

It's that time ...
Benefits
OPEN
ENROLLMENT



Risk Management is pleased to announce

2020 OPEN ENROLLMENT

Monday, September 30, 2019 through the close of business
Friday, November 1, 2019.

BuyOut enrollment and Flexible Spending accounts require annual re-enrollment.

Your current enrollments for health, dental and vision will continue unless you make a change during Open Enrollment.

Any enrollment elections made during Open Enrollment will begin January 1, 2020.

Please see below for more detailed information regarding Employee Benefits.

Medical Insurance BuyOut

Orange County benefits eligible employees may elect the BuyOut in place of health insurance. You qualify for the BuyOut if you are covered under an employer sponsored group health insurance plan through your own previous employment or the employment plan of a spouse or parent.

You can enroll in the BuyOut by completing the 2020 Request to Decline and Waive Medical Health Insurance Coverage form as well as the PS-503 New York State Health Insurance Transaction form indicating DECLINE and **submitting current proof of other employer based coverage.**

Health Care Flexible Spending Account (H-FSA):

Health Care Flexible Spending accounts are a way to use pre-tax dollars to pay for medical expenses that are not otherwise covered – such as copays, deductibles, unreimbursed dental and vision expenses, and approved over the counter medical products.

Health Care Flexible Spending accounts are funded using bi-weekly, pre-tax payroll deductions. In the 2020 plan year the minimum employee contribution is \$300 (\$11.54 per payroll) and the annual maximum allowed is \$2700 (\$103.85 per payroll). Flexible spending accounts are regulated by the IRS and you may refer to IRS Publication 502 available at IRS.gov for a listing of expenses that meet the H-FSA guidelines. Careful planning is important as H-FSA are subject to strict IRS rules regarding the time limits for incurring expenses and filing claims.

Claims are processed by the Preferred Group and can be paid via debit card, electronic submission, or paper claim submission. Direct deposit reimbursement is available if you do not choose to use the debit card option.

You can enroll in the 2020 Health Care Flexible Spending Account (H-FSA) by completing the 2020 Orange County PG Blue FSA Enrollment Form and a PG Authorization Agreement for Direct Deposit/Direct Withdrawal form.

Dependent Care Flexible Spending Account (D-FSA)

The Dependent Care Flexible Spending account is available to you if you have dependents that need day care for you to work fulltime: under 13 years of age; handicapped children; or elderly parents. In the case of aging parents, the Dependent Care Flexible Spending account cannot be used for custodial nursing care and you must provide documentation that the parent is claimed on your annual tax return as a dependent.

Dependent Care Flexible Spending accounts are also funded using bi-weekly, pre-tax payroll deductions. In the 2020 plan year the minimum enrollment is \$300 and the maximum allowable is \$5000 annually (\$2500 if married and filing separately).

Claims are processed by the Preferred Group and can be paid by electronic or paper submission. The debit card option is not available for Dependent Care Flexible Spending accounts.

You can enroll in the 2020 Health Care Flexible Spending Account (D-FSA) by completing the 2020 Orange County PG Blue FSA Enrollment Form and a PG Authorization Agreement for Direct Deposit/Direct Withdrawal form.

Health Insurance:

Orange County health coverage is provided by the ***Empire Plan, New York State Health Insurance Program-NYSHIP***.

Individual health insurance is offered to benefits eligible employees. Family coverage is offered to you and your dependents that meet the Orange County eligibility: legally married spouse; children up to the end of the month in which they turn 26 years old; any child for whom you have accepted legal guardianship; disabled children (without age restriction).

If you are requesting coverage for family members the chart below outlines the New York State mandated documentation requirements. Employees requesting individual coverage only need to complete an enrollment form.

Employee contributions toward health insurance coverage are deducted on a pre-tax, biweekly basis. The amount of your contribution is determined by your bargaining unit and contract. The Employee Benefits Unit will inform all bargaining units of the 2020 employee contributions as soon as the new Empire Plan-NYSHIP premiums are announced by the State of New York.

You can enroll in the NYSHIP beginning January 1, 2020 by completing *PS-503 New York State Health Insurance Transaction* form.

Dental and Vision Insurance:

Orange County offers all employees individual dental and vision coverage at no cost. The coverage is provided by the ***Orange County Self- Insured Dental Plan*** and claims are administered by the Preferred Group for most bargaining units.

Family dental and/or vision coverage is available to employees for the following dependents: legally married spouse; children- natural, step, adopted or others for whom you have legal guardianship; unmarried children between 19-25 years of age who are fulltime students. There is a pre-tax, bi-weekly employee contribution for family dental and vision coverage. The employee contribution amount is determined by bargaining unit.

Regardless of student status children are no longer eligible under your family dental and/or vision coverage at the end of the month in which they turn 25 years old. Otherwise student eligibility ceases at the end of the month in which the student completes classes. New York State mandated dependent documentation requirements are listed below.

You can enroll in Dental/Vision coverage beginning January 1, 2020 by completing the *Orange County Dental/Vision* form.

It is your responsibility to notify the Employee Benefits Unit of any changes to your dependent's student eligibility. The County can offer continuation coverage on a self-pay basis to eligible dependents that lose dental and or vision coverage due to the student status requirement.

IMPORTANT REMINDERS

Please take a moment to review the eligibility of your dependents and use this time to remove any ineligible dependents from your coverages.

1. It is important to report changes of dependent eligibility in a timely manner so that dependents can be offered continuation coverage and claims can be processed correctly. In the case of a divorce, your ex-spouse loses eligibility the date in which the divorce is finalized.
2. Each benefit you want to change or modify requires its own ORIGINAL transaction/enrollment form on file with the Employee Benefits Unit. Copies of supporting documentation along with the original enrollment forms must be received by close of business, Friday, November 1, 2019 for changes to be implemented effective January 1, 2020. Open Enrollment change forms are available on the Portal and Timekeepers will have copies of forms as well.
3. Any changes to your health, dental or vision coverage that result in a change to your payroll contribution will be reflected on the December 20, 2019 pay date.
4. 2020 Flexible Spending deductions will begin on the January 3, 2020 pay date.
5. ***Thinking about retiring?*** Be sure to contact the Employee Benefits Unit to discuss your health, dental and vision benefits as part of your retirement planning.

Dependent Documentation Requirements

Submit original enrollment forms only; photocopies of supporting documents are acceptable.

Spouse		Children
Copy of birth certificate or other government issued proof of date of birth		Copy of birth certificate
Copy of Social Security card		Copy of Social Security card
Copy of Marriage Certificate If married more than 1 year, proof of current marital status – showing joint ownership or joint liability. Example: copy of a current bill or statement indicating both names at same address.		Copy of Fulltime Student Verification If between the ages of 19-25 years old (applies to dental and vision only) *Undergraduate = 12 credits per semester *Graduate = 9 credits per semester

Risk Management will check documents (see above) required to process your enrollment requests. If you are uncertain as to whether these documents are currently on file, please contact the Employee Benefits Unit of Risk Management at 615-3600 or email employeebenefits@orangecountygov.com.