

# 2019 BENELECT OPEN ENROLLMENT NOVEMBER 5 – 30, 2018

## SUMMARY OF 2019 BENELECT CHANGES

### Pharmacy Benefit Manager effective August 1, 2018

*The information described below applies only to those employees receiving university benefits through Anthem 's High Deductible Health Plan (HDHP), Anthem 's Preferred Provider Organization Plan (PPO), or Medical Mutual 's Preferred Provider Organization Plan (PPO).*

*Please note that this change does not apply to the Medical Mutual CLE-Care HMO plan. Prescriptions for the HMO plan continue to be handled through the CLE-Care plan and its pharmacy network.*

On August 1, 2018, the pharmacy benefit manager (PBM) for the PPO and high deductible plans changed to MedImpact. MedImpact administers the prescription benefit program by: managing a vast network of retail pharmacies for filling your short-term medications, contracting with a select group of specialty pharmacies for filling your specialty prescriptions; and contracting with a mail order pharmacy, Direct Scripts, for fulfilling your maintenance medications.

Information about the prescription benefit program can be found at <https://case.edu/hr/benefits/health/prescription-drug-plans/prescription-drug-service-information>.

### 2019 IRS Limits

- In 2019 the annual IRS limits on contributions to **Health Savings Accounts** are increasing:
  - Health Savings Account, Employee only HDHP coverage - \$3,500
  - Health Savings Account, Family HDHP coverage - \$7,000

Individuals age 55 and older who are enrolled in the HDHP may be eligible to contribute up to an additional \$1,000 into a Health Savings Account. The IRS defines "family" coverage as qualifying HDHP insurance that covers an employee and at least one dependent.

- In 2019 the annual IRS limits on contributions to **Flexible Spending Accounts** are increasing:

Employees are able to contribute more into their healthcare flexible spending accounts (FSA) in 2019, when the FSA contribution limit rises to \$2,700. Please note, the IRS announced the change after the 2019 Benelect Open Enrollment materials were created. The open enrollment kit states the maximum allowable contribution as \$2,650.