

COUNTY OF ORANGE
2014 PLAN YEAR - 01/01/14 – 12/31/14
Open Enrollment 10/01/2013 - 10/31/2013

****Requests Must Be Received By or Post-Marked No Later Than October 31, 2013****
Orange County Division of Risk Management - 18 Seward Avenue - Middletown NY 10940

Changes to your Health, Dental, and Vision coverage will be accepted during the month of October, with coverage effective 01/01/14.

Your current enrollments will continue for 2014 unless you submit change forms during this period. Any required contributions you make are taken on a pre-tax basis.

MEDICAL - Medical coverage is provided by *The Empire Plan, New York State Health Insurance Program*. Your enrolled children, whether single or married, remain eligible up to **age 26**.

Employee contributions are determined by your contract. Risk Management will inform all bargaining units of the required employee contributions as soon as the 2014 Empire Plan rates are released by the State.

DENTAL - Dental coverage is provided by the *Orange County Self-Insured Dental Plan*; Fitzharris & Company is the claims administrator. Your enrolled unmarried dependent children can remain on coverage from **ages 19-25 only if Full-Time students**. The department pays for **Individual** dental coverage. The 2014 employee contribution for **Family** dental coverage will be \$29.30 per pay period.

VISION – Vision coverage is provided by the *Orange County Self-Insured Vision Plan*; Fitzharris & Company is the claims administrator. Your enrolled unmarried dependent children can remain on coverage from **ages 19-25 only if Full-Time students**. The department pays for **Individual** vision coverage. The 2014 employee contribution for **Family** vision coverage will be \$2.29 per pay period.

FLEXIBLE SPENDING ACCOUNTS – These special accounts run for a Plan Year. Current 2013 Flexible Spending Accounts will end 12/31/13.

If you want to enroll in one or both of the following accounts for 2014, you must submit an enrollment form during October 2013.

HEALTH FLEXIBLE SPENDING ACCOUNT - This is a medical reimbursement plan, funded by *your bi-weekly pre-tax contributions*, to pay for medical, dental and vision expenses that cannot be reimbursed through insurance or any other arrangement. The minimum contribution is \$300; the maximum is \$2500.

DEPENDENT CARE ACCOUNT - Dependent Care is another voluntary flexible spending account, funded by *your pre-tax salary contributions*, and available to employees who have dependents under age 13, handicapped children, or adult parents who need care to allow you and your spouse to continue working. The minimum contribution is \$300 and the maximum is \$5000 (\$2500 if married and filing separately).

2014 Open Enrollment forms will be available on the **County Intranet (portal)**; **employees on the State network should access forms on the DSS internal webpage.** Your Department Timekeeper will also be sent electronic copies that may be reproduced for your use.

Orange County College enrollees should contact OCCC Human Resources for forms.

Submit original enrollment forms only; no faxes will be accepted during Open Enrollment.

Medical Complete a **PS-503.1, New York State Health Insurance Transaction Form** to make changes, or to enroll in Empire Plan coverage.

Medical Insurance BuyOut Complete a **Request to Decline and Waive Medical Health Insurance Coverage** to enroll in the medical insurance buyout option.

Dental Complete an **Orange County Self-Insured Dental Plan** transaction form to make changes, or to enroll in dental coverage.

Vision Complete an **Orange County Self-Insured Vision Plan** transaction form to make changes, or to enroll in vision coverage.

Flexible Spending Accounts Complete a **Flexible Spending Account Enrollment Form** to enroll in one or both of the flexible spending accounts.

Supporting documents for dependent coverage must be on file with Risk Management.

Risk Management will continue to check documents required to process your enrollment and coverage upgrade requests. If you are uncertain as to whether these documents are currently on file, you can contact the Benefits Unit.

The following documents must be on file for dependent coverage:

Legally Married Spouse

Copy of Birth Certificate
Copy of Social Security Card

Copy of Marriage Certificate*

* If married more than 1 year, proof of current marital status is required- showing joint ownership or joint liability. Example: copy of bill or statement indicating both names at same address.

Eligible Dependent Children

Copy of Birth Certificate
Copy of Social Security Card

Proof of Fulltime Student Status*

* Only applies to dental and vision coverage for students between the ages of 19 and 25.
Fulltime undergraduate status is 12 credits.
Fulltime graduate status is 9 credits.

The deadline for Open Enrollment requests is October 31, 2013.