



To: All Benefit Eligible Employees
From: Personnel and Labor Relations
Re: 2017 Annual Benefits Open Enrollment
Date: November 3, 2016

ANNUAL ENROLLMENT PERIOD: MONDAY, NOVEMBER 7 – MONDAY, NOVEMBER 21, 2016
EMPLOYEES MUST LOG ON TO EMPLOYEE SELF SERVICE EVEN IF NOT MAKING ANY CHANGES

The City is committed to providing employees and their dependents a comprehensive benefits package. We continue to evaluate our plans and monitor costs to ensure they remain valuable, affordable and compliant with applicable legislative requirements.

The Annual Open Enrollment window is the time for you to review your current benefit elections and make changes for 2017 including:

- Enrolling in or changing plan elections
- Adding/Deleting dependents (appropriate documentation must be submitted)
- Re-enrolling in the Health and/or Dependent Flexible Spending Account (FSA) which is required each year to participate

NOTE: All changes, *including no changes* must be entered into the Employee Self-Service (ESS) enrollment website via the following link: <https://my.norwalkct.org/MSS/>.

What You'll Need To Do:

1. Log on to ESS: *Insert instructions*
2. Click Employee Self Service Link
3. Select "Click here for Open Enrollment"
4. Select one of the following *for each benefit option*
 - a. No Changes
 - b. Decline benefit
 - c. Make New Election
5. Click Continue to process transaction and Confirm

More detailed instructions for using the ESS Open Enrollment tool are on the City benefit website at City Departments>Personnel and Labor Relations>Open Enrollment>Employee Self Service (ESS) Tutorial. For documents and other annual enrollment information, please click the "Resources" button on the upper right hand corner under your name.

Once the enrollment window closes, no changes can be made unless you experience a qualifying event, i.e. marriage, birth, adoption, etc.

IMPORTANT REMINDERS:

- **Adding/Deleting Dependents** – annual enrollment is the opportunity to add/delete eligible dependents to your healthcare plans. To add a spouse, please provide the Personnel Department a copy of your marriage license and social security card; to add a dependent child, a copy of the birth certificate and social security card. The only other time to do so is if you experience a “qualifying event” such as marriage, birth, adoption, spouse loses coverage, etc. Eligible dependent children may be covered under the City’s healthcare plan until age 26.
 - **Newborns** - automatically enrolled for the first sixty days. If enrolling a newborn, you must provide a copy of the birth certificate and social security card within that 60-day window to avoid loss of coverage once the 60-day period expires.
 - **Marriage** – if you get married and plan to enroll your spouse, you must provide a copy of your marriage license and social security card within 30 days.
- **Flexible Spending Account (FSA)** – if you are currently enrolled in the City’s FSA and would like to participate in 2017, re-enrollment is required. If you are enrolled in the healthcare FSA and will enroll in the HDHP w/HSA in 2017, you must deplete your entire FSA balance no later than 2016 in order to use your HSA as of 1/1/17.
- **Divorce** – it is your responsibility to notify the Personnel Department in the event of a divorce. Failure to do so will result in **you being responsible for medical charges incurred by your former spouse**. Employees experiencing a divorce should also review their beneficiary designations.

WHAT’S NEW FOR 2017

We are pleased to announce the following enhancements for 2017:

CIGNA Telehealth Connection – 24/7/365 day access to *licensed, board-certified U.S. based doctors* (including pediatricians) *for non-life-threatening conditions* via toll-free telephone or video consultations through two services: American Well and MDLive. You can obtain treatment for conditions such as:

- Allergies
- Asthma
- Bronchitis
- Cold/Flu
- Earaches
- Insect bites
- Rashes
- Sinus infections
- And more

Telehealth is an effective, convenient alternative to using the ER or urgent care centers. If a prescription is necessary, the doctor will phone it in to your local pharmacy.

Cost – there is no additional cost to use Telehealth - OAPOS members pay the usual PCP copay/HSA members pay a \$40 per visit cost after their deductible. Payment is made via a credit, debit card, or your current HSA debit card.

Registration for one or both Telehealth providers is required before using the service. Attached is a flyer explaining Telehealth, the registration process as well as how to download the app to your mobile device.

ExpressScripts Preventive/Maintenance Prescriptions - in order to ensure employees and covered dependents are taking their long-term medications regularly and to provide cost savings, effective January 1, 2017, certain preventive/maintenance drugs will be covered at 100%, *no copay/no deductible*. Attached is a list of applicable medications. This list will also be posted to the City's website under Personnel and Labor Relations/Benefits.

Voluntary Hyatt Legal Plan (MetLaw) - through convenient monthly payroll deductions of \$22.50, you'll have access to a national network of over 14,000 attorneys covering a wide range of fully covered legal services. In-network attorney consultations via telephone or office consultations have no copays. MetLaw brochures are posted on the City benefits website-providing more detailed information and services covered under MetLaw. This plan is strictly voluntary but, to participate, you must enroll during the annual open enrollment window by meeting with an on-site MetLife representative or contacting Personnel. A link to a short video on MetLaw as well as other voluntary benefits offered through MetLife is also posted to the website.

HEALTHCARE BENEFITS FOR 2017

- **CIGNA Open Access Point of Service**
- **CIGNA High Deductible Health Plan (HDHP) with Health Savings Account (HSA) via HSA Bank**

The City will, once again, fund fifty percent (50%) (60% for Police) of the annual deductible to your HSA if you are enrolled in the HDHP. You may also make pre-tax contributions to your HSA subject to the IRS annual limit.

IMPORTANT: under IRS regulations, if you currently participate in the healthcare FSA and elect the HDHP for 2017, you must deplete your FSA balance no later than December 31, 2016, or you will not be able to use your HSA until April 1, 2017.

If you are enrolled in one of the healthcare plan options, you will automatically be enrolled for dental benefits through CIGNA, prescription benefits through ExpressScripts and vision benefits through EyeMed. If you are not enrolling for the first time in a healthcare option, you will continue to use the same ID cards you currently have. Please refer to your specific contract or unit's Summary of Benefits and Coverage for a summary of benefits under these plans.

2017 PREMIUMS

The attached table provides the 2017 healthcare premiums to be deducted on a per pay period basis effective January 1, 2017.

HOW TO ENROLL/CHANGE ELECTIONS/ELECT NO CHANGES/ADD DEPENDENT

Please go to the City benefits website for instructions on how to enroll or select No Changes via the ESS portal.

REMEMBER: THE ANNUAL OPEN ENROLLMENT PERIOD BEGINS MONDAY, NOVEMBER 7 AND ENDS MONDAY, NOVEMBER 21, 2016 AT 11:59 P.M. ALL EMPLOYEES MAKING ELECTIONS OR ELECTING NO CHANGES MUST DO SO THROUGH THE ESS ENROLLMENT WEBSITE.