

OPEN ENROLLMENT FOR 2019



Indiana State University Open Enrollment will be held beginning October 15, 2018 and ending November 14, 2018

Forms must be received by the Employee Benefits Office on or before November 14th to be considered for coverage.

Additional information, rates and forms are available by visiting the [Employee Benefits Website](#). For questions, please contact Employee Benefits at ext 4151.

Please Read This Important Information Regarding Your Benefits Coverage from the Office of Indiana State University Employee Benefits

Indiana State University Employee Benefits Administration is a service unit dedicated to serving the benefit needs of the employees, dependents and retirees of Indiana State University as well as monitoring benefits costs and appropriateness of coverage to the University budget.

We are located in:
Rankin Hall Room 300

Office Hours:
Monday-Friday

Benefit Changes for 2019

There will be no increase in the health coverage premiums for 2019 for the Traditional PPO Plan OR the High Deductible Health Plan.

Traditional PPO Plan - There is no change in the benefits, deductibles or co-pays for 2019.

High Deductible Health Plan - For 2019, there are two changes:

- Deductible for individual coverage remains at \$2,000,*
- The deductible for family coverage will be reduced from \$6,000 to \$4,000 for 2019,*
- Out of Pocket Maximums have been decreased to \$5,000 per person or \$10,000 family aggregate.*

The health rates for 2019 will again be adjusted based on your participation in the wellness screenings in the fall of 2018 as well as your status as a tobacco user. The wellness incentive and tobacco surcharge will be applied independently to employees and covered spouses. There will be a \$30 per month discount for employee participation and \$20 per month discount for spousal participation in the wellness program. A \$50

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surcharge will be applied to the monthly premium for employees who use tobacco products and an additional \$50 surcharge for spouses who use tobacco products.

A low-income subsidized rate continues to be offered for employees whose household income is less than 200% of the 2018 Federal Poverty Guidelines. This subsidized rate is only available to employees who enroll in the current PPO Plan. An [Employee Application for Health Coverage Subsidy](#) and a [2017 Federal Tax Return Transcript](#) for each family member counted on the application must be provided to Employee Benefits to apply for the subsidized rate.

You can find more information regarding the proposed rates and changes for 2019 by clicking [here](#).

Health, Dental & Prescription Drug Coverage

Indiana State University will continue to offer employees the option of choosing between our Traditional PPO Plan and a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA).

Click [here](#) for additional information regarding the differences between the two plans. You will need to make the choice regarding which plan is right for you and your family. Representatives from Employee Benefits will be providing information sessions. Times and locations will be announced.

If you are currently covered by the health coverage and you do not wish to change your plan, you do not need to do anything. If you wish to switch your coverage between plans, you must complete the [Health, Dental and Prescription Drug Coverage Application](#) and return it to the Employee Benefits office no later than November 14, 2018.

If you wish to enroll in the health, dental, or prescription drug coverage for the first time, you may do so during Open Enrollment. The effective date of coverage will be January 1, 2018. At this time, you may also add eligible dependents to your coverage. Eligible dependents include your spouse and children up to age 26. In order to add coverage or make changes to your coverage, you will need to complete the [Health, Dental and Prescription Drug Coverage Application](#) and return it to Employee Benefits by November 14, 2018. Additional information regarding both plans and a list of documentation which must be submitted when adding eligible dependents can be found on the [Employee Benefits](#) webpage.

We are providing a subsidized rate to employees whose household income is less than 200% of Federal Poverty Guidelines. The subsidized rate is only available for employees on the PPO plan. An [Employee Application for Health Coverage Subsidy](#) and a [2017 Federal Tax Return Transcript](#) must be provided to Employee Benefits to apply for the subsidized rate.

If you do not wish to make any changes to your current coverage, you don't need to do anything.

Premium Conversion Program Health Coverage

You may choose to have your Health Vision Coverage premiums

deducted from your paycheck on a before tax or after tax basis.

- Before Tax - no tax is deducted on the premium before it is deducted from your payroll check. Premiums **will not** be included in your W-2 earnings.
- After Tax - taxes are deducted on the premium before it comes from your check. Premiums **will** be included in your W-2 earnings.

Each year, you have the opportunity to change your election for the next calendar year. If you wish to change your election for 2019, complete a new [Health](#) application form and mark the premium conversion change box at the bottom of the form and return to Employee Benefits. If you do not wish to change your current option, don't do anything and your option will remain the same in 2019.

Flexible Spending Account - for Traditional PPO Plan

If you currently participate in the FSA program, you must complete a new form to participate in 2019. The medical FSA is available to individuals enrolled in the Traditional PPO Plan. The FSA is not available for High Deductible enrollees.

A FSA is a pre-tax account used to help pay for qualifying medical or dependent care expenses. Each year, you are given the opportunity to participate in the FSA. The only time you can make an annual election is during Open Enrollment for the following calendar year. These contributions will reduce your taxable income and your wages reported to Social Security. Participating employees may designate any amount up to a maximum annual deduction of \$2,650 for medical expenses and \$5,000 for dependent care expenses. Contributions made to the medical FSA are forfeited if not used by March 15, 2020, or the date of termination of the employee.

A Dependent Care FSA may be elected to pay for dependent care costs and funds must be used by December 31, 2019.

To take advantage of these savings, please click on the [Flexible Spending Account Application](#). Click [here](#) for more information regarding our FSA. Once you have made an election, it can only be changed within 30 days of a qualifying status change as defined by the IRS.

Health Savings Account - for High Deductible Plan Only

If you choose to participate in the HDHP, you will receive employer contributions into a Health Savings Account (HSA). These contributions will be deposited on a semiannual basis. You will receive additional information regarding setting up your HSA once you have enrolled in the HDHP.

In addition to the employer contribution to your HSA, you have the option of making your own contributions. The IRS maximum allowable contribution for 2019 for both ISU and the employee is \$3,500 for an individual with employee only coverage or \$7,000 if any other family members are covered. Catch-up contributions are also available for individuals age 55 and older. If you wish to make additional contributions to the HSA through payroll deduction, please complete the [HSA Salary Reduction Agreement](#). Click [here](#) for more information regarding the HSA.

Life Insurance and Voluntary Life Coverages

Effective July 1, 2019, Indiana State University began using UNUM Life Insurance Company to provide the University's Basic and Voluntary Life Insurance benefits. With that change in provider, we are able to offer our employees a one-time opportunity to enroll in Voluntary Life Insurance without Evidence of Insurability.

An employee may purchase up to \$180,000 in group term life insurance on themselves, up to \$50,000 coverage on their spouse, and up to \$10,000 coverage on dependent children without Evidence of Insurability. For information on the coverage including premium rates, please click [here](#). If you wish to participate in this opportunity, please return the completed [application](#) to Employee Benefits by November 14, 2018. We must have the document with the original signature; electronic submission is not available.

Vision Coverage

The University currently offers a voluntary vision plan through United Healthcare Vision. You may enroll in the voluntary vision coverage even if you are not enrolled in the University's health coverage. Once you enroll in the vision coverage, you may not cancel until you have been covered for at least 12 months. The plan covers one exam and one set of lenses per rolling 12 month period and a set of frames per rolling 24 month period. It will also cover contacts in lieu of glasses and frames. To add or make changes to your existing coverage, please click on the [Vision Coverage Application](#). Click [here](#) for more information regarding the Vision Coverage.

Premium Conversion Program Vision Coverage

You may choose to have your Vision Coverage premiums deducted from your paycheck on a before tax or after tax basis.

- Before Tax - no tax is deducted on the premium before it is deducted from your payroll check. Premiums **will not** be included in your W-2 earnings.
- After Tax - taxes are deducted on the premium before it comes from your check. Premiums **will** be included in your W-2 earnings.

Each year, you have the opportunity to change your election for the next calendar year. If you wish to change your election for 2019, complete a new [Vision](#) application form and mark the premium conversion change box at the bottom of the form and return to Employee Benefits. If you do not wish to change your current option, don't do anything and your option will remain the same in 2019.

Important Notices

We are required to notify employees of certain rights on an annual basis. Please click on [Important Notices and Changes](#) for additional information regarding legislative changes and your rights under various employment laws. As required by the Affordable Care Act, we have posted a copy of the [Summary of Benefits and Coverage](#) for our medical plan.

Please note that these applications can be completed and returned by email to [Employee Benefits](#), printed and returned through campus mail or regular mail, or faxed to ext. 8084. **All forms must be returned to the Employee Benefits Office on or before November 14, 2018 to be considered.** Since these completed forms contain your personal information, you may not want to send them electronically.