

October 10, 2011

MEMORANDUM NO: 081-11HR

TO: Agency Administrators
FROM: Bobbie Chappell
VIA: Rip Colvin, Executive Director
RE: 2012 Open Enrollment Training

As you are aware, the 2011 Open Enrollment Period for the 2012 Calendar Year runs from November 7th through November 18th. In anticipation of the changes and questions that come with every Open Enrollment, JAC is planning three informational sessions during the third week of October. The dates and times for the sessions are as follows:

Monday, October 17, 2011 9:30 a.m. to 11:30 a.m. EST

Meeting Number: 591 937 170
Meeting Password: 101711

To join the online meeting

1. Go to <https://suncom.webex.com/suncom/j.php?ED=172195787&UID=1310042182&PW=NNGYyNmM0Y2I5&RT=MIMxMQ%3D%3D>
2. If requested, enter your name and email address.
3. If a password is required, enter the meeting password: 101711
4. Click "Join".

To join the teleconference

Call-in toll-free number: 1-888-808-6959 Conference Code: 293 961 4

Tuesday, October 18, 2011 2:00 p.m. to 4:00 p.m. EST

Meeting Number: 599 412 899
Meeting Password: 101811

To join the online meeting

1. Go to <https://suncom.webex.com/suncom/j.php?ED=172196487&UID=1310044687&PW=NZiM2YWYwNmEx&RT=MIMxMQ%3D%3D>



**JUSTICE ADMINISTRATIVE
COMMISSION**

2012 OPEN ENROLLMENT WORKSHOP

Open Enrollment 2012

- Take Time
- Take Action
- Get Mail
- Get Online



TAKE TIME

- [View Video](#)
- [Learn about changes](#)
- [Read about Plans](#)
- [Insurance Company Contact Information](#)
- [Use Cost Estimators](#)



TAKE ACTION

- Open Enrollment Begins November 7th and ends on November 18th at 6:00 p.m. EST
- [Make Changes Online](#)



GET MAIL

- Check mailing and home address in People First
- Benefits Summary
 - Mail
 - Online
 - 2012 Confirmations
 - Mail
 - Online



GET ONLINE

- [Benefits Guide](#)
- [View Video](#)
- [Read about Plans](#)
- [Use Cost Estimators](#)
- [Make Changes Online](#)



What's New for 2012?

- 12 Day Window to Make Changes
 - November 7th to November 18th 6 p.m. EST
- One HMO per county in most counties
- Health Savings Account Contribution Increase
- Dependent Eligibility Confirmation
- Medco
- Life Insurance
- Supplemental Coverage
- Dental Rate Changes
- Alta Health & Life name change

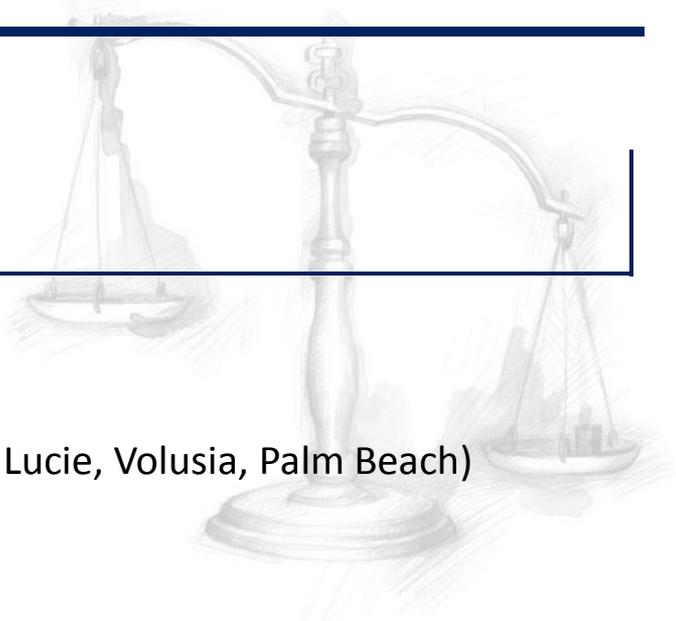
12 Day Enrollment Period

November 7 – November 18

- Encourage Online Enrollment
- [Instructional Video](#)
- JAC Enrollment
 - Forms must be submitted to the Benefits@justiceadmin.org by noon (EST) on Friday November 18th
- **Date Stamp** all forms submitted to you or JAC for processing
- Forms must be completed by employee and signed by employee, and dated by the employee only
- Only 2012 forms may be used if employee does not enroll online

HMO CHANGES

- Result of Procurement Process
- One HMO
 - All but 6 counties (Broward, Flagler, Dade, St. Lucie, Volusia, Palm Beach)
- Eligibility
 - Employees – live or work county
 - Home Address or Work Address must indicate correct county for enrollment
 - Retirees – live county
- Mapping – if your HMO is going away
 - One HMO option
 - Moved to New HMO (JAC will provide list and listed on Benefits Statement)
 - Two HMO options
 - Moved to PPO Plan (JAC will provide list and listed on Benefits Statement)



Health Investor Health Plan

- Difference in HMO and PPO
 - Must Meet Higher Deductible
 - Medical and Prescription Cost
 - Premium Cost Less
 - More out of pocket expense
- Must Open Health Savings Account By January 1, 2012
 - Tallahassee State Bank Application
- Must Complete the Tax Favored Accounts Enrollment Form (no exception)



Dependent Eligibility Confirmation

- Must verify Dependent Information
 - Social Security Number
 - Date of Birth
- New Dependent Enrollments
 - Must provide documentation for eligible dependents
 - Birth Certificates, Marriage License
- Removing Dependent Outside Open Enrollment
 - Must have a Qualifying Status Event Change
 - Must provide documentation



Pharmacy Benefits Manager

- Medco
 - Health Insurance Plans
 - Exception – Retirees – Medicare Advantage Plan
 - Capital Health Plan (CHP)
 - Florida Health Care Plan (FHCP)
- Walgreens, Happy Harry's, Duane Reade – Non-Provider
- [CVS, Walmart, WinnDixie, Publix](#) – see list for additional
- ID Cards – Mailed to home address in December 2011



Medco – Prescription Drug Plan

- Current Mail Order Customer – PPO Plan Only
 - Medco will coordinate
- Controlled Substances or Compound Medications
 - May require new prescription
- Transfers (Walgreens, Happy Harry's, Duane Reade)
 - Contact Medco at 877-531-4793
- Retail – short-term medications
- Mail order – maintenance medications

State Employees' Prescription Drug Plan	Retail (up to 30 day supply)	Mail Order (up to 90 day supply)
Generic Drugs	\$7.00	\$14.00
Preferred Brand Drugs	\$30.00	\$60.00
Non-Preferred Band Drugs	\$50.00	\$100.00

Life Insurance

- Minnesota Life
- \$25,000 Basic Life for Full Time Employees at no cost
- \$25,000 Basic Life for Part-Time Employee at a pro-rated premium
- Post-Tax Benefit
- Change 1x Current Optional Life up to \$500,000 – no medical underwriting
- Over \$500,000 requires medical underwriting
- Maximum Coverage \$1,000,000



Dental Plans

- Rate Changes
 - CompBenefits Network Plus Prepaid
 - CIGNA Dental Prepaid
 - CompBenefits Preferred Plus
- Tier Option
 - Choices
 - Prepaid
 - DPPO – Preferred Provider
 - Indemnity – Reimbursement



Supplemental Plans

- Alta is now CIGNA Health and Life Insurance Company (CHLIC)
- Supplemental Plans
 - May require Supplement form as well as Company form



Tax Favored Accounts



- Medical Reimbursement
 - Standard HMO and PPO Members
 - Maximum Annual Contribution
 - \$5,000 per year or \$416.00 per month
- Health Savings Account
 - Health Investor HMO and PPO
 - Maximum Annual Contribution (includes State Contribution)
 - Individual = \$3,100
 - Family = \$6,250
- Limited Purpose Medical Reimbursement Account
 - Only for Employees Enrolled in the Health Investor HMO and PPO
 - Maximum Annual Contribution
 - \$5,000 per year or \$416.00 per month
 - Can only be used for preventative care expenses not covered by health plan, dental, and vision
- Dependent Care Reimbursement Account
 - Maximum Annual Contribution
 - \$5,000 per year or \$416.00 per month
 - **Dependent Care Only**

Danger Zones

- Do not complete enrollment forms for employees
- Do not use employee personal ID to enroll employee
- Do not sign forms on behalf of employee
- Do not forget to print confirmation
- Do not forget to date stamp enrollment forms



Tips

- Encourage Online Enrollment
- Encourage Employees to Change People First Password Before Open Enrollment Starts
- Encourage Employees to Review Their Benefits Statement
- Contact JAC or Print Employee Benefit Statement if they do not receive in the mail



2. If requested, enter your name and email address.
3. If a password is required, enter the meeting password: 101811
4. Click "Join".

To join the teleconference

Call-in toll-free number: 1-888-808-6959 Conference Code: 293 961 4

Wednesday, October 19, 2011 9:30 a.m. to 11:30 a.m. EST

Meeting Number: 597 357 620

Meeting Password: 101911

To join the online meeting

1. Go to <https://suncom.webex.com/suncom/j.php?ED=172196917&UID=1310047222&PW=NMT E3NjY5ZmVh&RT=MiMxMQ%3D%3D>
2. If requested, enter your name and email address.
3. If a password is required, enter the meeting password: 101911
4. Click "Join".

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Each session will include information on the following:

Health Maintenance Organizations (HMO) – A review of the updated county-by-county list of HMO’s and what this means for the employees within those counties;

Human Resource Sections – A brief overview of how each Human Resources Section administratively served by JAC will be able to do to assist its employees with making Open Enrollment selections;

Dental Plans – Rates for dental plans are increasing as shown below:

	Comp Benefits Network Plus Prepaid		CIGNA Dental Prepaid		Comp Benefits Preferred Plus PPO	
	2011	2012	2011	2012	2011	2012
Employee Only	\$21.90	\$23.00	\$26.32	\$27.38	\$29.50	\$30.98
Employee + Spouse	\$43.18	\$45.34	\$47.32	\$49.22	\$54.58	\$57.32

Employee + Child/Children	\$51.48	\$54.06	\$55.68	\$57.92	\$60.98	\$64.04
Employee + Family	\$65.76	\$69.06	\$67.56	\$70.26	\$88.56	\$92.98

Health Savings Account Rates – Contribution amount limits are increasing. The new rate for an individual is \$3,100 and \$6,250 for a family.

Alta Health & Life – **Alta Health & Life is now** CIGNA Health and Life Insurance Company.

Going greener! This year’s personalized benefits statement will be shorter and the benefits guide will be available exclusively online. Look for the new Open Enrollment Summary in your mailed benefits package.

JAC – What are the expectations of JAC during Open Enrollment? Will JAC be processing Open Enrollment forms? and,

Important Dates – After Open Enrollment ends, what dates should you be aware of?

Please plan to join us for one of the sessions. Each session will cover the same material.