

Open Enrollment 2017

- **When is Open Enrollment?**
 - Friday, October 28th – Friday, November 18th at 11:59 P.M.
 - Changes to benefits can be made 24 hours/7 days a week through www.mybentek.com/clearwater
- **When are my Open Enrollment changes effective?**
 - Changes made during open enrollment will be effective January 1, 2017.
- **What can I do during Open Enrollment?**
 - During Open Enrollment, you may change plans, add/drop dependents, enroll in a Flexible Spending Accounts, and enroll/terminate other benefits.
 - Changes are NOT allowed outside Open Enrollment—unless you experience a Qualifying Event.
- **What is changing or new in 2017?**
 - Medical**
 - This year, the City will be offering **one** medical plan (Cigna Open Access Plus Network). This plan will model the current PHA plan and have the same schedule of benefits (no changes to copays, coinsurance or deductible). Due to a new federal ruling, PHAs can no longer be a prerequisite to be in a better medical plan, therefore a PHA will **NOT** need to be completed for 2017.
 - Telehealth-Primary care available via web/telephone for after hours/nights/weekends.
 - The Diagnostic Clinic will now be considered In-Network for individuals enrolled on the City of Clearwater medical plan.
 - Vision**
 - Current Humana vision plan retiring and new Humana vision plan “Insight” will take its place. Same schedule of benefits offered, only difference is that the new plan will allow \$130 towards frames whereas current plan offers \$90.
 - FSA**
 - IRS announced on 10/27/16 that the medical FSA limit was increased to \$2600 maximum.
- **How much are premiums increasing?**
 - Medical premiums are increasing 2%. This is the smallest increase in most recent years.
 - Employee + 1 increasing \$2.84 per pay; Employee + Family increasing \$5.96 per pay.
 - Retiree only increasing \$13.24 per month; Retiree + 1 increasing \$22.68 per month; and Retiree + Family increasing \$37.22 per month.
 - NO Dental premium increases for Assurant, Humana CS-150, and Advantage plans.
 - Humana Elite Preferred Dental plan has slight increase.
 - Employee Only increasing \$.67 a pay; Employee + 1 increasing \$1.36 a pay; Employee + Family increasing \$2.00 a pay.
 - Retiree only increasing \$1.34 per month; Retiree + 1 increasing \$2.72 per month; Retiree + family increasing \$4.00 per month.
 - Humana Vision “Insight” plan will be increasing
 - Employee Only increasing \$0.13 per pay; Employee + 1 increasing \$0.26 per pay; Employee + Family increasing \$0.35 per pay
 - Retiree only increasing \$0.26 per month; Retiree + 1 increasing \$0.52 per month; Retiree + family increasing \$0.70 per month.
- **What do I need to do?**
 - You must login to Bentek at www.mybentek.com/clearwater if you want to change, add or terminate an insurance plan; add/drop dependents; elect/re-enroll in FSA or update your beneficiaries.
 - To elect/cancel/change anything with AFLAC you must meet with Frank D’Ascoli.
 - FSA requires you to re-enroll and your election amount does not roll over from the previous year.
 - If you do not want to make ANY changes AND you do not want FSA for 2017 you do not have to do anything. Your 2016 elections will roll over.

An Open Enrollment presentation and the Employee Benefits Highlights Book can be found online at www.myclearwater.com or on the City’s intranet, under Human Resources.