

FLEXIBLE BENEFITS

Open Enrollment Guide




THE OPEN ENROLLMENT PERIOD FOR FLEXIBLE BENEFITS IS **JUNE 11-22, 2018**

During open enrollment you can make the following changes to your flexible benefits:

- Change your medical, dental or vision insurance provider.
- Add or remove a dependent on your health, vision or dental plan.
- Increase your Portable Life Insurance coverage by one tier (up to \$250,000) without providing evidence of insurability.
- Increase or decrease your 401(k) flex contribution.
- Enroll in flexible spending accounts for dental, medical and vision expenses and/or dependent child care expenses.

*If you will be out of the office during the open enrollment period please notify the Flexible Benefits Office at **619-236-5924** or **Benefits_Admin@sandiego.gov** prior to your departure to make arrangements for your enrollment changes.*

*As a reminder, even if you do not make any changes to your flexible benefit options you are still required to complete the **Acknowledgment of the Benefits Consent Form**. You will find this form in SAP Self-Services : ► CoSD My Services ► Expand tile  and click on the "Benefits" button ► Benefits Consent Form. It is important for you to click the ► "Review and Save" button before exiting this form.*

Use the City's SAP Self-Services portal to enroll or make changes to your flexible benefits.

To access SAP Self-Services, you will need a City computer and your Self-Services login and password.

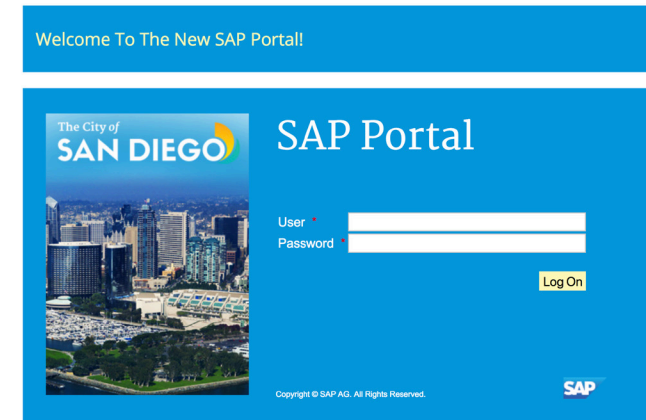
- ▶ Go to CityNet ▶ SAP Portal ▶ CoSD My Services ▶ Expand tile ↗ and click on the "Benefits" button ▶ Open Enrollment.

When you have made all your enrollment selections or completed changes to your current selections, please click the "Review and Save" buttons before exiting SAP Self-Services. This step will ensure the information you entered is finalized. You may make changes to your benefits options as many times as you need before open enrollment ends on June 22, 2018 at midnight.

To review your Flexible Benefits selections for Fiscal Year 2019 after you have logged out of SAP Self-Services, please log back in to SAP Self-Services, click on "Participation Overview" and adjust the date to July 1, 2018.

You can print and review your benefits confirmation upon completion of enrolling in SAP Self-Services.

- ▶ ***You may print your confirmation statement at any time by following the directions in the SAP Self-Services FBP How-to Enroll guide.***



Resources to help you select your benefits and make changes in SAP Self-Services

You can review all the details of the **Fiscal Year 2019 Benefits Information and Costs** in this booklet.

It provides information on Flexible Benefit Plan credits and health plan costs for Fiscal Year 2019.

If you have questions about a particular plan, contact the plan administrator at the number listed on the contacts page in the booklet.

Estimate the cost of your benefit options using the **Fiscal Year 2019 Flexible Benefits Plan Calculator**.

Watch this **Flexible Benefits Enrollment video** for an overview enrolling and making changes to your benefits in SAP Self-Services.

You can view step-by-step instructions, with screen shots in the **"How to Guides"** for Completing Benefits Enrollment through SAP Self-Services.



CHANGES TO FLEXIBLE BENEFITS FOR FISCAL YEAR 2019

For Fiscal Year 2019, the City has made changes to its medical plan offerings and selected an administrator to manage reimbursements for flexible spending accounts.

Health Plans

The City is adding Cigna to its flexible benefits plan offerings for Fiscal Year 2019 and Health Net HMO and PPO plans will no longer be available as of July 31, 2018. You will need to select and enroll in a new medical plan if you are currently enrolled in a Health Net plan. You can review features and costs of all health plans – medical, dental and vision - offered by the City for Fiscal Year 2019 on CityNet. You can log in to this site from either a City or personal computer using your SAP Self-Services login and password.

If you are a Health Net participant and do not log in to the SAP Self-Services portal during open enrollment to select a new medical plan, you will automatically be enrolled in a similar benefits plan from Cigna. This auto-enrollment will be made regardless of the premium deduction cost for the plan. For example, if you are a Health Net HMO participant you will be enrolled in the Cigna HMO.



Flexible Spending Accounts

The City has contracted with WageWorks to manage its Flexible Spending Accounts (FSA) beginning in Fiscal Year 2019. WageWorks will streamline the FSA reimbursement process and offers you the ability to:

- **Submit receipts for FSA reimbursement from your mobile phone**
- **Set-up payments for your recurring expenses**
- **Receive reimbursements for your Dental/Medical/Vision FSA accounts on a WageWorks debit card**
- **Manage your account online 24-hours a day**

To participate in the City's FSA benefit you must enroll each fiscal year as the FSA benefit does not have a roll-over option. If you are currently enrolled in a FSA plan and do not re-enroll in SAP Self-Services for Fiscal Year 2019, you will no longer have deductions taken from your paycheck and will not be able to request reimbursements.

During FSA enrollment, you must designate the annual amount to set-aside on a pre-tax basis for Dental/Medical/Vision (DMV) and/or Dependent/Child Care (DCC) expenses in SAP Self-Services. The annual minimum and maximum amounts for these accounts are:

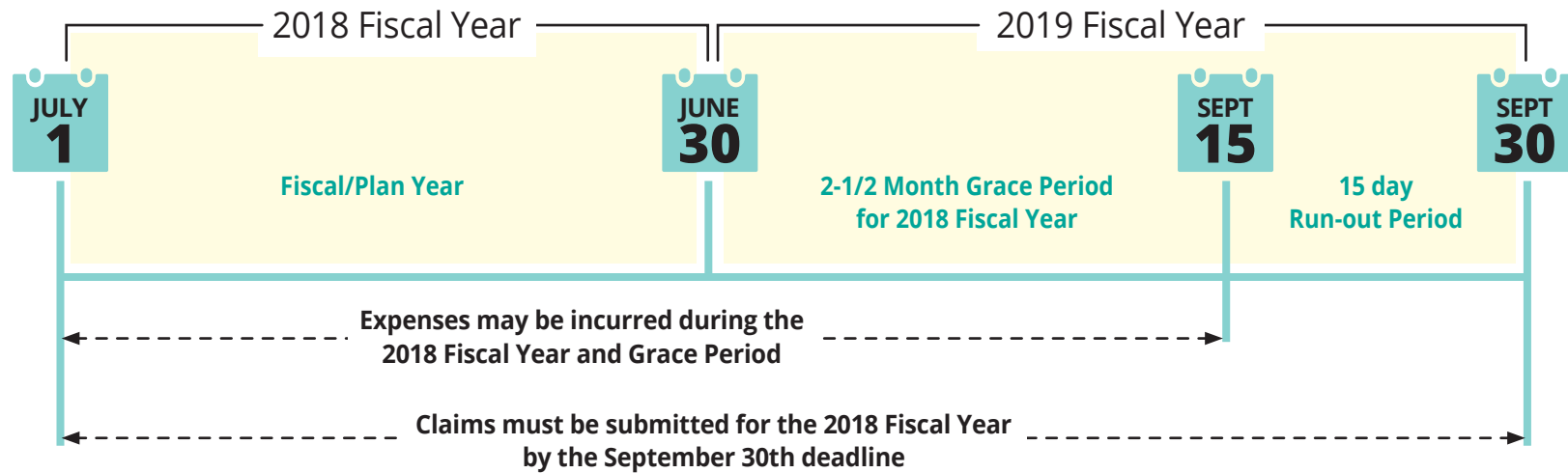
- **Dental/Medical/Vision: \$240/\$2,650**
- **Dependent/Child Care: \$240/\$5,000**



FSA deductions are taken out of your paycheck on a semi-monthly basis during the fiscal year, beginning July 1, 2018 and ending June 30, 2019. Once you are enrolled, you will be contacted by WageWorks with instructions on how to create an account and process claims.

Fiscal Year 2018 FSA Reimbursement Claim Process

If you contributed to D/M/V or DCC reimbursement accounts in Fiscal Year 2018, refer to timeline below regarding the deadline for incurring expenses and submitting your reimbursement claims. Please enter your claim in SAP Self-Services and email receipts/statements to Reimbursement_Admin@sandiego.gov. **All Fiscal Year 2018 claims will continue to be processed by the Risk Management Department.**



REVIEW LIFE INSURANCE AND RETIREMENT SAVINGS BENEFITS

During open enrollment you are allowed to make certain changes to life insurance benefits not available at other times of the year.

Basic and Portable Term Life Insurance

If you are represented by MEA, Local 127 or Teamsters you can adjust the level of your Basic Term Life Insurance between \$10,000, \$25,000 or \$50,000 during open enrollment.

Portable Term Life Insurance is available to you and your family members at any time. However, during open enrollment an employee currently enrolled in Portable Term Life Insurance with coverage less than the Guaranteed Issue of \$250,000, will be automatically approved to increase one level without providing Evidence of Insurability (EOI). The employee will need to make the increase through SAP Self-Services on or before June 22, 2018. As a reminder, the total of your combined Portable Term coverage for family or dependents cannot exceed the amount of your combined Basic Term Life Insurance and Portable Term Life Insurance.

The rates and tiers of Basic and Portable Term Life Insurance are included in the Fiscal Year 2019 Benefit Information and Costs document available on CityNet. To enroll or make changes to your Portable Term Life Insurance:

▶ Go to CityNet ▶ SAP Portal ▶ Self-Services ▶ CoSD My Services ▶ Expand tile  and click on the "Benefits" button ▶ "Anytime Insurance."

401(k) and 457 (b) Deferred Compensation Plans

The maximum amount you can contribute to your 401(k) and 457 (b) Deferred Compensation plans is \$18,500 per savings plan per calendar year. If you are 50 years of age or older by December 31, 2018, you may also be eligible to contribute an additional \$6,000 to each plan. Minimum contributions to each plan are \$10 per pay period. For the 401(k) plan, you also have the option of allocating excess FBP Credits which are remaining after healthcare premium deduction.



IMPORTANT REMINDERS



If you have selected a new health plan for Fiscal Year 2019, your coverage will go into effect on Aug. 1, 2018. You should continue to use your existing health care provider until this time as you will be personally responsible for medical costs from your new health plan before the plan is in effect.



When enrolling in an HMO plan (other than Kaiser) you will need to designate a physician for yourself and your dependents. You will be asked to enter the medical and/or dental physician ID number for your doctors and your dependent's doctors in the Personal Profile Page in SAP Self-Services. If you leave this field blank a provider will be assigned to you based on your home address.



If you are adding a dependent to a health plan, or as a beneficiary, you will first need to add them to the Personal Profile Page of SAP Self-Services.

▶ Go to CityNet ▶ SAP Portal ▶ Self-Services ▶ CoSD My Info ▶ Personal Profile ▶ click the "Add" box next to "Family Members/Dependents."



During open enrollment, review and update your life insurance and saving plan beneficiaries listed in SAP Self-Services.



You are required to provide dependent verification documentation when enrolling dependents to your health benefits. This documentation is also required to submit reimbursement claims for FSAs. Verification documents are required within 30 days of enrollment and your dependents may be dis-enrolled if the documents are not provided. Examples of verification documents include a marriage certificate, affidavit of domestic partnership and birth certificates.

