



MEMO

TO: SECC Full-Time Employee
FROM: Human Resources
RE: Open Enrollment – **OPEN ENROLLMENT IS NOVEMBER 1-30, 2018**
DATE: October 11, 2018

Human Resources

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<http://www.seccadventist.org>

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. Any changes to your healthcare options during Open Enrollment will become effective January 1, 2019.

SECC has renewed healthcare plans with Adventist Risk Management and Kaiser and have renewed dental coverage with Delta Dental. For your review and information, a schedule of benefits for both 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 are able to download the forms for completion and fax to Human Resources at 951-509-2395. All Open Enrollment information is available at <http://secchr.adventistfaith.org>.

Benefits for your consideration:

Adventist Risk Management (ARM) Schedule of Benefits for 2019

ARM as a self-funded PPO plan provides access to Aetna PPO providers. As of 1/1/2018 the plan is PPO only and there are two plans: Accelerate and Access, make sure to review Schedule of Benefits for comparison at <https://secchr.adventistfaith.org>. For current Accelerate members that did not obtain the point requirements by August 31, 2018 will not have the option of the Accelerate plan in 2019. Members that met their points requirement received notification by email.

	Accelerate Plan	Access Plan
Deductible	\$300/individual	\$600/individual
Co-insurance (after deductible)	20%	20%
Office Visit	\$25	\$50
Prescription G/B/N (Generic/Brand/Nonformulary)	\$10/\$20/\$40	\$10/\$50/\$100

As of January 1, 2019 WebTPA will provide member services and process claims instead of HealthSCOPE. You will still use the same toll-free number 888-276-4732. Adventist Risk Management will send current members the 2019 Ascend to Wholeness Plan Guide and new cards prior to January 1, 2019.

The plan requires an Employee Contribution (See Employee Contributions for 2019 below).

Kaiser Schedule of Benefits for 2019

There are no plan changes to the Kaiser plan for 2019. The HMO plan requires an Employee Contribution (See Employee contributions for 2019 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 2019

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 – there is no PPO network utilization required for Chiropractors.

Kaiser members must use Chiropractors within the American Specialty network, link available on HR website or call 800-678-9133. You do not need a referral from your primary care. Office visit: \$15 copay; 40 visits per year

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. There are three ways to stay on top of your dental benefits: visit the website, access the mobile-optimized site, and finally, download the app on your smartphone.

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 which can be found on the HR website <https://secchr.adventistfaith.org/employee-benefits>

Opt Out of SECC Health Care Plans

Employees who choose to opt out of all of the SECC health care plans during open enrollment and will receive \$150 per month, if they show 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 2019:

	KAISER	Adventist Risk Management	HCAP	Delta Dental
Plus + 1	\$ 599.01	\$ 803.67	\$43.14	\$ 46.09
Plus + 2+	\$1,026.14	\$1,452.93	\$77.55	\$106.78

Flexible Spending Accounts (FSA)

Employees that are currently participating with an FSA account must re-enroll for continuation in 2019. 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 <https://secchr.adventistfaith.org>. Medical FSA annual maximum is \$2,650 and max carry over is \$500 and Dependent Care FSA annual maximum is \$5,000.

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. Please remember that any changes to your salary reduction contribution must be made on the Empower Retirement website. ***The employer can no longer submit any changes to your elections.*** There are many powerful tools available to you on the Empower website or you can call 800-701- 8255 Monday through Friday from 9:00am to 8:00pm Eastern Time 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.

Throughout the year we anticipate an Empower Representative to be available for individual appointments on a quarterly basis at one of SECC location (ie: Conference Office, Loma Linda Academy, Escondido Academy, San Diego Academy and Orangewood Academy). When those dates become available we will send an email to SECC employees.

The following dates listed below are available for 30-minute individual appointments. If you want to schedule an appointment please send email to ruth.zalsman@seccsda.org or call 951-509-2355.

Escondido Academy November 12th and 13th 11:00am – 7:00pm
1301 Deodar Rd
Escondido, CA 92026

San Diego Academy November 14th and 15th 11:00am – 7:00pm
2800 E 4th St
National City, CA 91950

Orangewood Academy December 3rd and 4th 11:00am – 7:00pm
13732 Clinton
Garden Grove, CA

VOYA Supplemental Life

Eligible full-time and part-time employees may apply for Supplemental Group Term Life Insurance. During 2018 Open Enrollment for coverage effective 2019 you can elect up to \$250,000 without providing evidence of insurability during open enrollment (unless previously denied). For more information of coverage options and premiums go to <https://secchr.adventistfaith.org/ing-life-insurance> .

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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 <https://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, 2019. Completed forms are to be submitted to the HR Department by November 30, 2018. 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?

- 1) **Kaiser** - You won't have to re-enroll or complete any paperwork. You must submit a Change form for any updates of a new address or add/delete of dependents. The Change Form can be found on the HR website.

- 2) **ARM** – You won't have to re-enroll or complete any paperwork. You must submit a Change form for any updates of a new address or add/delete of dependents. The Change Form can be found on the HR website.

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, 2018. 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 2019 must enroll during Open Enrollment for 2019 benefits.

Remember

All enrollment forms for plan changes and opt out forms must be completed and submitted to the SECC HR Department by November 30, 2018. Changes in medical plans will be effective January 1, 2019. 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 951-509-2355.