

# What Active Employees Can Do During 2014 Open Enrollment!

## Health Insurance

Employee may enroll themselves and eligible dependents in one of these health plans:

- State Health Savings Plan
- State Health Standard Plan
- AMRA TRICARE Supplement Plan (available to eligible retired members of the military community)

You can change from one health plan to another health plan. Employees also may drop health coverage for themselves and/or for their dependents.

## Dental Insurance

No dental changes allowed during this year's enrollment. Changes to dental coverage may only be made during open enrollment of odd-number of years. Your next opportunity to make changes in dental coverage is October 2015.

## Vision Care

- Employees may enroll in or drop State Vision Plan coverage for themselves and/or their eligible dependents.

## Optional Life

- Active employees who are not enrolled in the Optional Life can enroll for up to \$50,000 (in \$10,000 increments) of Optional Life coverage (without providing medical evidence of good health).
- Active employees enrolled in Optional Life can increase coverage by up to \$50,000 (in \$10,000 increments) without medical evidence of good health. Total cannot exceed the maximum amount of \$500,000.
- Employees can decrease or cancel optional life coverage.
- Increase your Optional Life up to \$500,000 with medical evidence of good health. (This is an additional amount beyond the \$50,000 guaranteed amount allowed during enrollment.) Paper NOE form plus Medical Statement will need to be completed for the additional amount.

## Dependent Life Spouse

- Dependent Life/Spouse coverage **cannot be increased** without medical evidence of good health. Dependent Life on a spouse cannot exceed 50% of employee's coverage, or \$100,000 maximum amount. (Paper NOE form plus Medical Statement will need to be completed to enroll spouse and/or increase dependent life spouse coverage.)
- Decrease or cancel Dependent Life Spouse coverage.

### **Dependent Life Child**

- You can enroll in or drop Dependent Life/Child coverage for any eligible children throughout the year. However, if you do it as an open enrollment change it will not become effective until January 1, 2015.

***\*\*\* Remember, if an employee is absent from work due to a physical or mental condition on the date his life insurance or his dependent's life insurance would otherwise have become effective or would have been increased, the effective date of insurance or the effective date of any increase will be deferred until the first of the month after the date he returns to work as an active, permanent, full-time employee for one full day.***

### **MoneyPlu\$**

- You can sign up for the pre-tax feature which allows you to pay premiums for health, dental, vision and optional life (for coverage up to \$50,000) before taxes are taken from your paycheck. ***Once enrolled in the pretax premium feature, you do not need to re-enroll each year.***
- Must enroll or re-enroll in the MoneyPlu\$ Dependent Care Account and/or Medical Spending Account or a limited-use Medical Spending Account if employee wishes to participate in the MoneyPlu\$ accounts for 2015 ***Reminder: To participate in a Medical Spending Account or a limited Medical Spending Account you must be an active employee, and by January 1, 2015, have worked full-time for one year for an employer participating in PEBA Insurance Benefits programs.***
- Employees enrolling in the full Medical Spending Account for 2015 can sign up for the **myFBMC Card® Visa® Card**. Be sure to check the box on the enrollment form to use the card in 2015.
- Employees changing to the Savings Plan during October can also open a Health Savings Account (HSA), as long as you are not covered by Medicare or any other non-high-deductible health plan. Also, you cannot be claimed as a dependent on another person's tax return.
- If you enrolled in a HSA in 2014, you do not need to re-enroll for 2015 if you remain eligible.
- You can start, stop or change your HSA contributions by completing a MoneyPlu\$ enrollment form and entering the new amount.