

FY2017 Benefit Choice Information

Enrollment Period May 1 – May 31, 2016

The State Employee's Group Insurance Program (SEGIP) Benefit Choice enrollment period is officially underway and will continue through 4:00 p.m. on Tuesday, May 31, 2016. Changes made during this period will become effective at the beginning of the new FY2017 plan year beginning July 1, 2016. An informational flyer was mailed to you at your home address from the Department of Central Management Services (CMS), and is a portion of what is contained in the [Benefit Choice Options Booklet](#). While it is important to read and review the contents of the booklet for detailed information about your insurance benefits, below are a few highlights that you will experience during Plan Year 2017:

Summary of Changes

- Medical Care Assistance Plan (MCAP): The MCAP maximum contribution amount will remain \$2,550 for the 2017 plan year with a \$500 maximum rollover. Employees must re-enroll in MCAP for the new plan year in order to qualify for the rollover. Those that do not re-enroll will forfeit any amount eligible for rollover. See page 32 of the [Benefit Choice Options](#) book for more information.
- Federal Healthcare Reform: As a result of the Affordable Care Act (ACA), prescription deductibles and copayments paid by members apply toward the annual out-of-pocket maximum. Once the maximum has been met, eligible medical, behavioral health and prescription drug charges will be covered at 100 percent for the remainder of the plan year. The out-of-pocket maximum amount for each type of health plan varies and is outlined on page 12 of the [Benefit Choice Options](#) book.
- Premium rates: Please note, the premium rates listed in the flyer and booklet are currently the same as they were for FY2016. However, CMS has included a statement in the Benefit Choice Flyer (page five) and the Benefit Choice Booklet (page seven) that indicates that premiums may be subject to an increase and that increase may be applied retroactively to July 1, 2016. At this time, Human Resources does not have any additional information other than what has been provided in the pages referenced above. However, CMS has indicated that employee and dependent premiums could potentially double. Please keep this information in mind as you make your FY2017 elections. Additional information will be shared as soon as it becomes available.

Reminders

- Employees choosing to participate in the Medical Care Assistance Plan (MCAP) or Dependent Care Assistance Plan (DCAP) must re-enroll each year to participate in these plans.
- Eligible employees may also enroll in the Prudential Long Term Disability and VOYA Supplemental Life Insurance Plans. Enrollment will be subject to medical underwriting prior to coverage beginning for these optional benefits. A statement of health must be completed and submitted to the Human Resources Benefits Office prior to the May 31st deadline.
- SEGIP Members may access their group insurance benefits information online by viewing their [Benefit Statement](#). You will need to create a Public ID, if you have not done so before, and an email address will be required. More information is available on the [CMS web page](#). Please note, statements are a snap shot of your benefits on the first day of the month and is not a summary of past enrollment.

- Employees that experience life-changing events are required to notify your group insurance representative at the Human Resource Benefits Office. Please review your Member Responsibilities which can be found on page four of the [Benefits Choice Booklet](#).

Important Announcements:

- Staff that work academic schedules such as 9-month faculty (not pro-rated), flex-year appointments, or those placed on seasonal leaves should review the changes in the [Summer Insurance Billing section](#) on the HR website.
- CMS has plans to introduce a custom benefit solution that will include an on-line enrollment system for new and existing employees in the fall. This new software platform will fully integrate benefit plan administration, as well as billing and record keeping on a single system. The system will utilize contemporary technology to provide employees with customer service and decisions support tools. Additional information will be shared as it becomes available.

During the annual Benefit Choice Period, members may change health plans, add or drop dental coverage or dependent coverage, make changes in life insurance coverage, and other changes as noted on page three of the [Benefit Choice Options Booklet](#).

All Benefits Choice details can be found under the announcement – [Benefit Choice FY17](#) – on the [Human Resource website](#). There you will find direct links to the CMS Benefit Choice website, the booklet and flyer, provider information, as well as the forms for enrollment, MCAP and DCAP.

Employees electing to make changes to their insurance coverage, or participate in the flexible spending plans can submit their forms no later than Tuesday, May 31, 2016 at 4:00 p.m. using the following methods:

- Deliver in person to Miles Hall, 1255 Douglas Drive, Room 105
- Mail to Human Resources, Mailcode 6520
- Fax to 618-453-6693
- Scan and email to HRBenefits@siu.edu

If you do not want to change your coverage, you do not need to submit a form.

If you have questions about your Benefit Choice options, call the Human Resources Benefits Office at 618-453-6668 or visit us at 1255 Douglas Drive, Miles Hall.