



Benefits Choice Begins May 1st, 2017

The FY 2018 Benefit Choice Period begins May 1, 2017, and ends on May 31, 2017. Changes **MUST** be made by close of business on May 31, 2017. The State of Illinois will be mailing Benefit Choice enrollment information to all eligible members the last week of April.

The State has made no changes to plan designs or full-time employee premiums this year. The only changes that will impact employees will be as follows:

- ❖ Aetna will become the carrier for the Quality Care Health Plan (QCHP) effective July 1st. The State has indicated the networks contain 98% of the same doctors, hospitals and ancillary facilities but faculty and staff enrolled in this plan are still encouraged to review Aetna's website (www.aetnastateofillinois.com) after May 1st to ensure their providers are in-network for the Aetna plan.
- ❖ Aetna has been in the process of acquiring Coventry for a number of years and that process is now complete. The Coventry OAP and Coventry HMO are now Aetna OAP and Aetna HMO. The change is in name only with no change to the provider network. New cards, bearing the Aetna name, will be sent to members after the end of Benefit Choice.
- ❖ The annual limit for contributions to the Medical Care Assistance Plan (MCAP) will increase from \$2,550.00 to \$2,600.00.
- ❖ As occurs every year, rates for part-time employees (those working below 1.0 FTE) will change consistent with changes to the State-paid portion of the annual premiums.
- ❖ Traditionally, employees who were enrolled in the Flexible Spending program received a letter and enrollment form from CMS reminding them to re-enroll for the next fiscal year. With the move to the online enrollment system, CMS will **NOT** be sending a letter this year.

Documentation Requirements

- ❖ Social Security Number (SSN), date of birth and proof of relationship (i.e. - birth certificate, marriage license, civil union partnership agreement, adoption decree, etc.) are required when adding dependents to coverage. These documents **MUST** be uploaded through mybenefits.illinois.gov on or before **June 5th** in order for the coverage to be processed. If the documentation is not submitted, the dependent will not be covered.
- ❖ An approved Statement of Health is required to add or increase Member Optional Life coverage or to add Spouse Life coverage. Statement of Health applications **MUST** be received by Minnesota Life on or before May 31st in order to be processed. Both pages are required. Applications are available on mybenefits.illinois.gov.
- ❖ Proof of other comprehensive health coverage provided by an entity other than the Department of Central Management Services is required for any full-time employee wishing to opt out of health coverage. **The proof must show an effective date of coverage.**
- ❖ Assistance with uploading documents is available in Human Resources.

Flexible Spending (MCAP and DCAP)

During the Benefit Choice Period, you may enroll in a Flexible Spending Account (FSA) Program with an effective date of July 1, 2017. Employees who enroll in the Flexible Spending Medical Account for the first time will receive a debit card from ConnectYourCare. Additionally, re-enrolling members who have a card with a June 2017 expiration date will receive a new card prior to July 1st.

FSA plan elections do not automatically carry over each year. The minimum annual enrollment amount for either plan (MCAP or DCAP) is \$240.00 and the maximums are \$2,600 (MCAP) and \$5,000 (DCAP). After enrolling, carefully review your first FY 2018 pay advice to verify the deduction(s) is correct. If you do not see the proper deduction(s) on your check advice, please contact Human Resources **immediately**.

- ❖ **REMEMBER**, if you have a balance in your MCAP account after the end of the run-out period (September 30th), up to \$500 of that account balance is eligible for carry over to the next plan year. Any amount over \$500 will be forfeited. In order to take advantage of this rollover option, you **MUST** enroll in MCAP for the FY 2018 plan year. Failure to re-enroll in the plan will result in the forfeiture of any remaining funds, regardless of the dollar amount.

Did You Know?

- ❖ **All Benefit Choice changes must be made through mybenefits.illinois.gov.** If no changes are being made, then no action is required. **REMEMBER:** You must re-enroll each year to participate in Flexible Spending Programs (MCAP or DCAP).
- ❖ You can review your current benefits by accessing your benefits summary in mybenefits.illinois.gov. Elections made during Benefit Choice will appear in the system after July 1st.
- ❖ Your ilstu.edu email is the default email in the mybenefits.illinois.gov system. We recommend that you keep this in place. If you change to a personal email address, it is your responsibility to keep that address updated and monitor your personal email account for any benefit updates from the State. We will only use your ilstu.edu email for communications from our office.
- ❖ After July 1, 2017, you should monitor payroll deductions and coverage elections to verify accuracy. Notify Human Resources immediately if deductions or elections are not correct.
- ❖ Benefit Choice is a great time to double check that your providers are still in-network for your chosen carrier. Networks can change at any time and your provider leaving the network is never an event that would allow you to change health plans.
- ❖ It is your responsibility to know plan benefits and make an informed decision regarding coverage elections. The mybenefits.illinois.gov website has a **Compare Plans** tool to assist you in making your decision. Remember to do your research!
- ❖ Additional resources (login and enrollment help guides, links to websites, etc.) are available on the Human Resources website (<http://hr.illinoisstate.edu/benefits/insurance/>)

How to Register/Make Elections

If you have not already registered on the MyBenefits Marketplace, you must complete that step before you can make any Benefit Choice Elections. If you can't register, call the MyBenefits Marketplace call center at 844-251-1777 for assistance.

To register:

- ❖ Go to MyBenefits Marketplace at mybenefits.illinois.gov and click **Login** (upper right of screen) (You can also click on **CMS Benefits Portal** under the Employee Benefits section of your iPeople home screen to access the external link)
- ❖ Click **Register** (lower right of screen)
- ❖ Answer the Self Registration questions (ignore the reference to a postcard):
 - Last 4 digits of your Social Security Number
 - Date of birth
 - Last name
 - First two letters of your first name
 - Mailing address zip code
 - Enter the CAPTCHA code and click **Continue**
- ❖ Create your unique secure password and click **Continue**
- ❖ Write down your **LOGIN ID**. You will use this and your password to access this site.
- ❖ Create your challenge questions
- ❖ Accept the CMS disclaimer

To make elections:

- ❖ **Login** to your MyBenefits home page
- ❖ Click on the **Enroll Now** option in the dark blue section of the page
- ❖ Click **Benefit Choice** - you will see a yellow triangle above the event
- ❖ Click **Restart**
- ❖ Make your elections
 - Health - update **ONLY** if making changes to your coverage. (Remember, if enrolling in an HMO, you must elect a primary care provider). Once changes are completed or, if no changes are made, click **Next**.
 - Dental - update **ONLY** if making changes to your coverage. Once changes are completed or, if no changes are made, click **Next**.
 - Life - update **ONLY** if making changes to your coverage. Remember, if adding optional coverage or spouse coverage, a Statement of Health form is required. Once changes are completed or, if no changes are made, click **Next**.
 - Flexible spending - enter the annual amount that you wish to contribute to your MCAP or DCAP account. Once changes are completed or, if no changes are made, click **Next**.
 - Review your elections. Changes will be highlighted in blue. If you need to make additional changes, click previous. If not, click **Next** to finish.
 - You will see your confirmation page and an option to **Print** the page. We recommend you print your confirmation as this will be the only record of your changes until after July 1st. Once printed, click **Done**. You will be prompted upon completion if any documentation is required.
- ❖ Upload documentation
 - From your main screen, click on **Self-service tools**.
 - Select **Upload required documents**.

Need Assistance?

- ❖ The MyBenefits Marketplace is available Monday – Friday from 7:30am – 7:00pm to provide assistance with registration and enrollment. They can be reached at 844-251-1777.
- ❖ Human Resources is offering ISU Employees the option of making an appointment to receive assistance with registering on the new website and enrolling in benefits for FY 2018. If you are interested, please call (309) 438-8311 to schedule an appointment.
 - The dates and times below are when the appointments are offered. Appointments will be scheduled in one-hour increments with space for 6 - 24 employees at each appointment. If no appointments are scheduled, the sessions will be cancelled.

- ❖ **Option One:**

- **What:** Benefit Choice Appointments (6 people per session)
- **Where:** Nelson Smith Building Room 101E
- **When:** 8am-4pm (last appointment begins at 3pm)
May 1, 3, 9, 10, 16, 18, 22, 24, 30 and 31

- ❖ **Option Two:**

- **What:** Benefit Choice Appointments (24 people per session)
- **Where:** Julian Hall Room 113
- **When:**
May 2, 10, 15, and 25 from 2:30pm-4:30pm
May 4, 11, 18, and 23 from 9:00am-11:00am
May 30 and 31 from 8:30am to 10:30am and 2:30pm to 6:30pm

Human Resources Campus Box 1300 Normal, IL 61790-1300
(309) 438-8311
hr@ilstu.edu
Web: hr.ilstu.edu