OPEN ENROLLMENT - WCESC, GOVS, SWOCOG

October 11th, 2021 - October 31, 2021

ALL EMPLOYEES ELIGIBLE FOR INSURANCES ARE REQUIRED TO COMPLETE THE OPEN ENROLLMENT PROCESS – THIS INCLUDES NEWLY HIRED EMPLOYEES

The 2021-2022 Open Enrollment will take place October 11th, 2021 – October 31st, 2021 for changes effective **January 1st, 2022**.

Failure to complete the open enrollment process and submit supporting documents could result in a reduction of coverage levels.

Benefit Enrollment Instructions

Please login to EPC/Benelogic and review your benefit coverages and make sure personal information is correct for you and your dependents. Open enrollment is an opportunity to review your benefit coverages and make any necessary changes and verify that all your information is correct, i.e. address, phone number, beneficiaries, etc. The link below will take you to the Benelogic site to login and review your current health, dental, and life insurance policies. Use the GO green arrow to proceed. Select Quick Enroll or Step by Step. You can make changes with either selection. The Step by Step has more detail than the Quick Enroll.

https://epc-online.benelogic.com/

- ✓ User ID first initial of first name + last name + last four of SSN (jsmith1234)
- ✓ Password if you do not remember your password choose "Forgot Password?" follow instructions as prompted. If Password reset does not work, please email dee.wilms@warrencountyesc.com to reset your password.

Adding New Dependents to your Health or Dental plan

If you are enrolling a **NEW** dependent to your insurances for the first time, you **MUST** provide all the required documentation listed below and upload into the File Cabinet in Benelogic. Insurances <u>WILL NOT</u> be approved until **ALL** supporting documents are uploaded.

On the Home page in Benelogic, you will click on the Tools tab across the top of the page and select the File Cabinet, use the Current Folder and click on + (Add file). Select Upload Document to add your file.

*** Please make sure once you have added a dependent's information into Benelogic that you actually enroll/add them to the medical/dental/life plans by using the pencil under the Benefit Selections. ***

Spouse: Your legally married (including same sex) spouse, not legally separated or divorced. **Documents required:**

1) Marriage certificate that has been filed with the court

AND

2) The first page of your most recent Federal tax form (1040) showing that you are still married. Please black out Social Security numbers and financial information to protect your financial privacy.

Children: You or your spouse's natural or adopted child and/or a child for whom you are the legal guardian. EPC coverage terminates the end of the month they turn age 26.

Documents required:

- 1) Birth certificate naming you/your spouse as the parent **OR**
- 2) Adoption papers naming you / your spouse as adoptee parents OR
- 3) Appropriate court documents naming the employee/spouse as the child's legal guardian

** Important ** - If you have Family coverage on the Anthem HDHP plan you are required to submit a new Spousal Verification Form each open enrollment year. (the form is attached to this email). This form must be completed and emailed to dee.wilms@warrencountyesc.com or uploaded into the File Cabinet in Benelogic.

If you transitioned from the PPO Family Plan to the HDHP Family Plan in 2021 this form will not be required.

***Once you have submitted your benefit elections and the open enrollment deadline has passed (10/31/2021), you will NOT be able to change health or dental plans until the next Open Enrollment period, unless you experience a qualifying life event that impacts eligibility for your family. (Marriage, Divorce, Birth/Adoption, Death, Loss of Coverage). The change request must be made within 31 days of the event in EPC/Benelogic. ***

PLEASE NOTE AFTER SUBMITTING YOUR ELECTIONS, IF YOU LOG BACK IN FOR ANY REASON YOU ARE OPENING UP THE OPEN ENROLLMENT PROCESS AGAIN. YOU MUST SUBMIT ALL THE WAY THROUGH TO THE END TO RE-CONFRIM YOUR ELECTIONS.

All Anthem members will receive new cards for 2022. These will start to arrive in mid-December.

New for 2022!! One-time Open Enrollment for Voluntary Life insurance Options. Existing amounts are grandfathered, but all employees will be able to enroll as if they were a new hire for January 2022 ONLY. After this open enrollment there will not be a guaranteed issue for existing employees. If an employee elects any amount of coverage for January 2022, they will be able to elect up to \$20,000 each year in the future, capped at the GI limit of \$300,000. Securian will use Beneficiaries from Benelogic – please make sure you have beneficiaries entered and they are current.

If you are interested in additional Voluntary Life Insurance Options, <u>please click here.</u>
You will find detail on Monthly Rates, Creating your Account and Enrollment instructions from the link above.

You will be required to create an account on the Employee Navigator site and completed the enrollment process. All employees will be required to use this website for voluntary life elections during open enrollment. (October 11, 2021 – October 31, 2021).

The items listed below are required to be sent to all employees enrolled in insurances every year. You can view them from the Resources tab at the top of the page when logged into EPC/Benelogic. You can also view your Plan Documents Benefits Overview under the Resources tab. Plan Summaries are attached.

- General Health Notices Including GINA, Special Enrollment Rights, WHCRA
- ✓ EPC Privacy Notice
- ✓ Medicare Part D Notice
- ✓ CHIPS Model Notice

Health Insurance Monthly Employee Rates 2022 HDHP (Anthem)

- ✓ Employee \$129.65
- ✓ Employee + Children \$239.66
- √Family \$336.84

Dental Insurance (Delta)

√ No monthly charge – Employer paid

Basic Life and AD&D - \$25,000

√ No monthly charge – Employer paid

If you are not eligible for the Health and Dental insurances, disregard this email.





