2016 BENELECT OPEN ENROLLMENT
NOVEMBER 9 – 30, 2015

SUMMARY OF 2016 BENELECT CHANGES

Dental and Vision Coverage Will Be an Annual Election
Beginning in 2016, dental and vision insurance coverage will change from a two-year enrollment period to an annual enrollment period.

Contact Lenses Allowance Increasing For Vision Plans
The annual contact lens allowance will increase to $150 under both the Union Eye Care and VSP vision insurance plans.

Prescription Drug Benefit is Adopting Compound Medication Strategy
Beginning in 2016, CVS Caremark will implement a strategy that addresses inappropriate therapies filled by compounding pharmacies, in accordance with FDA regulations. The strategy helps manage plan costs through review of the appropriateness of compound prescriptions. Members in the PPO and High Deductible health plan options will have a prior authorization requirement for compounded claims that have any single ingredient cost exceeding $300. Affected members will receive a notification letter from CVS Caremark.

Specialty Prescription Drug Step Therapy Program is Expanding
The current specialty drug step therapy program, that encourages the use of preferred therapies before a non-preferred drug is utilized, is expanding to cover additional drug classes. The program will provide more financial oversight of the specialty therapies being utilized. For all but a small number of prescriptions, current members utilizing non-preferred drugs will be grandfathered and not affected by the change.

HealthSpan Adding Health Club Memberships
HealthSpan is offering free basic health club memberships through Prime Fitness to their members beginning in 2016. Over 500 locations in Ohio are available, including YMCA and many community recreation centers.

2016 IRS Limits for Health Savings Account Contributions
In 2016 the annual IRS limits on Health Savings Account contributions are increasing for family HDHP coverage, but will remain unchanged for employee only HDHP coverage:

- Employee only HDHP coverage - $3,350
- Family HDHP coverage - $6,750

Individuals age 55 and older may be eligible to contribute up to an additional $1,000. The IRS defines “family” coverage as qualifying HDHP insurance that covers an employee and at least one dependent.