



# Annual Enrollment 2016 Benefits Important Information

**Annual Enrollment for 2016: October 15, 2015 - November 18, 2015**

For assistance in completing your enrollment in the eEnroll/Benefitfocus system, employees can contact the State Health Plan Eligibility and Enrollment Support Center at 1-855-859-0966.

## **State Health Plan (SHP) Annual Enrollment**

- Current 2015 plans will be mapped to the 2016 eEnroll/Benefitfocus online enrollment system.
- **HOWEVER, EMPLOYEES MUST ACT IF THEY WISH TO MAINTAIN OR LOWER THEIR PREMIUMS!!**
  - Tobacco Wellness Credit: To receive the Tobacco Wellness credit, employees must log into the eEnroll/Benefitfocus system to complete (or re-complete) the Tobacco Attestation by completing the health insurance enrollment. The Tobacco Attestation will show up in a screen during the enrollment process.
  - Health Assessment Credit: If an employee completed the confidential Health Assessment **prior to 11/1/14**, the employee **MUST** re-complete the Health Assessment during Annual Enrollment to receive the health assessment wellness credit for 2016.
    - The Health Assessment is NOT a part of the eEnroll/Benefitfocus enrollment process.
    - Employees have 2 options to complete the Health Assessment:
      - ◆ Employees can log into the [www.shpnc.org](http://www.shpnc.org) website and create an account in the 'My Personal Health Portal' to access the online health assessment.
      - ◆ Employees that do not have computer access can call 1-800-817-7044 and complete the health assessment by phone.
    - Health Assessments will be transferred & updated in the eEnroll system weekly (usually every Tuesday).
  - Primary Care Provider (PCP) Credit: If an employee has already selected a PCP and the provider name is indicated in the eEnroll/Benefitfocus enrollment screens, the employee will **NOT** have to repeat this action.
    - If a PCP **provider name is NOT** showing in the enrollment portal, employees will need to re-select a PCP during Annual Enrollment to receive the PCP wellness credit.
    - The selection will appear on the member ID card, but does not limit the member to that provider in any way. Employees can always update the PCP at any time by editing the PCP chosen in the eEnroll/Benefitfocus system.
  - Patient-Centered Medical Home (PCMH) Video: The PCMH video, which members must watch to earn a portion of the wellness premium credits, will be available October 15 through the eEnroll/Benefitfocus enrollment system. This video is closed caption for the hearing impaired and those without computers can call the Eligibility and Enrollment Support Center beginning October 15 and a brief script will be read to them, satisfying their premium credit.
    - The video will automatically populate as the first screen in the annual enrollment process.



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- Enrollment changes will become effective 1/1/16 and any premium changes will show in the 2015 December's paycheck(s).

## **NC Flex Annual Enrollment**

- As of the eEnroll/Benefitfocus implementation on 9/15/15, any current 2015 NC Flex enrollments listed in the Aon system prior to that date, were not transferred into the eEnroll/Benefitfocus system. Therefore, those 2015 enrollments cannot be viewed in the eEnroll/Benefitfocus system in the 2015 'Current Benefits' platform.
  - These plans will show as 'Section Complete' and 'Coverage Declined'. This does not mean the employee's existing NC Flex elections were canceled.
    - These 2015 NC Flex plans are housed in BEACON for payroll processing and in the applicable NC Flex vendors' system.
  - NOTE: New Hires hired after the 9/15/15 implementation, were given the opportunity to enroll in NC Flex benefits in the eEnroll system. Therefore, their 2015 NC Flex enrollments would show in the 2015 'Current Benefits' platform.
- However, for Annual Enrollment, the 2015 NC Flex enrollments were mapped into the 2016 Annual Enrollment platform. These should show in the 'Open Enrollment' platform.
- Therefore, if employees do not make any changes to the NC Flex elections, the same coverage previously elected will rollover to 2016 (except Spending Accounts).
- However, due to file transfer issues with this implementation, all employees are encouraged to log into the eEnroll/Benefitfocus system to verify any 2016 NC Flex enrollments to ensure continued coverage.
- **AS USUAL**, employees **MUST re-enroll in the Flexible Spending Account (FSA) elections every year.**
- For both the Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DDCFSA), employees **must re-enroll each year.**
  - **Employees must ensure they designate an Annual (yearly) Contribution amount**, not a monthly amount.
- NC Flex Annual Enrollment Reminders:
  - Vision:
    - Rate reduction for 2016!
    - Two-year lock out period if coverage is dropped.
  - FSA:
    - Reimbursements are made by direct deposit to the main banking account listed in the BEACON system.
    - For the Health Care Spending Account, the maximum contribution increased to \$2550.
  - Dental:
    - Reduced rates for 2016!
    - Waiting periods may apply when changing from the Low Option to the High Option or if enrolling in the High Option for the first time as a late entrant.
  - Critical Illness: Rate reduction for 2016 premiums!
  - Cancer: Reduced rates & EOI is not required for the 2016 plan year!



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- Core AD&D: Still available for employee only at no cost.
- Voluntary AD&D: Don't forget the 'Worldwide Emergency Travel Assistance'.
- Term Life: No EOI for \$10,000 increase up to \$100,000 during annual enrollment.
- TRICARE Supplement Plan: Now available for applicable military retirees. Must have TRICARE Standard, Prime, Extra or be TRS.
- Enrollment changes will become effective on January 1<sup>st</sup>, 2015 and premium changes will show in the January 2016 paycheck(s).
- For any NC Flex qualifying events, i.e. new hire, newly eligible, newborn, marriage or etc., between now and 12/31/15, the Agency HBR must send a ticket to BEST. BEST will complete the qualifying event enrollment and notify the applicable NC Flex vendor.

## **Phone Enrollments:**

- BEACON employees should be encouraged to enroll using the online eEnroll system where available.
- Employees that do not have computer access will be directed to call the Eligibility and Enrollment Customer Service at 1-855-859-0966 to complete the enrollment via phone. This will include completing any smoking or PCP wellness credits, but they will be referred to call Active Health, 1-800-817-7044, to complete a phone health assessment.
- NOTE: NCID access issues should **NOT** impact computer access for annual enrollment as employees can log onto the State Health Plan website [www.shpnc.org](http://www.shpnc.org) to access eEnroll instead of going through the BEACON My Data (ESS), My Benefits portal.

## **New Hires during Annual Enrollment & after:**

- For employees hired during the annual enrollment period, the eEnroll system will prompt employees to complete the current 2015 (new hire) enrollment first.
- Once the 2015 new hire enrollment is completed, prompts will automatically guide the employee thru the Annual Enrollment.
- The eEnroll system will not allow an Annual Enrollment to be completed without completing the 2015 new hire enrollment first.

## **Qualifying Life Changing Events (QLEs) during Annual Enrollment & after:**

- It is recommended that employees complete any QLE enrollments first before annual enrollment changes, but this is not required.
  - State Health Plan QLEs can be completed in the eEnroll/Benefitfocus system
  - NC Flex QLEs for the remainder of 2015, should be submitted by the Agency HBR to BEST Shared Services for processing.
- For employees that experience a QLE during the Annual Enrollment period, the system is designed to automatically roll forward the most current change completed in the system into the 2016 plan year.
- Example: An employee completes their Annual Enrollment election (& all associated wellness activities) on 10/20/15; then returns to the system to create a QLE to add a newborn (date of birth 10/27/15) to health and dental insurance – The updated QLE enrollment that added the new born to the 2015 plan will update the 2016 election changes made previously to mirror the QLE addition.



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## **Employees on Leave of Absence (LOA) during Annual Enrollment:**

**Disclaimer: All employees out on LOA status with or without pay are encouraged to complete the annual enrollment.**

### **Employees on LOA without pay:**

- Employees that are out on LOA status without pay whose plans have terminated for non-pay status, will have the opportunity to enroll for 2016 plans upon their reinstatement.
- The Reinstatement action processed in BEACON will be transferred electronically to the Benefitfocus system via the eligibility file, which will generate the enrollment link (shell) to open.
- Employees will have 30 days from the date of the reinstatement to complete the enrollment. Therefore, Agencies need to ensure the reinstatement actions are processed timely to ensure employees have ample time to enroll.

### **Employees on LOA with pay/exhausting leave or in a continuous benefit status** (Examples: Short Term Disability, Workers' Comp, FML, and Military-Reserve Active Duty for State Call Up):

- Insurance plans are not terminated for nonpayment for employees exhausting leave during LOA. Plans remain active for employees in pay status.
- If plan changes are not occurring, employees will still need to participate in annual enrollment to re-complete the wellness activities to ensure credit for 2016.
- Employees should be directed to call the customer service phone line, 1-855-859-0966, to enroll by phone IF they do not have computer access.
- Employees will have the opportunity to enroll upon reinstatement. This would cover employees expected to reinstate prior to 1/1/16. However, if the employee remains on LOA status with continued benefit eligibility through 1/1/16, the employee will need to call Benefitfocus to complete any annual enrollment activities required IF they do not have computer access.
- Agencies are encouraged to run reports to identify employees out on LOA status that are still in a continued insurance benefit status.

## **RIF - Reduction in Force Employees during Annual Enrollment:**

- Information is forthcoming from Benefitfocus and will be distributed as soon as received.
- These employees will be directed to complete a phone enrollment to either Benefitfocus or BEST Shared Services.

**Please encourage all employees to PRINT a Benefits Summary upon completion of annual enrollment as supporting documentation and verification of any annual enrollment changes.**