



Human Resources

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IMPORTANT OPEN ENROLLMENT INFORMATION

TO: SECC Full-Time Employee

FROM: Human Resources

DATE: September 10, 2020

This letter is to provide you with information on the Open Enrollment process. Open Enrollment is the period where employees can make changes to their healthcare coverage and other benefit options. We encourage all benefit-eligible employees to use Open Enrollment to review their benefit package, including medical, life insurance, Flexible Spending Accounts, and retirement. Any changes to your healthcare options during Open Enrollment will become effective **January 1, 2021**.

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

Benefits to Review During Open Enrollment

MEDICAL BENEFITS:

Adventist Risk Management (ARM)

ARM is a self-funded PPO plan that provides access to Aetna PPO providers. The plan is PPO only and they offer two plans: Accelerate and Access. Make sure to review Schedule of Benefits for comparison at <https://secchr.adventistfaith.org>.

IMPORTANT ENROLLMENT DATE INFORMATION

Current ARM members **MUST** go to www.ascendtowholeness.org to complete Open Enrollment for 2021. This year the Open Enrollment for ARM will take place **September 28 to October 30, 2020**. Failure to enroll within the specified dates **will result in no ARM coverage in 2021**. Current Accelerate members that did not obtain the point requirements by July 31, 2020, will **not have the option of the Accelerate plan in 2021**. Members that met their points requirement received notification by email.

Employees who are not currently members but want to choose coverage through ARM for 2021 must download the enrollment form from <https://secchr.adventistfaith.org> and fax completed form to 951-509-2395.

There are no plan changes to the ARM plan for 2021. Below is the general coverage information for ARM:

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

This ARM plan requires an Employee Contribution (See Employee Contributions for 2021).

Kaiser

Kaiser is an HMO, integrated healthcare delivery system which provides and coordinates the entire scope of care for members.

Employees who are not currently members but want to choose coverage through Kaiser for 2021 must download the enrollment form from <https://secchr.adventistfaith.org> and fax the completed form to 951-509-2395.

There are no plan changes to the Kaiser plan for 2021. Below is the general coverage information for Kaiser:

\$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 a 30-day supply or Mail Order \$30/\$60 for 90 day supply

The Kaiser plan requires an Employee Contribution (See Employee Contributions for 2021)

Employee Contributions for 2021

Full time employees who receive healthcare benefits must pay a monthly employee contribution. The employee contributions are listed below: -----**Kaiser**----- **Adventist Risk Management**-----

Employee only	\$30	\$75
Employee + 1	\$60	\$150
Employee + 2+	\$90	\$225

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 2021:

	KAISER	Adventist Risk Management	HCAP	Delta Dental
Plus + 1	\$ 642.59	\$ 803.67	\$43.14	\$ 46.09
Plus + 2+	\$1,100.81	\$1,452.93	\$77.55	\$106.78

DENTAL COVERAGE:

Delta Dental

Dental and orthodontic coverage will remain with Delta Dental. The 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. Employees can also access the mobile-optimized site or download the app on a smartphone.

HCAP (Vision Care and Carve-Outs)

HCAP will cover and process vision care benefits and medical carve-outs. Carve-outs are benefits that are not covered through the SECC Kaiser and ARM plan and SECC has opted to cover them through the HCAP self-funded plan.

Carve-outs benefits that SECC funds are: Orthotics, Infertility treatment, and Acupuncture. Vision and carve-out benefits are processed and paid by the SECC Human Resources Department. All vision receipts must be submitted to the Human Resources Department, using the HCAP Reimbursement form which can be found on the Human Resources website <https://secchr.adventistfaith.org>

OPT-OUT FROM SECC HEALTH PLANS:

Opt-Out of SECC Health Care Plans

Employees who choose to opt-out of ALL the SECC healthcare plans during open enrollment and will receive \$150 per month. Proof of other medical coverage is required. 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.

If employees choose to opt-out of the SECC health care plan will need to complete an opt-out form. This form can be downloaded from the Human Resources website. You will find it under Forms, HCAP, Opt-Out. Completed forms are to be submitted to the Human Resources Department by November 30, 2020. We will accept completed forms by fax at 951-509-2395.

FLEXIBLE SPENDING (FSA)

Flexible Spending Accounts (FSA)

A flexible spending account (FSA) allows the employee to use pre-tax dollars to pay for eligible health care or dependent care expenses for the employee, spouse, and/or dependents.

Employees that are currently participating with FSA **MUST** re-enroll for continuation in 2021. If you would like to participate in an FSA program you can download a form at <https://secchr.adventistfaith.org>. Medical FSA annual maximum is \$2,750 and max carryover is \$500 and Dependent Care FSA annual maximum is \$5,000.

RETIREMENT

Empower – Adventist Retirement Plan

As of 2015, Adventist Retirement is managed by Empower Retirement. Any changes to your 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 9:00 am to 8:00 pm Eastern Time for assistance.

Beneficiary Designation

It is recommended to review and/or update your Beneficiary information. To do so, log into your account at www.empowermyretirement.com and click on the Adventist Retirement Plan which is listed below your account balance. Another window opens and on the left is your Account Information, click on Beneficiaries. We recommend you print a copy for your records.

Throughout the year we anticipate an Empower Representative to be available for individual appointments on a quarterly basis at one of the SECC locations. When those dates become available, Human Resources will send an email to SECC employees.

SUPPLEMENTAL LIFE:

Eligible full-time and part-time employees may apply for Supplemental Group Term Life Insurance. For more information about coverage options and premiums go to secchr.adventistfaith.org/ing-life-insurance. Please submit the completed Basic-Supplemental Life and LTD Enrollment Form and Evidence of Insurability Form to Human Resources via fax for processing. You will be notified by VOYA should your application be approved or denied.

Open Enrollment is a good time to review your life insurance Beneficiary Designations.

FAQ's

Until What Age Are My Children Covered for Medical Benefits?

The comprehensive Health Care Reform law enacted in March 2010, the law provides employees who are enrolled in one of the SECC group medical plans are eligible to cover their adult children under the group plan until the day the child turns 26 years old. Adult children do not have to be dependents to be covered. If your adult child becomes eligible through another plan, **they must be taken off the SECC plan**. To remove a family member from a SECC plan a Change Form must be submitted.

Until What Age Are My Children Covered For Dental and HCAP?

For this coverage, **adult children must be dependents to be covered**. Coverage is available until the end of the month in which the child turns 24. Example: If they are born on March 12, they are covered until March 30. Enrollment in school is no longer a requirement for this coverage.

Where Can I Access the Forms I Need?

You can find additional information including a schedule of benefits for both Adventist Risk Management and Kaiser healthcare plans as well as necessary forms on the HR website at <https://secchr.adventistfaith.org>

What Else Should I Do?

It is extremely important to make sure you review your beneficiaries are current for both VOYA and Empower Retirement. Please refer to the VOYA and Empower Sections for additional information.

What Important Deadlines Should I Remember?

Yes, all enrollment forms for plan changes and opt-out forms must be completed and submitted to the SECC HR Department by **October 30, 2020 for Adventist Risk Management election and November 30, 2020 for Kaiser election**. Changes in medical plans will be effective January 1, 2021.

Who Should I call If I Have Any Questions?

The Human Resources Office will be happy to assist you in making a change and providing information to you. Should you have any questions please contact us at 951-509-2355.

If I Want To Continue My Current Medical Plan, What Do I Do?

If you have Kaiser - You will not have to re-enroll or complete any paperwork unless you need to update your contact information or add/delete dependents. If you do need to make a change please submit a change form that can be found on the HR website https://secchr.adventistfaith.org/uploaded_assets/512469.

If you have ARM – Current ARM members **MUST** go to www.ascendtowholeness.org to complete Open Enrollment online no later than October 30, 2020. Failure to enroll within the specified dates will result in no coverage in 2021 with ARM. You can update your contact information or add/delete dependents online or you can submit a Change Request Form found on the HR website https://secchr.adventistfaith.org/uploaded_assets/532440

If you want to move from Kaiser coverage to ARM - You must download the enrollment form from the HR website and fax to 951-509-2395 by October 30, 2020. The enrollment form can be found on the HR website https://secchr.adventistfaith.org/uploaded_assets/541442.

If you want to move from ARM coverage to Kaiser - You must download the enrollment form from the HR website and fax to 951-509-2395 by November 30, 2020. The enrollment form can be found on the HR website https://secchr.adventistfaith.org/uploaded_assets/512469.