

COUNTY OF ORANGE

2018 OPEN ENROLLMENT

Orange County Division of Risk Management - 18 Seward Avenue - Middletown NY 10940

Risk Management is pleased to announce that the 2018 Open Enrollment period will take place from October 2, 2017 through November 3, 2017.

Open Enrollment is the opportunity for all benefits eligible employees to make changes to their health, dental and vision coverage.

Health, Dental, and Vision new enrollments and changes, as well as 2018 Flexible Spending Account enrollments will be accepted from **October 2, 2017** through **November 3, 2017**. All approved changes will become effective January 1, 2018.

The County of Orange is required by law to report health enrollments of all employees and their eligible dependents so please take this time to review your enrollments and the eligibility of your dependents. This is the time to remove ineligible dependents from your health, dental and vision coverage.

Keep in mind that it is your responsibility to maintain your benefits enrollments, and to inform the Employee Benefits Unit if any of your dependents lose eligibility.

Your current health, dental and vision enrollments will continue for 2018 unless you submit change forms during this open enrollment period of 10/02/17-11/03/17.

REMEMBER: Each benefit you want to change or update requires its own transaction form submitted to Risk Management by November 3, 2017.

IMPORTANT: Please check your paystub to ensure that the employee contributions for any health, dental and vision changes you request are accurately reflected in your payroll deductions. Deductions for changes that you request for January 1, 2018 will be reflected in the pay check dated December 22, 2017.

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 2018 Empire Plan rates are released by the State of New York.

MEDICAL BUYOUT: Employees who have other employer sponsored health coverage may choose the Medical Buyout. The buyout amount is determined by bargaining unit and is paid out on a quarterly basis.

DENTAL: Dental coverage is provided by the *Orange County Self-Insured Dental Plan*. Enrolled unmarried, dependent children are eligible for coverage. Dependents between the ages of 19-25 are only eligible if they are full-time students. * **The employee Family contributions for 2018 will be \$26.91 per pay period.**

VISION: Vision coverage is provided by the *Orange County Self-Insured Vision Plan*. Enrolled unmarried, dependent children are eligible for coverage. Dependents between the ages of 19-25 are only eligible if they are full-time students. * **The employee Family contribution for 2018 will be \$1.84 per pay period.**

FLEXIBLE SPENDING ACCOUNTS – Orange County offers two flexible spending accounts (FSAs): Health Flexible Spending Account and a Dependent Care Account.

The **Health Flexible Spending Account** is a medical reimbursement plan, funded by your bi-weekly pre-tax contributions, to pay for otherwise unreimbursed medical, dental, and vision expenses. **The 2018 Plan Year minimum contribution is \$300; the maximum is \$2600.**

The **Dependent Care Account** 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 2018 minimum contribution is \$300 and the maximum is \$5000 (\$2500 if married and filing separately).**

If you want to enroll in one, or both, of these accounts for 2018, you must submit an enrollment form during the Open Enrollment Period, 10/02/17 – 11/03/17. **All eligible expenses must be incurred during the 2018 plan year (1/1/18-12/31/18). Claims for reimbursement may be submitted through March 31, 2019. Remember, if you do not incur eligible expenses to match your pledged funds you will forfeit your unused contributions.**

2018 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.

*Fulltime undergraduate = 12 credits per semester // Fulltime graduate = 9 credits per semester.

MAKING CHANGES TO YOUR ENROLLMENTS

Medical -To make changes, or to enroll in Empire Plan coverage, complete a PS-503, New York State Health Insurance Transaction Form.

Medical Insurance BuyOut Requests to participate in the medical insurance buyout option require a 2018 Request to Decline and Waive Medical Health Insurance Coverage as well as a PS-503, New York State Health Insurance Transaction Form [indicating DECLINE] and submission of proof of other employer sponsored coverage.

Dental – To make changes, or to enroll in dental coverage, complete an Orange County Self-Insured Dental Plan enrollment form.

Vision – To make changes, or to enroll in vision coverage, complete an Orange County Self-Insured Vision Plan enrollment form.

Flexible Spending Accounts - To enroll in one, or both, of the flexible spending accounts, complete a 2018 Flexible Spending Account Enrollment Form.

REQUIRED DOCUMENTATION

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

Spouse		Children
Copy of birth certificate		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 is required- 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 and coverage upgrade requests. If you are uncertain as to whether these documents are currently on file, you should contact the Employee Benefits Unit of Risk Management at 615-3600.

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

The deadline to submit Open Enrollment requests is November 3, 2017.