to carrier websites, open and print benefits-related documents and utilize a health-related resource library and other interactive tools.

ALL EMPLOYEES will be required to log into our online benefits portal to select or confirm their benefit plan selections for July 1, 2016 through June 30, 2017. **Important** - we request you take this opportunity to ensure your Prudential District Paid Life and Voluntary Life plan beneficiary information is up-to-date!

On-Line Open Enrollment

- Employees can log in to **BenefitBridge** beginning May 9, 2016, to establish a password and review your options. Follow the **BenefitBridge** instructions included separately in this email.
- The materials in this packet will help you make informed decisions about your health plans. Please review the Medical Plan Changes to see what is new and different.
- **DEADLINE** to complete enrollment is **Friday, May 20, 2016 at 5:00 p.m.**

Informational Meetings have been scheduled to review 2016 plan changes!

Informational Meeting	April 28, 2016	10:30 a.m.	Conference Room
Informational Meeting	May 03, 2016	3:00 p.m.	Board Room
Informational Meeting	May 04, 2016	10:30 a.m. 4:30 p.m.	Conference Room PDC
Retiree Meeting	May 06, 2016	3:00 p.m.	Board Room

Need Help? Contact Keenan & Associates at
800.654.8347 ext. 1189 or 1163, Mon – Fri, 8:00 AM – 5:00 PM PST



2016-2017 OPEN ENROLLMENT

Medical Plan Changes - In an effort to maintain affordability of the plans being offered and help meet the challenges with Health Care Reform, there will be changes in Office Visit co-pays and Prescription Drug co-pays as described later in this announcement. All enrolled UHC and Anthem plans affected by a change will receive new medical and prescription ID cards. **Important** – please ensure your mailing address is accurate in BenefitBridge as this is the address the carriers use to mail your new ID cards and other correspondence.

KAISER HMO PLAN CHANGES – Effective July 1, 2016

HMO 40	HMO 40 changing to HMO 30 - Office visit copayments changing to \$30 copayments In Patient Hospitalization to 100% Out-Patient Surgery to \$30 Copay
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ANTHEM & UHC HMO PLAN CHANGES – Effective July 1, 2016

* HMO 15	HMO 15 changing to HMO 20 - Office visit copayments changing to \$20 copayments Prescription co-pays will change to \$15 Generic/\$40 Brand Name/ \$80 Non-preferred Brand Name (\$250/\$500 Brand Deductible)
HMO 30	Prescription co-pays will change to \$15 Generic/\$40 Brand Name/ \$80 Non-preferred Brand Name (\$250/\$500 Brand Deductible)
HMO 40	Prescription co-pays will change to \$15 Generic/\$40 Brand Name/ \$80 Non-preferred Brand Name (\$250/\$500 Brand Deductible)

*All employees currently enrolled in the HMO 15 plan must re-enroll online through BenefitBridge prior to the close of the District's open enrollment period.

ANTHEM TRADITIONAL PPO PLANS – Effective July 1, 2016

PPO 500	Prescription co-pays will change to \$15 Generic/\$40 Brand Name/ \$80 Non-preferred Brand Name (\$250/\$500 Brand Deductible)
PPO 750	Prescription co-pays will change to \$15 Generic/\$40 Brand Name/ \$80 Non-preferred Brand Name (\$250/\$500 Brand Deductible)

ANTHEM H.S.A PLAN CHANGES – Effective July 1, 2016

H.S.A. 1	Prescription co-pays will change to \$15 Generic/\$40 Brand Name/ \$80 Non-preferred Brand Name
H.S.A. 2	Prescription co-pays will change to \$15 Generic/\$40 Brand Name/ \$80 Non-preferred Brand Name

DELTA DENTAL - There are no changes to the Delta Dental plan.

NEW! MES VISION – New Hearing Aid Benefit with EPIC Hearing Program

All MES enrolled employees will receive an Open Enrollment Brochure and ID card at your home address with details on how to access the benefit and find hearing aid providers in your area. The benefit is as follows:

Hearing Exam Benefit	\$70	Adults Every 24 Months/Children Every 12 Months
Hearing Aid Benefit	\$500 Per Ear	Adults Every 60 Months/Children Every 24 Months

2016-2017 OPEN ENROLLMENT

(Active Employees)

NEW! IDENTITY THEFT PROTECTOR PLAN – Voluntary Option

Beginning July 1, 2016, REEP is offering the most aggressive, comprehensive and affordable identity fraud and resolution service available today. For \$10.00 per month (\$12.00 tenthly) you can protect your entire family against identity theft and fraud. **REEP ID TheftPROTECTOR** is available to you and your family during Open Enrollment only. Please refer to the attached flyer for more details.

PRUDENTIAL VOLUNTARY LIFE INSURANCE

During open enrollment you may elect additional life insurance or increase your existing coverage for yourself or eligible dependents. If you're enrolling in Life coverage, you may apply for spousal Life coverage up to 100% of your amount of coverage, not to exceed \$500,000 or 5'x the employee's salary. The coverage must be in increments of \$10,000. If you're enrolling in Life coverage, you may apply for children's Supplemental Life coverage for your children to a maximum of \$10,000.

Important: Election of additional life insurance will require Evidence of Insurability questions; you will be prompted as you are completing your online enrollment. If you fail to complete the Evidence of Insurability Form within *BenefitBridge*, you and/or your dependents will not be approved and therefore not be enrolled in coverage.

PRUDENTIAL VOLUNTARY AD&D (ACCIDENTAL DEATH & DISMEMBERMENT)

If you missed the opportunity to purchase Voluntary AD&D you may elect Voluntary Accidental Death and Dismemberment insurance or increase your current benefit by purchasing additional coverage at an affordable cost, not to exceed 10 times your annual income. The basic purpose of AD&D insurance is to provide for many of the unexpected expenses that a family faces following a tragedy.

REEP WELLNESS PROGRAMS

Kaiser Permanente Subscribers

Kaiser subscribers can earn up to \$150 in Visa Gift Cards by participating in the program through <https://healthworks.kp.org/REEP>. Please refer to the attached flyer for more details.

Anthem & UHC Subscribers

Anthem and UHC subscribers can earn up to \$150 in Amazon Gift Cards by participating in the HealthDialog program through www.yourhealthdialog.com/REEPWellness. Please refer to the attached flyer for more details.

2016-2017 OPEN ENROLLMENT

NEW! EARLY RETIREE ONLY - HRA PLAN OFFERING – Voluntary Option

Early Retirees now, for the first time, have an exciting new opportunity. Beginning July 1, 2016, all benefit eligible Early Retirees will have the opportunity to voluntarily shop for health care coverage outside of the medical plans offered by the District. This new program provides you the opportunity to comparison shop for more affordable health care coverage that fits your health care needs and your budget. If you find a more affordable health care plan that you would like to enroll in, you can use your negotiated District contribution to purchase that coverage through a Health Reimbursement Account (HRA). The HRA offers you several tax advantages and the opportunity to stretch your District paid benefits even farther. If you are satisfied with your District sponsored health plan, you do not need to do anything. But, if you want an opportunity to see if more affordable health care coverage is available, attend Retiree Meeting May 6th to learn more.

Watch for information in your home mail about an upcoming meeting(s) at your District where you can learn more about using the HRA to your advantage and work with experts who can help you compare health care coverage to ensure you are getting the most out of your District dollars. You must attend an informational meeting before you can enroll in this program. Learn about your opportunity by attending your District's open enrollment meeting and the Early Retiree meeting scheduled at the District.

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