

# 2016 Open Enrollment

**BEGINS: Wednesday, May 11, 2016 at 7:00 a.m. CST**

**ENDS: Wednesday, May 25, 2016 at 5:00 p.m. CST**

During Open Enrollment all eligible State of Nebraska employees have the opportunity to elect or change benefit plans. To prepare for this annual event, you should review your current benefit elections along with your current and anticipated future benefit needs.

The choices you make during Open Enrollment take effect on July 1, 2016 and remain in effect until June 30, 2017. You can make limited changes at other times during the year only as a result of a qualifying event as defined by the IRS. Detailed information regarding the State's changes can be found on the Employee Benefits website at [link.nebraska.gov](http://link.nebraska.gov) under Wellness & Benefits Resources.

**TAKE ACTION!**  
**If you want to change your benefits elections you must do so during Open Enrollment.**

## Update Important Information

This is the ideal time to confirm and update important information, such as addresses, emergency contacts and dependent information. Keeping personal information up to date will help ensure you are receiving communications from the State of Nebraska and benefit vendors.

Open Enrollment is also a good time to review your beneficiary elections for the life and AD&D insurance plans. Any amount for which a beneficiary is not named will be paid to your estate. If you elect coverage for your spouse or dependent children, you are automatically their beneficiary.

## If Adding a Spouse or Child(ren) to Health Insurance

If adding dependents, you will need social security numbers and dates of birth for dependents enrolled in a group health plan.

### Dependent Eligibility Verification Process

Around July 1<sup>st</sup>, you will receive a letter from Aon Hewitt requesting documentation to verify that your newly added dependent(s) meet the definition of an eligible dependent on the State's health plan. You will have 30 days to send AON the requested documentation. Examples include a certified birth certificate or marriage certificate.

**Failure to respond and provide the requested documentation by the stated deadline will result in loss of coverage for your new dependent(s).**

## Passive Open Enrollment - NEW

If you are currently enrolled in benefits for 2015-2016, all of your elections will be pre-selected for you **EXCEPT for your FSA or HSA deductions.**

## Employee Work Center (EWC)



Complete your Open Enrollment in the EWC found at [www.link.nebraska.gov](http://www.link.nebraska.gov). Using the EWC, you will elect, view and make changes to your benefit plan choices.

### Open Enrollment To-Do List

✓ Health, Dental & Vision Insurance	Coverage continues - Review current coverage and make any changes
✓ FSA Healthcare	Select or waive your annual contributions
✓ FSA Dependent Care	Select or waive your annual contributions
✓ Health Savings Account	Select or waive your contribution amounts if you elect the Consumer Focused Health Plan
✓ Employee Supplemental Life Insurance	Increase coverage by one increment <b>ONLY</b> if currently enrolled - No Evidence of Insurability (EOI) required
✓ Dependent Supplemental Life Insurance	Coverage continues - Review current coverage and make any changes. Evidence of Insurability (EOI) will be required for a spouse not currently covered
✓ Long Term Disability	Coverage continues - Review current coverage and make any changes. Contact HR to increase or decrease.
✓ AD&D Insurance	Coverage Continues - Review current coverage and make any changes.
✓ Electronic W2	Sign up to receive electronic W2
✓ Electronic 1095-C	Sign up to receive electronic 1095-C form
✓ Verify Address	Confirm or edit address
✓ Verify Beneficiaries	Confirm or edit beneficiaries

# Changes for the 2016-17 Plan Year

See 2016-2017 Options Guide or go to the Benefits website at <http://das.nebraska.gov/benefits.html> for details

## All Health Plans

- New health insurance cards
- New health, dental, and vision premiums
- Addition of Virtual Visits
- Increasing hearing aids benefits to \$3,000 every 3 years
- 3D mammograms covered as preventative exam
- Reduced requirements for obesity surgery
- No lifetime maximum for inpatient hospice care

## Consumer Focused Health Plan (HSA eligible)

- No plan design changes

## Health Savings Account (HSA)

- Maximum contributions \$3,350 individual and \$6,750 for family per calendar year

## Wellness Health Plan

- New physician copays

## Regular Health Plan

- New deductibles
- New physician copays

## wellNESSoptions Wellness Program

- Walk This Way requirement increasing to 1 million steps
- Strength can now be tracked in addition to Cardio to meet incentive criteria
- Colorful Choices requirements increasing to 600 points

## Health Care Flexible Spending Account (FSA)

- Claims must be incurred between July 1, 2016 and June 30, 2017
- Maximum medical FSA contribution will remain at \$2,550
- Any check reimbursements will be \$25 minimum

## Pharmacy-All Health Plans

- You may continue to utilize the OptumRx mail order pharmacy or purchase a 90 day prescription at participating retail pharmacies
- No prior authorization required for tobacco cessation
- Ancillary Change Program (Pay the Difference)

**You can sign up for benefits in the Employee Work Center (EWC) on [link.nebraska.gov](http://link.nebraska.gov) website.**



## Watch for Your NEW Health Insurance Cards in the Mail

Start using your new card on July 1, 2016

**Make sure to update your insurance card information with your Pharmacy. Claims may be denied if your information is not current.**

