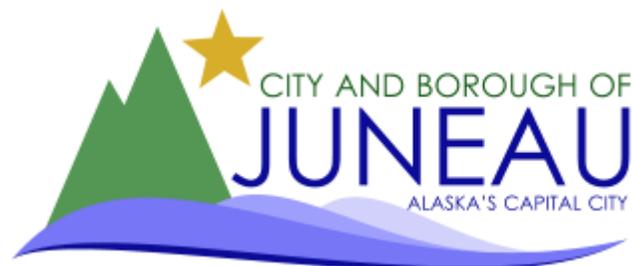




# Welcome to Open Enrollment

Plan Year: July 2020 – June 2021



# WELCOME TO OPEN ENROLLMENT

## PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

The City & Borough of Juneau / Bartlett Regional Hospital strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of your benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the different benefit plans, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on **July 1st, 2020 through June 30th, 2021**. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR or Natasha Peterson by phone: 907-586-0321 or by email: [Natasha.Peterson@juneau.org](mailto:Natasha.Peterson@juneau.org)

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# WELCOME TO OPEN ENROLLMENT

## WHO'S ELIGIBLE

### City & Borough Employees:

Effective on the date of hire when an employee is eligible to enroll in the plan, and chooses to “enroll” in the plan, if they satisfy the following:

- Become an active full-time employee, including a new seasonal employee, who regularly works a minimum of 37 1/2 hours per week
- Become an active permanent/probationary: part-time employee, seasonal employee, or exempt employee working less than full time and who regularly works a minimum of 780 hours per year and a minimum of 15 hours per week, and they agree to pay their portion of the premium, which will be pro-rated depending on the number of hours worked per pay period
- Become an Assembly Member

### Bartlett Regional Hospital Employees:

Effective on the date of hire when an employee is eligible to enroll in the plan, and chooses to “enroll” in the plan, if they satisfy the following:

- Become an active-full-time employee, including a new seasonal employee, who regularly works a minimum of 72 hours per pay period
- Become an active permanent/probationary: part-time employee, or exempt employee working less than full time and who regularly works a minimum of 832 hours per year and a minimum of 16 hours per week, and they agree to pay their portion of the premium, which will be pro-rated depending on the number of hours worked per pay period



# WELCOME TO OPEN ENROLLMENT

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

## When To Enroll

Open enrollment begins on **Monday, May 18th and runs through Friday, June 5th**. The benefits you choose during open enrollment will become effective on July 1, 2020.

## Qualifying Life Events

IRS rules place certain restrictions on when you can make changes outside of open enrollment period. Once your elections go into effect, you may not make further changes for the calendar unless you experience a life-changing qualifying event. You'll need to fill our required enrollment forms and provide supporting documentation within the allowable time frame.

Qualifying events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan





# WELCOME TO OPEN ENROLLMENT

## What changes are effective July 1, 2020?

- Increase in hearing aid benefits under both Economy and Standard medical plans
- Teladoc deductible and coinsurance will continue to be waived under both Economy and Standard medical plans
- Increase in orthodontic lifetime maximum from \$1,500 to \$2,500 under the dental buy-up plan
- Voluntary Life Insurance is now available for Spouse & Dependent coverage
- Voluntary Critical Illness coverage rates through Aflac have decreased

## What do I need to do for Open Enrollment?

- Open enrollment is a **PASSIVE enrollment** this year—if you choose not to make changes, you do not have to do anything

## What if I want to make changes?

### City & Borough of Juneau Employees

- CBJ employees will complete their benefit enrollment through Employee Self-Service in Infor
- Visit [www.ess.juneau.org](http://www.ess.juneau.org), review your elections, and make changes if necessary
- Remember—if you choose to enroll in the Flex Spending Plan, you must do this in Employee Self-Service in Infor
- Life Insurance—Fill out the Voluntary Life and AD&D Enrollment and/or Medical Underwriting Form to sign up for voluntary life and AD&D insurance
- Aflac Voluntary Benefits—Visit <https://www.aflacatwork.com/Enroll> to enroll in or change your Aflac Voluntary Benefit election

### Bartlett Regional Hospital Employees

- Watch for your open enrollment e-mail on **May 18, 2020**, review your current benefit elections, and complete required forms if necessary—forms will be attached to the benefit e-mail
- You must complete the Medical & Dental Enrollment/Change Form to change plans or individual/dependent coverage levels in the medical/dental plans
- Flex Spending Plan—Complete the Flex Spending Enrollment
- Life Insurance—Fill out the Voluntary Life and AD&D Enrollment and/or Medical Underwriting Form to sign up for voluntary life and AD&D insurance
- Aflac Voluntary Benefits—Visit <https://www.aflacatwork.com/Enroll> to enroll in or change your Aflac Voluntary Benefit election

## Where do I find these forms?

- Forms can be located at: <https://beta.juneau.org/human-resources/benefits>

## When are the forms due and where do I return them?

- All forms are due by **Friday, June 5th** and must be returned to HR

## Other Information

- If you do not make changes to your current medical and dental elections, those elections will remain the same for the plan year July 1, 2020 through June 30, 2021



# WELCOME TO OPEN ENROLLMENT

## MEDICAL / PRESCRIPTION DRUG INSURANCE

Below is our medical, prescription drug, and vision benefits for the upcoming plan year. Our plans do not require you to select a primary care physician or secure a referral from one provider to another. This may allow for quicker and more convenient access to specialty physicians.

For 2020-21, there are two new enhancements: 1) Teladoc deductible and coinsurance are waived and 2) hearing aid benefits maximums increased.

The following chart compares our two medical plan benefits that will take effect July 1st, 2020.

BENEFITS	ECONOMY	STANDARD
	In-Network	In-Network
<b>Medical Deductible</b>	\$550 Individual / \$1,100 Family	\$300 Individual / \$600 Family
<b>Medical Out-of-Pocket Maximum</b> (includes medical deductible)	\$2,550 Individual / \$7,100 Family	\$1,800 Individual / \$5,100 Family
<b>Prescription Drug Deductible</b> (per person)	\$50	\$50
<b>Prescription Drug Out-of-Pocket Maximum</b> (per person)	\$1,750	\$1,250
<b>Physician / Specialist Visit</b>	20% coinsurance	20% coinsurance
<b>Teladoc Visit</b>	Copay waived	Copay waived
<b>Hospitalization</b>	20% coinsurance	20% coinsurance
<b>Preventive Care</b>	No charge	No charge
<b>Emergency Room Copay</b>	\$150 copay + 20% coinsurance	\$150 copay + 20% coinsurance
<b>Prescription Drugs</b>	30-day retail and 90-day mail	30-day retail and 90-day mail
Generic	\$10	\$10
Formulary	\$35	\$25
Specialty	\$55	\$45
Non-Preferred	\$150	\$100
<b>Vision</b>		
Exam	None	100% (one exam per year)
Hardware	None	\$200 per year
<b>Hearing Aid</b>		
Exam	\$400 maximum per year	\$400 maximum per year
Hardware	\$3,000 hardware every 36 months	\$3,000 hardware every 36 months



# WELCOME TO OPEN ENROLLMENT

## VISION INSURANCE

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

The City & Borough of Juneau / Bartlett Hospital's vision insurance entitles you to specific eye care benefits. The Standard plan option covers your annual eye exam, your hardware, and pediatric vision coverage for child(ren) under age 19.

If you seek the services of a provider listed in Premera's provider directory, your Standard plan benefits include the following:

### Vision Benefit:

- Annual vision exam is covered at 100%; limited to one exam per year
- \$200 maximum per year hardware allowance (glass lens are allowed and do not accrue to maximum)

### Pediatric Vision Benefit:

- Annual vision exam is covered at 100%; limited to one exam per year
- One pair of frames and lenses are covered at 100% per year; contact lens every 12 months



## YOUR COST

### Medical / Prescription Drugs / Vision Insurance

BI-WEEKLY PAYROLL DEDUCTIONS*	ECONOMY	STANDARD
	Without Vision	With Vision
Employee Only	\$0.00	\$70.00
Healthy Rewards EE	\$0.00	\$20.00
Employee & Family	\$88.20	\$155.40
Healthy Rewards Family	\$38.20	\$105.40
CBJ Monthly Contribution	\$1,390	\$1,390
BRH Monthly Contribution	\$1,490	\$1,490

\* Bi-Weekly = 26 pay periods per year



# WELCOME TO OPEN ENROLLMENT

## DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. Starting 2020-21, Orthodontia lifetime maximum on the Buy-Up plan increased from \$1,500 to \$2,500.

The following chart outlines the dental benefits we offer.

BENEFITS	BASE PLAN	BUY-UP PLAN
Deductible (per member)	\$50	\$50
Annual Maximum (per member)	\$2,000	\$3,000 Waived for Preventive Services
Diagnostic & Preventive Services (Exams, cleanings, X-rays)	100%; no deductible	100%; no deductible
Basic Services (Fillings, simple extractions)	80%; after deductible	80%; after deductible
Major Services (Oral surgery, root canal, crowns)	50%; after deductible	80%; after deductible
Orthodontia (per member)	Excluded (unless medically necessary)	50%; after deductible \$2,500 maximum per lifetime

## YOUR COST

### Dental Insurance

BI-WEEKLY PAYROLL DEDUCTIONS*	BASE PLAN	BUY-UP PLAN
Employee Only	\$0.00	\$12.46
Employee & Family	\$0.00	\$24.00

\* Bi-Weekly = 26 pay periods per year



# WELCOME TO OPEN ENROLLMENT

## BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. City & Borough of Juneau / Bartlett Hospital provides full-time employees with \$5,000 in group life and accidental death and dismemberment (AD&D) insurance.

The City & Borough of Juneau / Bartlett Hospital pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Contact HR if you would like to update your beneficiary information.

## VOLUNTARY LIFE INSURANCE

While City & Borough of Juneau / Bartlett Hospital offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through biweekly payroll deductions. You can purchase coverage for yourself or for your spouse in \$25,000 increments. The maximum amount for employees is \$300,000 or 7x Basic Annual Salary. For spouses, the maximum amount will match the employee's voluntary life and AD&D amount. For child(ren), there is a \$10,000 flat option. Please note that life and AD&D insurance must be purchased together.

## YOUR COST

### Voluntary Life / AD&D Insurance

The chart below outlines the monthly costs of purchasing additional employee and spouse life / AD&D insurance coverage. Rates are per \$1,000 of coverage.

EMPLOYEE / SPOUSE—MONTHLY RATE*				CHILD
Age	Per \$1,000	Age	Per \$1,000	MONTHLY RATE*
<30	\$0.103	50-54	\$0.485	\$0.23 Per \$1,000
30-34	\$0.110	55-59	\$0.754	<b>BENEFIT</b>
35-39	\$0.128	60-64	\$1.104	Birth to 6 months:
40-44	\$0.185	65-69	\$1.583	\$500
45-49	\$0.307	70-74	\$2.242	6 months to 26 years old:
75-99			\$3.258	\$10,000

\*Monthly rates will be calculated as bi-weekly (26 pay periods per year)



# WELCOME TO OPEN ENROLLMENT

## VOLUNTARY DISABILITY INCOME BENEFITS

The City & Borough of Juneau / Bartlett Hospital offers full-time employees with short-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

SHORT-TERM DISABILITY	BENEFIT SUMMARY
Begin Date	July 1, 2020
Benefits	60% of the eligible Employee's Base Annual Pay
Elimination Period	0 day injury / 7 days sickness
Maximum Duration from Date of Disability	3 months
Monthly Minimum / Maximum Payments	\$300 / \$6,000
Pre-Existing Condition Limitation	Prior 12 months Insured



For more information on plan coverage and rates, please refer to <https://www.aflacatwork.com/Enroll>



# WELCOME TO OPEN ENROLLMENT

## VOLUNTARY ACCIDENT INSURANCE

In the event of a covered accident, the plan pays cash benefits fast to help with the costs associated with out-of-pocket expenses and bills—expenses major medical may not take care of, including:

### Accident Benefits Payable for (example):

- Ambulance rides
- Wheelchairs, crutches, and other medical appliances
- Emergency room visits
- Surgery and anesthesia
- Bandages, stitches, and casts

### Features:

- Benefits are paid directly to you unless otherwise assigned
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire

## YOUR COST

### Voluntary Accident Insurance

BI-WEEKLY PREMIUM RATES*	
Tier Coverage	Premium
Employee	\$7.01
Employee and Spouse	\$11.43
Employee and Child(ren)	\$13.72
Employee and Family	\$18.14

\* Bi-Weekly = 26 pay periods per year

For more information on plan coverage and rates, please refer to <https://www.aflacatwork.com/Enroll>



# WELCOME TO OPEN ENROLLMENT

## VOLUNTARY CRITICAL ILLNESS INSURANCE

With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

### Critical Illness Benefit Payable for (example):

- Cancer
- Heart Attack (Myocardial Infarction)
- Stroke
- Major Organ Transplant
- End-Stage Renal Failure
- Coronary Artery Bypass Surgery
- Carcinoma in Situ
- \$50 Health Screen Benefit

### Features:

- Benefits are paid directly to you unless otherwise assigned
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire

For rates, see the next page.





# WELCOME TO OPEN ENROLLMENT

## YOUR COST

### Voluntary Critical Illness Insurance

EMPLOYEE—BI-WEEKLY PREMIUM RATES*								
Age Band	Coverage Amount							
	5K	10K	15K	20K	25K	30K	35K	40K
18-29	1.91	3.15	4.38	5.61	6.85	8.08	9.32	10.55
30-39	2.8	4.92	7.04	9.16	11.28	13.4	15.52	17.64
40-49	4.89	9.09	13.3	17.5	21.71	25.91	30.12	34.32
50-59	9	17.32	25.64	33.96	42.28	50.6	59.92	67.24
60+	16.46	32.24	48.02	63.8	79.58	95.36	111.14	126.92

EMPLOYEE AND SPOUSE—BI-WEEKLY COMBINED PREMIUM RATES*								
Age Band	Coverage Amount (Spouse Coverage is 50% of Employee)							
	5K	10K	15K	20K	25K	30K	35K	40K
18-29	3.82	5.06	6.91	8.76	10.61	12.46	14.32	16.16
30-39	5.6	7.72	10.9	14.08	17.26	20.44	23.62	26.8
40-49	9.78	13.98	20.29	26.59	32.9	39.21	45.52	51.82
50-59	18	26.32	38.8	51.28	63.76	76.24	88.72	101.2
60+	32.92	48.7	72.37	96.04	119.71	143.38	167.05	190.72

\* Bi-Weekly = 26 pay periods per year

For more information on plan coverage and rates, please refer to <https://www.aflacatwork.com/Enroll>



# WELCOME TO OPEN ENROLLMENT

## PET INSURANCE WITH NATIONWIDE

Nationwide's My Pet Protection is offered exclusively to employees and gives your pet superior protection at an unbeatable price.

### Pet Protection Benefit Payable for (example):

- Accidents, including poisoning and allergic reactions
- Injuries, including cuts, sprains and broken bones
- Common illnesses, including ear infections, vomiting and diarrhea
- Serious/chronic illnesses, including cancer and diabetes
- Hereditary and congenital conditions
- Surgeries and hospitalization
- X-rays, MRIs and CT scans
- Prescription medications and therapeutic diets

### Features:

- 90% back on vet bills
- Visit any vet, anywhere
- Exclusive to employees, not available to the general public
- Same price for pets of all ages
- Best deal: average savings of 30% over similar plans from other pet insurers

### Please Visit:

#### City & Borough of Juneau Employees

- <http://www.petinsurance.com/juneau>

#### Bartlett Regional Hospital Employees

- <http://www.petinsurance.com/bartletthospital>

*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.*

# GET TO KNOW YOUR 457 PLAN

Your pension and Social Security may go far, but you will likely need more income for a truly comfortable future. That's where your 457 deferred compensation plan comes in — see why it matters to you!

## 1 It's easy to contribute

- ▶ Make automatic paycheck contributions.
- ▶ Change your contributions any time.

## 2 Get tax benefits along the way

- ▶ Pre-tax contributions lower your tax bill, lessening the impact to your take-home pay.
- ▶ Delay all taxes, until you take money out.

## 3 A wide range of investments are available

- ▶ You control investment decisions, choosing from available options.
- ▶ Consider a diversified target-date fund or build your own portfolio. Get help with Guided Pathways<sup>®</sup> Advisory Services — [www.icmarc.org/guidedpathways](http://www.icmarc.org/guidedpathways).

## 4 Take out what you need

- ▶ You control withdrawals upon separation from service with your employer.\*
- ▶ Only 457 plans have no early withdrawal penalty regardless of your age.\*\*

\* Depending on your plan's rules, withdrawal and loan options may be available while you're still working.

\*\* The penalty may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½.

### HOW MUCH CAN I CONTRIBUTE?

For 2020, you can save as much as:

- ▶ \$19,500
- ▶ \$26,000 if age 50 or over
- ▶ \$39,000 if you qualify for pre-retirement catch-up contributions.

**Reminder:** you may be able to contribute accrued sick or vacation leave.

**Can't save that much?** Even small savings can really add up — start with as little as \$10 per paycheck.

**The sooner you save,** the more your money can grow — see how at [www.icmarc.org/costofdelay](http://www.icmarc.org/costofdelay).

**Already enrolled?** Aim to save more — see how at [www.icmarc.org/savingsboost](http://www.icmarc.org/savingsboost).

### GET HELP ONLINE

- ▶ Manage your account — [www.icmarc.org/login](http://www.icmarc.org/login)
- ▶ Tips and tools to help you save, invest, and retire — [www.icmarc.org/education](http://www.icmarc.org/education)

Your ICMA-RC representative can help.

Jeff Spindle  
1-866-328-4664  
[jspindle@icmarc.org](mailto:jspindle@icmarc.org)

AC: 44753-1119-8571-W1394



BUILDING PUBLIC SECTOR  
RETIREMENT SECURITY

# ONLINE ENROLLMENT OVERVIEW FOR EMPLOYEES



Check out our video at [www.icmarc.org/onlineenrollvideo](http://www.icmarc.org/onlineenrollvideo) to see how easy it can be to enroll online.



## STEP 1

For mobile enrollment, download the ICMA-RC mobile app from the App Store® or Google Play™. Next, select the Account Login/Enroll button and then select the Enroll Now button. Otherwise, to enroll from a computer or tablet, go to [www.icmarc.org](http://www.icmarc.org), click on the "Log In To My Account" button and then click on the "Enroll In Your Plan" link.



## STEP 2

To begin the enrollment process with either method, enter your Social Security Number, confirm your Social Security Number and then enter your plan number: **CBJ 301285 /BRH 302663**.

**NOTE:** You can obtain your plan number from your enrollment kit, your employer, or your ICMA-RC Representative.



## STEP 3

Choose either the Express or Comprehensive enrollment type. Select Express to enter only your personal information and contribution amount (if applicable). You will be automatically invested in your plan's default fund. Select Comprehensive to enter investment and beneficiary information and to create your User ID and password for Account Access while you enroll online.

**NOTE:** Investment and beneficiary information is not entered through Express enrollment. You will receive an email with instructions on how to provide that information as well as how to create your User ID and password for Account Access.



## STEP 4

Verify that all of your information is correct and click Submit. If your plan does not allow for online contribution elections, please contact your employer to verify how contributions are initiated. If online contribution elections are allowed, you may be instructed to use the print enrollment form feature at the end of your online enrollment process to print the form. Otherwise, you may be instructed to complete the Contribution Form, and return to your employer to initiate your contributions.

**NOTE:** If you enroll before 4 p.m., ET, Monday through Friday, your account will be active the next business day. Once your account is active, you can log into your account at [www.icmarc.org](http://www.icmarc.org).

