

## **2020 OPEN ENROLLMENT INFORMATION**

- To:** All Full-Time Benefits-Eligible Employees of SUNY Broome Community College
- What:** Change or Enroll in Health, Dental or Vision Plan; Enroll in Flexible Spending Accounts for Health and Childcare; and Health Benefits Opt Out Election
- When:** Open Enrollment – October 17th through November 1, 2019  
Open Enrollment Kickoff – Thursday, October 17, 2019 (11:00 am – 1:00 pm)  
Held in the Atrium of the Applied Tech Building

The Open Enrollment Period for **2020** will run from **October 17<sup>th</sup> through November 1, 2019**. During this period, employees may enroll for health insurance, dental insurance, vision insurance coverage, and Flexible Spending Plan or make changes to their current insurance plans.

**All changes and new enrollments must be filed in Human Resources by 5:00 pm on Friday, November 1, 2019.**

**All changes and enrollments will go into effect January 1, 2020**

For your convenience, the following forms may be obtained on myCollege under the “Employee Tab” on the left side under “Employee Menu”, click “Human Resources Documents” In the center of the next screen, click “HR Benefit Forms and Information” to select and download form. Forms may also be obtained in the Human Resources Office (W103):

- Excellus Group Enrollment Form for Dental Insurance - (Guild, ESPA & Admin only).
- Excellus Group Enrollment Form for Health Insurance - (See Health Insurance below)
- Vision Service Plan Enrollment Form.
- Flexible Benefits Program Enrollment Form.
- Flexible Benefits Request for Reimbursement Form.
- 2020 Health Benefits Opt-Out Election Attestation Form - (\*Must be completed annually\*).
- Summary of Benefits for Excellus, Excellus Dental, VSP Vision Plan and Flex Spending Plan.

### **OPEN ENROLLMENT KICKOFF**

The annual Open Enrollment Kickoff will take place in the Atrium of the Applied Tech Building on **Thursday, October 17, 2019, from 11:00 am to 1:00 pm**. Representatives from Excellus (Health Insurance), Excellus (Dental Insurance) and SIEBA (the Flexible Spending Plan), will be on hand to explain their products, answer your questions, and distribute enrollment packets. Financial information will be available from representatives of TIAA, Fidelity Investments, Nationwide, Voya Financial Advisors, Visions, and the GHS Federal Credit Union, and Employee Network (our EAP provider).

### **HEALTH INSURANCE**

There are two (2) health insurance plans available through Excellus BCBS (The Broome County Health Plan) for 2020: Traditional and Red HMO Plans. Information and a comparison of these plans are available in the Human Resources Office (Wales 103) and on myCollege. **If you are NOT making any changes in the health insurance plan option you currently have, you DO NOT need to contact Human Resources or take any further action to continue your coverage.** Pursuant to the Faculty contract, Part-Time instructional adjuncts who have worked four (4) consecutive semesters without a break of more than two (2) consecutive fall/spring semesters may enroll in the employer Health Insurance Plan for the entire premium amount. **Please read and compare the health insurance policy options to ensure you have selected the plan best fitted to your particular needs. This is the only time of the year when changes in your choice of plan may be**

made. Due to the Health Care Reform law, adult children under the age of 26 may be added to your family plan. To add an adult child to your plan, a change form will need to be completed by the employee no later than 5:00 pm, Friday, November 1, 2019. To change health insurance plans, please complete and return a new Enrollment form to Human Resources by 5:00 pm on Friday, November 1, 2019, to indicate the modification of the coverage being requested. If you are joining a health plan for the first time, you must complete an enrollment form.

**All changes and new enrollments must be filed in Human Resources by 5:00 pm on Friday, November 1, 2019.**

**All enrollments and changes will go into effect January 1, 2020.**

**HEALTH INSURANCE OPT-OUT:** An eligible full-time employee who properly submits a Health Benefits Opt-Out Election form along with valid proof of other health insurance (insurance card) by 5:00 pm on Friday, November 1, 2019, to waive or withdraw from participation in the employer provided health insurance plan because he/she has other health insurance coverage, shall be eligible for the opt-out opportunity. Current health insurance coverage shall conclude effective December 31, 2019, via completion of the Health Benefits Opt-Out Election form and valid proof of other health insurance (insurance card). **Eligibility for opt-out benefit must be submitted annually each year during Open Enrollment.**

### **FLEXIBLE SPENDING PLAN – HEALTH AND DEPENDENT CARE**

**Flexible Spending Plan enrollees must complete a NEW form each year.** To elect and enroll for this benefit, please download the 2020 application or come into the Human Resources Office to acquire an Enrollment form. The college flex plan will continue to be administered by SIEBA. There is no continuous coverage or carry-over of this plan. **Completed Flexible Benefits Program Enrollment forms must be received in the Human Resources Office by 5:00 pm on Friday, November 1, 2019.** These enrollments will go into effect January 1, 2020. SIEBA is offering the Prepaid Benefits Card again which will work like a Visa card for eligible health care expenses. The "Benny card" is good for three (3) years and should not be destroyed. Please pay attention to the expiration date on your card. Replacement cards are available for a \$10.00 fee.

**EXCELLUS DENTAL** for Administration, Guild and ESPA employees offers three (3) options: Individual, Family or two (2) person coverage which can include (Employee and Spouse) OR (Employee and Child {1 + 1} only) at a reduced rate from Family coverage. To change coverage, please complete and return a new Enrollment form to **Human Resources by 5:00 pm on Friday, November 1, 2019**, to indicate the modification of the coverage being requested. The monthly Excellus Dental rates are as follows:

	<b>Individual</b>	<b>2 Person</b>	<b>Family</b>
ESPA	\$5.18/mo.	\$10.36/mo.	\$14.29/mo.
Guild	\$5.52/mo.	\$11.05/mo.	\$15.24/mo.
Administration	\$5.87/mo.	\$11.74/mo.	\$16.19/mo.

**\*The above are 2019 rates. The 2020 rates are pending.**

**Please note: The Faculty Dental Plan is administered through the Faculty Association. Please contact Kennie Leet at Ext.5413 for enrollment periods and information.**

**VSP VISION COVERAGE** for full-time employees currently enrolled will continue unless you notify Meg Smith by email at [smithmb@sunybroome.edu](mailto:smithmb@sunybroome.edu) indicating your desire to discontinue vision coverage. The 2020 VSP Vision Plan rates remain as follows: **Individual rate: \$8.36/month and Family rate: \$22.96/month.** Vision coverage for part-time employees: Coverage effective January 1, 2020 through December 31, 2020: Individual: \$100.32 and Family \$275.52 annually. Complete the VSP Vision Enrollment Form between October 17, 2019 and November 1, 2019, and attach a check for the full premium amount made payable to SUNY Broome Community College. This is an annual, calendar year, non-refundable benefit which the part-time employee must enroll for every year during Open Enrollment.

Please call Meg Smith in Human Resources at Ext. 5240 with any additional questions.

10/8/19