

# 2019 BENELECT OPEN ENROLLMENT NOVEMBER 5 – 30, 2018

## MAKING YOUR 2019 ELECTIONS

### What Selections are Right for Me?

Each year you may elect changes to your benefits during Benelect Open Enrollment. Please visit the Human Resources home page at [case.edu / hcm](http://case.edu/hcm) for a direct link to the PeopleSoft Human Capital Management (HCM) sign-in page. Once signed-in you will be able to view a summary of your current benefits elections.

To assist you in deciding which benefit options are right for you in the coming year, please read the enclosed materials in addition to this document:

1. *Benelect 2019 enrollment guide.* This guide summarizes the Benelect program options. It will guide you through your enrollment process and the decisions you will need to make to complete your enrollment elections.
2. *Summary of 2019 Benelect Changes.* Program changes occurring in 2019 are described in the enclosed document. This information will help you evaluate the available insurance options.
3. *Benelect 2019 price sheets.* Use these sheets to calculate the costs of your 2018 benefit elections.

Whether your year looks predictable or your family anticipates changes that impact your benefit needs, there are always some changes to our benefit offerings. You aren't alone. And, we are here to help.

For personal assistance, please visit the **Benefits Fair** to speak with representatives from Benefits Administration and Benelect insurance carriers. The Fair will occur from 11 a.m. to 5 p.m. on November 7 and from 8 a.m. to 2 p.m. on November 8 in the Ballroom at Tinkham Veale University Center.

The **online resources available** on the Benefits pages at [http: // hr.case.edu /](http://hr.case.edu/) are designed to support you in deciding which plans best fit your personal needs for this coming year.

Additionally you will find representatives and computer kiosks available throughout the open enrollment period at the following locations:

<i>Dates</i>	<i>Locations</i>	<i>Times</i>
November 5-6	Room 320, Crawford Hall	8:30-5:00
November 7	Ballroom, Tinkham Veale UC	11:00-5:00
November 8	Ballroom, Tinkham Veale UC	8:00-2:00
November 9	Room 320, Crawford Hall	8:30-5:00
November 12-16	Room 320, Crawford Hall	8:30-5:00
November 19-21	Room 320, Crawford Hall	8:30-5:00
November 26-30	Room 320, Crawford Hall	8:30-5:00

You can e-mail open enrollment questions to [AskHR@case.edu](mailto:AskHR@case.edu), or call the HR Service Center at 368-6964 between 8:30 a.m. and 5 p.m. from November 5 through November 30. Please direct all HCM System issues to the Help Desk by phone at 368-HELP (368-4357) or online at [help.case.edu](http://help.case.edu).

As part of its green initiative Benefits Administration is making a concentrated effort to reduce the amount of paperwork that is required during open enrollment. But please note that **certain elections – such as choosing to increase the amount of Supplemental Life insurance coverage – will require a paper form to be completed** in addition to selecting benefits in the online tool.

If you want to enroll, but cannot access HCM due to special circumstances—such as travel plans—call the HR Service Center at (216) 368-6964 on or before November 21, 2018, to make special arrangements.

### November 5<sup>th</sup> – November 30<sup>th</sup>: Make Your Elections

2019 Benelect elections should be made through the HCM System during the open enrollment period. The open enrollment system will be available beginning at 7 a.m. on November 5 through 8 p.m. on November 30, 2018. The benefits you choose will be effective for the period January 1, 2019 through December 31, 2019.

- All benefit enrollment elections must be submitted online by 8 p.m. on November 30.
- If you take no action during the open enrollment period your 2018 Benelect elections will default as your 2019 elections – including your FSA contribution amounts.
- Voluntary benefits for 2019 can also be elected during open enrollment. These benefits include:
  - Prepaid legal services with Hyatt Legal Plans
  - Spouse and dependent life insurance with Consumers Life Insurance. Please note that you will need to complete an evidence of insurability form if you add your spouse to this coverage.
- You can e-mail open enrollment questions to [AskHR@case.edu](mailto:AskHR@case.edu), or call the HR Service Center at 368-6964 between 8:30 a.m. and 5 p.m. from November 5 through November 30.

### Some Considerations for Making Your 2019 Benelect Decisions:

- If you elect the **Anthem High Deductible Health Plan (HDHP)** medical option, consider contributing the difference in monthly premiums between the PPO and HDHP options into a Health Savings Account.
- The **Working Spouse Premium** applies if your spouse / domestic partner has access to medical insurance through another employer but is covered by your Benelect medical plan. Please indicate in the HCM open enrollment system whether the premium applies to your covered spouse / domestic partner.
- **Dental and Vision enrollment is open.**
- If you are adding a **new dependent** to your coverage, you must contact Benefits Administration and provide dependent verification.
- Contributing to **Flexible Spending Accounts (FSA)**, from which you can be reimbursed for out-of-pocket healthcare and dependent care expenses, provides tax benefits by reducing your taxable income. If you plan to participate in either or both types of FSAs, please estimate your anticipated 2019 expenses and set your FSA elections accordingly. The IRS “Use It or Lose It” rule governs these accounts meaning refunds of unclaimed contributions are not permitted.
- A “grace period” for FSA expenses gives you an extended period to incur expenses against any outstanding balance from the prior plan year. You have **until March 15, 2019** to incur expenses against **your 2018 FSA elections**, and until March 15, 2020 to incur expenses against the FSA elections you make during 2019 Benelect Open Enrollment.
- Your **Health Care FSA debit card** cannot be used for grace period expenses. Reimbursements for grace period expenses must be submitted using the paper reimbursement claim form.
- If you choose to increase the amount of **Supplemental Life Insurance**, evidence of insurability is required. Your beneficiary information is on file with the Benefits Administration office for review.

### Confirming Your Elections

After open enrollment closes you will receive electronic notification via *The Daily* providing navigation instructions to obtain confirmation of your 2019 benefit elections. If you take no action in the HCM System by 8 p.m. on Friday, November 30, your confirmation will indicate that you have elected to keep your current 2018 elections without change for the 2019 calendar year.

### Earn a \$25 per Month Wellness Premium Incentive for 2019

If you will be a medical plan participant during 2019, simply complete all of the following before November 30, 2018, to qualify for a \$25 per month wellness premium incentive award during 2019:

- Health Risk Assessment
- Biometric Screening
- Tobacco Attestation form (non-tobacco user status)

E-mail [wellness@case.edu](mailto:wellness@case.edu) or call (216) 368-5790 with questions or to request more information.