SUMMARY OF ‘WHAT’S HAPPENING’ FOR OPEN ENROLLMENT

MEDICAL:
- Employees may change insurance carriers (BlueCross BlueShield, HealthPartners, PreferredOne)
- Employees may add and/or drop eligible dependents (verification required for newly added dependents)
- **You must check the on-line clinic directory when it becomes available to verify your clinic’s participation and cost level. Your primary care clinic determines your out of pocket expense. The directory will be available on the MMB website on October 17th.**
- Single premium of $26.26 / month for employees that receive full employer contribution
- Family coverage premium will increase to $179.18 / month for employees that receive full employer contribution
- Employees eligible for full employer contribution may waive medical coverage provided they maintain coverage as a dependent under a participating spouse or parent
  - Waiver request form found on Self Service site
  - Those enrolling dependents must verify dependents regardless of previous verification
  - For those considering waiving their coverage to enroll under their parent or spouse, please contact Human Resources for additional information.

STAYWELL HEALTH ASSESSMENT:
- Available during the entire open enrollment period
- Employees use the same username and password as prior year, new users follow instructions
- Employees that take the on-line health assessment and agree to be contacted by a health coach will receive a $5.00 reduction in the co-pay for themselves and their dependents

DENTAL:
- NOT OPEN FOR OPEN ENROLLMENT THIS YEAR

LONG TERM DISABILITY:
- Employees may enroll or increase coverage
- The maximum allowed coverage is approximately 60% of your monthly income
- Pre-existing condition limitation for the first 24 months of coverage

SHORT TERM DISABILITY:
- NOT OPEN FOR OPEN ENROLLMENT
- Employees may apply for this throughout the year with evidence of insurability

MANAGER’S INCOME PROTECTION PLAN (Applies to Administrators only):
- Employees can reduce the disability elimination period by one 30-day increment
- Employee must be actively at work for coverage changes to take effect
- Evidence of insurability needed to reduce elimination period by more than a single 30-day unit

OPTIONAL LIFE INSURANCE:
- NOT OPEN FOR OPEN ENROLLMENT
- Employees may apply for this throughout the year with evidence of insurability
CHILD LIFE INSURANCE:
- Able to enroll if you have waived or not previously enrolled
- Covers all eligible children, following the health insurance guidelines for eligibility

PRE-TAX ACCOUNTS:
- Employees may re-enroll in the Medical & Dental (MDEA) and Dependent Daycare (DCEA) Pre-tax accounts
- The minimum for the MDEA is $100 and the maximum is $2,500
- The minimum for the DCEA is $100 and the maximum is $5,000 per family
- **Exception to Use-or-Lose rule for MDEA**
  - Up to $500 of unused 2014 MDEA dollars may carry over into 2015 MDEA fund
  - Not limited by Federal $2,500 limit; could have a total of $3,000 due to carryover for 2015
  - To be eligible, employee must have unclaimed balance and must have completed all contributions for previous MDEA
  - Balance carryover on Benny Card

BENNY CARD:
- The Benny Card is used for those with an MDEA account and/or those with an HRA
- All new enrollee’s into the plan will receive two new Benny Cards will be mailed in December to those participating with an MDEA or HRA account. Those with current enrollment will continue to use their current cards

LONG TERM CARE INSURANCE:
- **NOT OPEN FOR OPEN ENROLLMENT**
- Employees may apply for this throughout the year with evidence of insurability
- Contact CNA Insurance for more information at 1-888-653-9600 or www.mpel.org