

 2016 OPEN
ENROLLMENT

November 2, 2015 – November 13, 2015
All enrollment changes/rates are effective January 1, 2016

Helping you stay healthy by providing access to excellent care is Morehouse School of Medicine's goal. Our network includes health care providers that provide quality care, including Morehouse Healthcare (MHC). **Managing rising health care costs** and **Keeping you informed** by providing information to help you and your family members make the most of your health care benefits is our commitment to you.

Changes that employees may make during Open Enrollment include:

- Enroll in a new plan (i.e. Change from Basic to High Medical Option)
- Add/Drop a spouse/dependent(s) to your plan (Legal documentation & SSN is required)
- Re-enroll in the Flexible Spending Accounts (FSA)
- Update Beneficiaries

Open Enrollment Highlights-Please refer to PowerPoint for further details

- **While the medical plans are remaining the same, there will be a slight increase in the rates.**
- **Your benefit year will now coincide with a calendar year**
- **Health Care Flexible Spending Account (FSA) Annual Maximum Increases to \$2,550 and New \$500 Rollover Provision for Health Care FSA**
- **REMINDER: Benefits coverage ends at midnight on the last day of an employee's active employment date.**

Making Open Enrollment Changes

- **No changes? Simply do nothing. PLEASE - DO NOT TURN IN ANY ENROLLMENT FORMS**
 - If you are not changing any of your elections or are not adding/dropping any dependent(s), you do not have to do anything and your elections will remain the same in 2016 (with the exception of FSA, you must re-enroll in FSA for 2016).
 - Revised deduction amounts will begin on your paycheck on January 8, 2016.
- **Making changes to your elections? First time enrollees? Terminating coverage? Re-Enrolling in FSA?**
 - If you are making changes to your elections or enrolling for the first time, you must complete the open enrollment form and "Submit" it on or before November 13, 2015 via E-Mail to the secure benefits mailbox: benefits@msm.edu
 - To Submit Enrollment Form, fill in form electronically, click on "Submit" button then complete email address and name. Select "Desktop Email" as Email Client and Click "Ok". Lastly, Click "Ok" for "Outgoing Message Notification".

- If you elected FSA (Medical and/or Dependent Care) in 2015, you are required to re-enroll for 2016.
- If you are adding a spouse/dependent(s) you must complete a new enrollment form, provide legal documentation (Marriage License or Birth Certificate, etc.) and submit via email to the secure benefits mailbox: benefits@msm.edu on or before November 13, 2015.

DEADLINE: Submit forms No later than 5pm on Friday, November 13, 2015.

- **Any benefits change forms received after this time will not be accepted.**
- **Complete and Submit Open Enrollment Forms and Supporting Documentation via E-Mail to the secure benefits mailbox: benefits@msm.edu. Forms submitted via any other method will **NOT be accepted.****

2016 Plan Rates:

MEDICAL				
Coverage Level	Basic Option		High Option	
	Total Monthly Rates**	Employee Bi-weekly Rates***	Total Monthly Rates**	Employee Bi-weekly Rates***
Employee	\$ 525.97	\$ 29.13	\$ 580.91	\$ 53.62
Employee + Child(ren)	\$1,025.58	\$ 85.20	\$1,132.75	\$146.39
Employee + Spouse	\$1,100.32	\$126.96	\$1,215.31	\$196.32
Family	\$1,606.06	\$185.31	\$1,773.87	\$286.55

DENTAL			VISION		
Coverage Level	Total Monthly Rates**	Employee Bi-weekly Rates***	Coverage Level	Total Monthly Rates**	Employee Bi-weekly Rates***
	Employee	\$ 38.04		\$ 1.93	Employee
Employee + Child(ren)	\$ 74.18	\$ 5.82	Employee + Child(ren)	\$ 9.52	\$0.75
Employee + Spouse	\$ 79.59	\$ 7.71	Employee + Spouse	\$10.22	\$0.99
Family	\$116.17	\$12.33	Family	\$14.90	\$1.58

**Total monthly rate is a calculation based on total cost paid by MSM and employee.

***Employee Bi-Weekly Rates are the rates the employee is responsible for paying on a bi-weekly basis.

Information On the Go

- Download the UnitedHealthcare “**Health4Me**” Smartphone app for instant access to **myuhc.com** and more in the palm of your hand. Provides **personalized** UHC plan information specific to you and your covered dependents and much more.
- **Ben-IQ** is a Smartphone app that gives you 24/7 access to your health plan highlights; providing **general** information about your healthcare plan.
- Find benefits information, in-network providers and other care options, and carrier contact numbers. Store and organize your plan ID cards.
 - ❖ Download the free Ben-IQ app from the App Store or Google Play
 - ❖ To get started, enter the username: **MSM**

Open Enrollment Questions? Please contact a member of the HR Benefits Team:

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