

# 2017-2018 Open Enrollment May 11th - May 18, 2017



## To: All Benefit Eligible Employees

### 2017-2018 Annual Health Benefits Open Enrollment is here!

Benefits are important; they provide support to you when you need it the most. They're also a personal choice; your life circumstances change from year to year and your financial and protection needs may change as well.

During the District's open enrollment you have the opportunity to review your family's changing needs, evaluate your existing coverage and decide whether to continue with your current choices or make a change. Being proactive now will ensure that you and your family have the coverage you need throughout the year ahead. This is the time to change plans and add or delete dependents. If you are enrolling a spouse, domestic partner or child(ren), you will need to provide supporting documentation to the benefits office as proof of eligibility.

**ALL EMPLOYEES** will be required to log into our online benefits portal to select or confirm your benefit plan selections for July 1, 2017 through June 30, 2018.

**BenefitBridge Benefits Portal** – is a personalized, benefits resource system which allows employees to view currently enrolled benefits, compare plan options, access quick links to carrier websites, open and print benefits-related documents; and utilize a health-related resource library and other interactive tools.

Login to make changes:

- Select a different medical plan, add or delete dependent, change medical groups or opt out of medical coverage with proof of other coverage
- Log in to enroll in the new ID Theft Protection plan

### On-Line Open Enrollment

- Employees can log in to **BenefitBridge** beginning May 11, 2017, to establish a password and review your options. Follow the **BenefitBridge** instructions included separately in this email.
- The materials in this packet will help you make informed decisions about your health plans. Please review the Medical Plan Changes to see what is new and different.

**DEADLINE** to complete enrollment is **Thursday, May 18, 2017 at 5:00 pm.**

**Representatives will be available at our Open Enrollment meeting below to assist you with questions and your enrollment.**

Open Enrollment/ C-Building	May 11, 2017	3:00pm – 5:00pm	1214 Indiana Ct Redlands, CA 92374
--------------------------------	--------------	-----------------	---------------------------------------





# ANNOUNCING PLAN CHANGES & NEW PLAN OFFERINGS EFFECTIVE JULY 1, 2017

Open enrollment is quickly approaching! Please review the following information carefully to better understand your choices for the 2017-18 plan year.

## Anthem and United HealthCare (UHC) HMO Medical Plans

- There are no changes to the current HMO20 and HMO30 medical benefits on full HMO network plans, and no changes HMO40 narrow network plan through Anthem for 2017-18.

## Kaiser HMO Plans

- **Kaiser Low Option 2 will be changing as follows:**

The current Rx benefit of \$10 generic/\$30 brand name copay with 100-day supply will be changing to: **\$10 generic/\$30 brand name copay with 30-day supply**

*(Kaiser members continue to have access to a 100-day supply of maintenance medications through Kaiser mail order for two copays).*

- All other Kaiser plans have no changes for 2017-18

## Traditional PPO Plans through Anthem or UHC

- **PPO 500, PPO 750 and PPO 1250 Essentials**

There are no changes to medical benefits for 2017-18.

## Health Savings Account Compatible PPO Plans through Anthem or UHC

- **HSA 1 and HSA 2**

There are no changes to medical benefits for 2017-18.

## DENTAL, VISION AND EPIC HEARING

- There are no changes to the Delta Dental, MES and EPIC Hearing plans.



## REEP WELLNESS PROGRAMS

### **Anthem Subscribers**

Anthem and UHC subscribers can earn up to \$150 in Amazon Gift Cards by participating in the Health Fitness program through <https://reepwellness.biovia.healthfitness.com> . If you need additional information please attend an Open Enrollment meeting.

### **Kaiser Permanente Subscribers**

Kaiser subscribers can earn up to \$150 in Visa Gift Cards by participating in the program through <https://healthworks.kp.org/REEP>. More information on this program will be available at Open Enrollment.

\*Please note: Gift cards earned through the Wellness programs are considered taxable income by the IRS and will be reported to the IRS at the end of the calendar year.

## SPOUSAL ADVANTAGE MERP (Medical Expense Reimbursement Plan)

**Do you or your dependents have access to group health coverage through your spouse? This plan may be a great cost savings for you.**

The Spousal Advantage MERP plan is a Medical Expense Reimbursement Plan designed for employees who have access to group health coverage through a spouse. Under the MERP plan, you could potentially have no out of pocket costs for you or your dependents when covered by your spouse's employer health plan. Copays, deductibles, coinsurance, etc. will be reimbursed up to 100% when you and/or your dependents enroll in the MERP plan through REEP and enroll in your spouse's employer health plan. This plan could not only mitigate or eliminate your district payroll deduction, if you have one, but it could cover you and your dependents for up to 100% of out-of-pocket medical costs. To be eligible:

- You must current be currently enrolled in one of the district's health plans
- You or your dependents must have access to group health coverage through your spouse's employer
- Your spouse's employer cannot be another REEP District

If you are interested in enrolling in the MERP program, you must meet with the District Benefits office, or a Keenan representative, at an Open Enrollment meeting to learn more. Don't miss out on this wonderful opportunity and mark your calendar to attend our Open Enrollment and obtain the information you need!



---

## ADDITIONAL VOLUNTARY PLAN OFFERINGS

### **COLONIAL LIFE MEDICAL BRIDGE**

We are very pleased to announce Colonial will be offering the Medical Bridge Plan once again this year. You can elect to enroll in the Medical Bridge Plan online through BenefitBridge.

### **IDENTITY TheftPROTECTOR PLAN – Voluntary Benefit Option**

REEP is offering the most comprehensive and affordable identity fraud and resolution service available today. For \$10.00 per month (\$12.00 tenthly) you can protect your entire family against identity theft and fraud. **REEP ID TheftPROTECTOR** is available to you and your family during Open Enrollment. Information on this valuable benefit option will be available at our Open Enrollment meeting or through the District office.

**Keenan & carrier representatives will be available with details on all of the plan offerings at the District Open Enrollment meeting.**

**CRYROP Online Benefits Enrollment is easy with *BenefitBridge*!**

**Need Help?**

For all questions related to your benefits, please contact your employer’s benefits administrator. For BenefitBridge technical assistance *only*, please contact BenefitBridge Customer Care at 800.814.1862; Mon – Fri, 8:00 AM – 5:00 PM, PST or email [benefitbridge@keenan.com](mailto:benefitbridge@keenan.com).

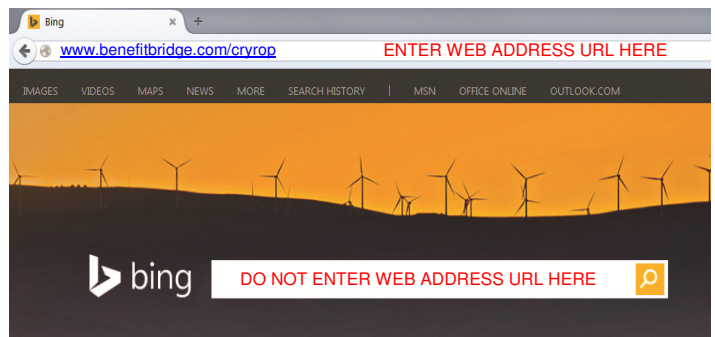
**Here’s what you can do on BenefitBridge:**

- View Current Plan Year Benefits
- Compare Plan Options
- Enroll in Benefits
- Resource Center: Health Insurance Basics, Medicare, Glossary, Media Resources
- Add or Remove Dependents/Beneficiaries
- Message Center
- Update My Account Info
- Available 24/7 via the Internet

**Registration and Login**

- Already have login credentials? Login to **BenefitBridge** at [www.benefitbridge.com/cryrop](http://www.benefitbridge.com/cryrop)
- Forgot your username or password? Click on “Forgot Username/Password?”
- Please add or update your email address to receive an email confirmation of your enrollment approval.
- Need to create login credentials?

- In the **address bar**, type [www.benefitbridge.com/cryrop](http://www.benefitbridge.com/cryrop)
- (**Not** in the Bing, Google, Yahoo search engine field)
- Click the **Enter** key, then follow the instructions below to register:



**Enrolling in Benefits**

Access your enrollment via the **Make Changes to My Benefits** button

