## Annual Open Enrollment Information for Plan Year 2021

### Group Insurance Benefits

**2021**

<table>
<thead>
<tr>
<th>Event</th>
<th>Details</th>
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<tbody>
<tr>
<td>No in person meetings</td>
<td>Will be held this year. Due to the COVID19 pandemic, open enrollment meetings will be online and offered through WebEx.</td>
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<tr>
<td>Open enrollment</td>
<td>The annual event when you can make changes to your group insurance benefits, will be offered as follows:</td>
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<tr>
<td>Oct 19 - Oct 23</td>
<td><strong>Virtual meetings</strong> over WebEx for BCC employees</td>
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<tr>
<td>Oct 27 - Nov 9</td>
<td><strong>MyBenefits</strong> system is available for your elections</td>
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### What’s new for 2021?

**Resources:**

- **Contact your Group Insurance office for any assistance with your group insurance elections:**
  - **Risk Management**
    - Tel: 561-233-5400
    - Fax: 561-242-7184
  - Email: [BCCMyBenefits@pbcgov.org](mailto:BCCMyBenefits@pbcgov.org)
  - MyBenefits system access: [www.pbcgov.com/mybenefits](http://www.pbcgov.com/mybenefits)
  - Cigna on-site service representatives:
    - Monica Kates
      - Tel: 561-233-5463
      - Monica.Kates@cigna.com
    - Peggy Lacroix
      - Tel: 561-233-5474
      - Peggy.Lacroix@Cigna.com

**Group Insurance** coverage will continue to be provided by the same providers:

- Medical – Cigna
- Dental – Solstice Benefits, Inc.
- Disability – Cigna
- Life insurance – Securian Financial
- FLEX – P&A (employees must re-enroll to participate in the benefit for 2021)
- Opt-Out (employees must re-submit proof of other coverage for 2021)

**Premiums:** Solstice dental DHMO plan premiums will decrease by 2%. Aside from that, coverage will continue without changes to employee premium cost and no employee cost sharing changes to existing plans.

**Disability insurance:** For Plan Year 2021, Cigna disability insurance is allowing employees a **ONE-TIME opportunity** to elect short term disability (STD) or upgraded or voluntary long term disability (LTD) without requiring Evidence of Insurability (without answering health questions). If you currently do not participate in the STD or LTD program and wish to enroll – or wish to upgrade your LTD benefit to a higher plan - Cigna disability will accept your application without any medical underwriting requirement. This applies even if you have been previously declined. Pre-existing condition limitations in accordance with the long term disability Certificate continue to apply.

**Life insurance:**

- Effective Jan 1, 2021, children are eligible for child term life insurance from life birth until the end of the month the child attains age 26, regardless of marital status, student status, residency with the employee, or financial dependency on the employee.

**Life insurance beneficiary management has transitioned to the carrier, Securian Financial.** If you have not done so already, please visit [LifeBenefits.com](http://LifeBenefits.com) to designate your beneficiary now. For assistance, contact 877-494-1754.

If you have not designated your beneficiaries with Securian Financial, benefits will be paid according to the policy contract.

**FLEX:** The health care FSA annual limit will increase from $2,700 to $2,750.

**Opt-Out credit** will continue to be offered at $1,000/annually or $38.46 per pay. Employees must submit their proof of other coverage (in their name) to their Group Insurance office by Nov 9.
**NEW!!!** Voluntary, Supplemental Benefits - Supplemental **Accident, Cancer and Hospital** benefits will be newly offered for Plan Year 2021. Available policies include benefits for covered:

- Hospital stays, emergency room or urgent care visits
- Doctor appointments, surgeries, lab tests, and more...
- Accidental injuries
- Cancer diagnosis and treatment
- Coverage can be extended to include a spouse and children
- Coverage includes a Return of Premium benefit that returns up to 100% of premiums, less claims

Reach out to Washington National representative for information about the coverage Email: WashingtonNationalPBC@gmail.com or Phone: 561-223-9481

**Legal Plan:** Employees will continue to use **MyBenefits** for ARAG legal plan open enrollment elections or changes. Questions about ARAG? Contact HR at 616-6884 or retirement@pbcgov.org

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<thead>
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<th>Employee Open Enrollment Responsibilities</th>
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<td>Employees are responsible for:</td>
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<tr>
<td>- Ensuring personal information such as addresses are up-to-date in HRIS.</td>
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<tr>
<td>- Fully participating in the Open Enrollment process and contacting group insurance during open enrollment with any questions, concerns, or for assistance with elections.</td>
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<tr>
<td>- Thoroughly reviewing choices and elections during open enrollment and submitting them in MyBenefits by the stated deadline.</td>
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<tr>
<td>- Ensuring dependent and beneficiary information is complete and correct. Social Security numbers are required for all medical dependents.</td>
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<tr>
<td>- Providing required documentation, including dependent verification documents for newly added dependents, and annual proof of other coverage (in employee’s name) - if participating in the Opt-Out program - to the group insurance office by Nov 9.</td>
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<tr>
<td>- Actively re-electing the FLEX program for Plan Year 2021, as it will terminate otherwise.</td>
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<tr>
<td>- Reviewing the confirmation statement that will be mailed to employees in early December and notifying the group insurance office of any errors by Dec 18.</td>
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<tr>
<td>- Closely reviewing the paycheck of Jan 8, 2021, to ensure Opt-Out credit is included and notify Risk Management immediately with any issues.</td>
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<td>Open enrollment information can be obtained in a number of ways:</td>
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<td>• A recorded session available on the web. A taped recording of an Open Enrollment info session will be posted on MyBenefits following the WebEx meetings. The recorded session allows you to view the information on demand, at a time and location that is convenient for you and share it with your family.</td>
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In the event of a conflict between this summary and the applicable Group Insurance policy and/or certificate, the policy and/or certificate shall dictate the insurance and coverage provisions, exclusions, all limitations and terms of coverage. In accordance with the provisions of the ADA, this document may be requested in an alternative format. If you have any questions or would like to receive additional benefit plan materials, please contact your Group Insurance office/representative.

**Virtual meetings offered by WebEx – BCC Employees** are invited to attend a meeting via WebEx beginning Oct 19. The meetings are scheduled for approximately two (2) hours at various dates and times the week of Oct 19. Please register your attendance in TED by October 15th so we may provide you with the WebEx link.

The **2021 Group Insurance Information guide** will be posted on MyBenefits by Oct 19.

### Processing Open Enrollment changes

**Online Enrollment - MyBenefits**

Use MyBenefits from work, home, or elsewhere starting **October 27 through November 9** to make your elections.

Examples of open enrollment changes are switching your medical or dental plan election, adding or deleting dependents, electing or terminating coverage, enrolling or re-enrolling in FLEX program, confirming your Opt-Out benefit program participation and updating your beneficiaries; and use MyBenefits to elect/change legal plan enrollment by Nov 9.

Even if you do not wish to make any changes to your current medical, dental, life and disability elections and you are not re-electing FLEX or Opt-Out for 2021, take a few minutes to enter MyBenefits and review your Group Insurance records to make sure everything is in order.

### Action Items

- **FLEX** does not automatically continue from year to year. To *continue* your participation in the FLEX program (health care, dependent care Flexible Spending Accounts) for 2021 you MUST actively re-enroll in MyBenefits by Nov 9.

- **Opt-Out Program** To enroll or continue in the medical plan Opt-Out program, 1) confirm your medical coverage is "waived" in MyBenefits  **AND** 2) forward proof of your other coverage (in your name) to your Group Insurance office by Nov 9  **AND** 3) check the Jan 8, 2021 check for Opt-Out credit and notify Risk Management of any issues immediately.

- **Dependent Verification** Submit your required dependent verification documents for dependents you are adding to coverage to your Group Insurance office no later than Nov 9. Social Security numbers must be entered by you in MyBenefits, for any newly added dependents to your medical coverage. To avoid delays in your dependent coverage for newly added family members, please review dependent verification requirements in **PPM CW-P-023** and submit the required documents to group insurance by Nov 9. Your dependent coverage will not go into effect unless the required documentation is received. If the documentation is not received by Dec 31, your dependents will not be enrolled in your plans. Such dependents will not be eligible for coverage until the next applicable Open Enrollment period, except in the case of a mid-year qualified family status change.

- **Email Opt-Out proof and dependent documents** to **BCCMyBenefits@pbcgov.org** or fax to 561-242-7184.

### Confirmation Statements

Printed confirmation statements will be mailed to employees in early December. Please notify your group insurance office IMMEDIATELY and no later than Dec 18, **2020** of any errors or discrepancies that you notice on your confirmation statement. Contact your Group Insurance office before Dec 18, if you are a benefits eligible employee and did not receive a confirmation statement so that you can process any corrections by the deadline.
Evidence of Insurability (Life coverage)

Employees who elect group term life coverage in excess of the guaranteed issue amounts will be required to successfully complete the Evidence of Insurability (EOI) process:

- Securian Financial will mail the EOI form and materials directly to individuals subject to EOI. Contact Securian Financial at 800-872-2214 for questions about life EOI process.

Please complete and return the required forms to Securian Financial as soon as possible. If the required documentation is not received by Securian Financial, the carrier will be unable to proceed with the medical underwriting process and coverage subject to EOI or in excess of guaranteed issue amounts will not be considered for approval.

Important Reminders

- Learn about your group insurance options by attending or watching a recorded WebEx meeting, reviewing the 2021 Group Insurance Information booklet and various plan documents and informational brochures posted on the Risk Management/Group Insurance webpage.

- Starting Oct 27, take the time to visit MyBenefits; review your current benefits elections, confirm your covered dependents – ensuring that they are still eligible to be covered under your plans.

- Finalize your elections in MyBenefits by Nov 9.

- You can typically only change your group insurance elections 1) as a new hire, 2) during the annual Open Enrollment period, or 3) within 30 days of a qualified family status change – so consider your options carefully at this time.

- FLEX and Opt-Out benefits elections do not roll over from year to year and MUST be actively re-elected each year during Open Enrollment – please process in MyBenefits and forward proof of other coverage to Group Insurance.

- Any individual who is eligible for group insurance plans as an employee cannot be a dependent on any plan (this includes health, all dental and life insurance plans).

- Please view important benefit information including summary plan descriptions, provider information, plan documents, compliance notices and retail pharmacy program information available on MyBenefits or the Risk Management/Group Insurance department website.

- Check your confirmation statement for your elections and notify your Group Insurance office of any errors immediately and no later than Dec 18.

- Closely review the paycheck of Jan 8, 2021 to ensure Opt-Out credit is included and notify Risk Management immediately with any issues regarding Opt-Out credit.

- If you have questions about health care reform and the Affordable Care Act and specifically information about public Exchanges/Marketplaces, notices are posted under Group Insurance Publications and be sure to visit www.HealthCare.gov.

10/06/2020