

**COLUMBUS STATE**

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COMMUNITY COLLEGE

# Open Enrollment

**Benefit Year: July 1, 2018 - June 30, 2019**

Created by your  
Columbus State Community College  
Benefits Team

# What is Open Enrollment?

- **Open Enrollment is Your Once a Year Opportunity:**
- To enroll for benefits
- Make changes (add or remove a dependent, change plans)
- Enroll in a new line of coverage

All Changes Effective July 1, 2018

Dependents	Eligibility Definition	Required Documentation
<p align="center"><b>SPOUSE/DOMESTIC PARTNER</b></p>	<p>A person to whom you are legally married.</p> <p>A domestic partner is a member of the same or opposite sex that meets the criteria as outlined in the affidavit</p>	<ul style="list-style-type: none"> <li>• A copy of the top half of the front page of the employee’s most recently filed federal tax return that includes your spouse. <b><i>You may black out all the financial information and ALL BUT the last 4 digits of your social security number; or</i></b></li> <li>• Photocopy of marriage certificate if marriage has occurred within one year of eligibility.</li> <li>• For the domestic partner, at least three of the documents described in the Affidavit.</li> </ul>
<p><b>CHILDREN</b> Eligible dependent children include:</p> <p>Natural Children Step children Legally Adopted Children Children placed for adoption Children for whom legal guardianship has been awarded to employee or his/her spouse/partner</p>	<p>Medical only: Dependent children up to the age of 26 – According to the Health Reform Definition.</p> <p>Dental, Vision, and Life: Unmarried children residing in the U.S. who are under the age of 19, or 25 if there is evidence the children are:</p> <ul style="list-style-type: none"> <li>• Full time students at accredited schools, not regularly employed on a full time basis and who are primarily dependent upon the employee for support and maintenance;</li> <li>• Ordered to be covered by a Qualified Medical Child Support Order or other court or administrative order.</li> </ul> <p>Please see additional eligibility for Qualifying Disabled Children</p>	<ul style="list-style-type: none"> <li>• <b><u>Natural Children:</u></b> Photocopy of birth certificates showing employee’s name.</li> <li>• <b><u>Step Children:</u></b> Photocopy of birth certificates showing employee’s spouse’s name <b>and</b> a copy of marriage certificate/federal tax return showing the employee and parent’s name.</li> <li>• <b><u>Adoptions/Legal Guardianships:</u></b> Photocopy of Affidavits of Dependency, Final Court Order with presiding judge’s signature and seal <b>or</b> Adoption Final Decree with presiding judge’s signature or seal.</li> <li>• <b><u>Children of the domestic partner:</u></b> Photocopy of birth certificates showing the partner’s name.</li> <li>• If applicable: A copy of the top half of the front page of the employee’s most recently filed federal tax return that includes your child/ren. <b><i>You may black out all the financial information and ALL BUT the last 4 digits of your social security number.</i></b></li> </ul>

# What's new?

- ***Core/PPO Plan (Staff, Admin, CSEA and ACF)***
  - Eliminate Walgreen's pharmacy
  - \$250 Copay plus 20% coinsurance
- ***Tiered PPO Plan (All groups)***
  - Eliminate Walgreen's pharmacy
- ***HDHP (All groups)***
  - Embed the deductible and OOP which means that one person under a family plan would be subject to an individual deductible and OOP rather than the entire family deductible
  - Eliminate Walgreen's pharmacy
- ***Vision***
  - No change to the benefit levels
- ***Dental***
  - No change to the benefit levels
  - Additional Buy up option

# What's new cont'd

- *HSA vendor change*
  - From TASC to UHC

# Per Pay Employee Contributions-24 pays

<b>80%/20 % Per Pay</b>	<b>CORE/PPO</b>		<b>Teamster No Change to ER</b>	
Single	\$67.40		\$70.78	
Family	\$177.22		\$186.08	

<b>80%/20%</b>	<b>HDHP/HSA</b>		<b>College Contributes</b>
<b>Per Pay</b>			
Single	\$56.60		\$1000
Family	\$148.84		\$2000

<b>80%/20% Per Pay</b>	<b>Tiered PPO</b>	
EE	\$61.62	
EE + Spouse	\$147.86	
EE + 1 or 2 Child(ren)	\$110.90	
EE+ Family	\$162.04	

# Per Pay Employee Contributions-24 pays

<b>50%/50% Per Pay</b>	<b>Vision</b>
Single	\$1.64
Family	\$4.50

<b>80%/20% Per Pay</b>	<b>Dental</b>
Single	\$3.42
Family	\$10.18

# Buy-Up Plan Dental

	Basic Plan Option	Buy-Up Plan Option
Deductible	\$50 per person max \$150	\$75 per person max \$225
Annual Max	\$1500	\$2500
Ortho Max	\$1000	\$1500
	Children up to 19 No adult benefit ortho	Children up to 26 Employee benefit ortho



# Buy-Up Plan Dental Employee Contributions- 24 pays

	Basic Plan Option	Buy-Up Plan Option
Employee Only	\$3.42	\$4.62
Employee and Spouse	\$10.18	\$10.18
Employee plus 1-2 children	\$10.18	\$11.86
Employee plus Family	\$10.18	\$18.44

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## Additional Employee Discounts



T-Mobile



# Discounts for Employees in Education

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- Tickets at Work
- CSCC bookstore
- Phone carriers
- Movie theaters
- Craft stores



# Additional Benefit Services



real appeal

- Cancer Bridge
- Real Appeal
- Virtual Visits
- Will preparation services by MetLife (with Supplemental Life enrollment)
- Grief counseling



# FSA Types *(as offered by your employer)*

- Healthcare FSA
  - \$2650 maximum 2018
- Dependent Care FSA
  - \$5000 maximum 2018
- Transportation Reimbursement Account
  - \$3120 maximum 2018



# MetLife term-life and AD&D insurance



MetLife®

- To make changes complete an enrollment/update form and submit documents before the May 31, 2018 deadline.

## Examples of changes:

- Beneficiary update
- Coverage amount (a health questionnaire is required to increase coverage amount)
- Adding or removing coverage (a health questionnaire is required to add coverage)

# Health Rewards Info



RALLY®

- Health Rewards tracking period for all Employees is from July 1 through June 30.
- Employees and spouses/partners are included and must each earn 8 points.
- Complete all activities by June 30 to maintain the 80/20 premium cost share.
- If activities are not completed, your premium cost share will change to 70/30 effective January 1.
- Sessions dedicated to the Health Reward's program are held throughout the year. The sessions are announced in the Update.

# What do I need to do?

- During open enrollment, you need to:
- If a spouse or partner is enrolled on the CSCC plan, you are ***required*** to submit a spousal/partner affidavit. If the form is not received by HR, the ***surcharge will apply*** until verification is submitted to remove the surcharge. ***No retro adjustment*** for failure to submit the affidavit.
- FSA ***requires*** an enrollment form annually
- Determine which benefits you would like to be enrolled in for the new year
- Your election period is July 1<sup>st</sup> - June 30<sup>th</sup>
- If you are not making any medical, dental, vision, or life changes, no benefit form is required.



# Questions and Contact Information



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