



MEMO

TO: SECC Full-Time Employee
FROM: Human Resources
RE: Open Enrollment – **OPEN ENROLLMENT IS NOVEMBER 2016**
DATE: October 11, 2016

Human Resources
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It is almost time for our Open Enrollment. This letter is to provide you with information on the Open Enrollment process. We encourage all benefit eligible employees to review their healthcare coverage options and other benefit options that are affected during Open Enrollment. Enrollment or changes in your healthcare options during Open Enrollment will become effective January 1, 2017.

SECC has renewed healthcare plans with Adventist Risk Management and Kaiser and renewed with Delta Dental for dental coverage. For your review and information, a schedule of benefits for both the Adventist Risk Management and Kaiser healthcare plans can be accessed at <http://secchr.adventistfaith.org>. This website has the necessary forms to change health care plans, add dependents, drop dependents, etc. Employees may download the forms for completion and fax to the HR Office at 951-509-2395.

Benefits for your consideration:

Adventist Risk Management Schedule of Benefits for 2017

Adventist Risk Management as a self-funded PPO plan provides access to Aetna PPO providers. HealthSCOPE Benefits is the company that provides eligibility and processes claims. The PPO plan requires an Employee Contribution (See Employee Contributions for 2017 below).

	In PPO Network	Out of Network
Deductible	\$300/individual	\$400/individual
Co-insurance (after deductible)	20%	40%
Office Visit	\$25	\$40
Prescription G/B/N (Generic/Brand/Nonformulary)	\$10/\$20/\$40	\$10/\$20/\$40

Kaiser Schedule of Benefits for 2017

There are no plan changes to the Kaiser plan for 2017. The HMO plan requires an Employee Contribution (See Employee contributions for 2017 below)

- \$0 Deductible
- \$20 Co-pay Office Visit
- \$250 Co-pay Inpatient Hospital Admit; **reimbursable through HCAP**
- \$100 Co-pay Emergency Room **\$50 reimbursable through HCAP**
- Prescription Drug Benefit G/B: \$15/\$30 for 30 day supply or Mail Order \$30/\$60 for 90 day supply

Employee Contributions for 2017

Monthly employee contributions are for the Adventist Risk Management and Kaiser plans. The employee contributions are listed below:

	-----Kaiser-----	---Adventist Risk Management---
Employee only	\$30	\$75
Employee + 1	\$60	\$150
Employee + 2+	\$90	\$225

Chiropractic Coverage

Chiropractic coverage is part of the medical plan, Adventist Risk Management or Kaiser.

Adventist Risk Management members must use Chiropractors within the Aetna Network. You do not need a referral.

Kaiser members must use Chiropractors within the American Specialty network. You do not need a referral from your primary care.

Delta Dental

Dental and orthodontic coverage will remain with Delta Dental. Annual dental benefit is \$3,000.00 per plan year, per family member.

Delta Dental has three levels of providers: PPO, Premier and Out of Network. Your dentist does not have to be a Delta Dental provider for you to have coverage under the SECC plan. This plan follows the current NAD HCAP payment schedule for all dental providers. We recommend that you register at www.deltadentalins.com to find a network dentist, check your eligibility, benefits, view claims paid, review your dental treatment plan and cost. Three ways to stay on top of your dental benefits visit the website, access the mobile-optimized site, use the free app.

HCAP (Vision Care and carve-outs*)

HCAP will cover and process vision care benefits and medical 'carve-outs'. Vision and 'carve out' benefits are processed and paid by the SECC HR Department. All vision receipts must be submitted to the HR Department, using the HCAP Reimbursement form.

Opt Out of SECC Health Care Plans

Employees who choose to opt out of the SECC health care plans during open enrollment and will receive \$150 per month, with proof of other medical coverage. Employees who wish to opt out of medical/mental health insurance but keep HCAP and Delta Dental will not be eligible for the \$150 monthly benefit and will not be charged an employee contribution.

Buy In Monthly Premiums to SECC Health Care Plans

To purchase SECC Health Care Plans for ineligible spouses and/or dependents the cost is as follows for 2017:

	KAISER	Adventist Risk Management	HCAP	Delta Dental
Plus + 1	\$574.01	\$ 730.61	\$43.14	\$ 46.09
Plus + 2+	\$983.33	\$1,320.84	\$77.55	\$106.78

Flexible Spending Accounts (FSA)

Employees currently participating with an FSA account must re-enroll for continuation in 2017. Take advantage of a smart, simple way to prepare for expenses not covered by your health plan. You use pre-tax income for things like a co-pay at the doctor's office, prescription drugs, chiropractic treatment, etc. If you did not participate in a FSA program you can download a form at <http://secchr.adventistfaith.org>. In the Forms section click on Employee, Medical, Dental, Vision and Legal Benefits and scroll down to the Wameworks section.

Empower – Adventist Retirement Plan

As of 2015 Adventist Retirement is managed by Empower. A range of improved services will make it easier for you to manage your account and obtain Plan and investment information. There are many powerful tools available to you on their website or you can call 800-701- 8255 Monday through Friday from 9:00am to 8:00pm ET for assistance.

Beneficiary Designation

It is required for you to go to <https://participant.empower-retirement.com/participant/#/login> and click on the Profile tab to complete your Beneficiary information.

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- Carve-outs are benefits that SECC has not purchased a medical rider for, and has opted to cover them through the HCAP self-funded plan. Those 'carve-outs' are: orthotics, infertility treatment, acupuncture.

~ **HELPFUL INFORMATION** ~

Changing Medical Plans

Processing a change in medical plans is easy. Enrollment Forms for both Adventist Risk Management and Kaiser are available on the HR website <http://secchr.adventistfaith.org>. Remember that if you are changing medical plans and elect to go from Adventist Risk Management to Kaiser or vice versa, the change will be effective January 1, 2017. Completed forms are to be submitted to the HR Department by November 30, 2016. We will accept completed forms by fax at 951-509-2395.

Notice of Medical & Mental Health Coverage for Adult Children

Due to the Health Care Reform (employees, who are enrolled in one of the SECC group medical plans) are eligible to cover their adult children under the group plan until age 26. For medical coverage through a parent's employer group plan, **adult children do not have to be dependents to be covered.**

SECC will no longer require Student Certifications for children over age of 19, as this is no longer a qualifier for medical coverage. Eligibility for this coverage is until the adult child celebrates their 26th birthday, *(ends on their birthday)*

Adult Children – Delta Dental and HCAP

This coverage is different than medical coverage for adult children of employees enrolled in the SECC group plan. For this coverage **adult children must be dependents to be covered.** Coverage is available until the end of the month in which the adult child celebrates their 24th birthday. Enrollment in school is no longer a requirement for this coverage.

Want to Continue your Current Plan?

Easy! You won't have to re-enroll or complete any paperwork. Just be aware of plan changes outlined in this letter. If you are a Kaiser member and you are not receiving Kaiser newsletters on a quarterly basis, more than likely the carrier has an incorrect address for you. You must submit a Change form with your new address. The Change Form can be found on the HR Website. We will accept completed forms by fax at 951-509-2395.

Opting Out

If you choose to opt out of the SECC health care plan you will need to complete an opt-out form. This form can be downloaded from the HR website. You will find it under Forms, HCAP, Opt Out. Proof of other medical coverage is required. Completed forms are to be submitted to the HR Department by November 30, 2016. We will accept completed forms by fax at 951-509-2395.

Flexible Spending Accounts (FSA)

Employees who want to re-enroll or participate in the unreimbursed medical and dependent care FSA program for 2017 must enroll during Open Enrollment for 2017 benefits. If you did not participate in this program in 2016 contact Tom Chastang, AFLAC representative, at 951-265-2359. You can also visit www.aflac.com to get more information on what benefits are available.

Remember

All enrollment forms for plan changes and opt out forms must be completed and submitted to the SECC HR Department during the period of November 1 thru November 30, 2016. Changes in medical plans will be effective January 1, 2017. We will be happy to assist you in making a change and providing information to you. Should you have any questions please contact the HR Department at 951-509-2352.