Top 17 for 2017 Open Enrollment

It is that time of year again – time for open enrollment. Employees, now is the time to consider all your insurance options for 2017.

This year, open enrollment will take place between Monday, Oct. 24 and Monday, Nov. 7. As a reminder, open enrollment is when employees make elections for their 2017 benefits coverage.

Here are the top 17 things you need to know:
(Note the embedded information links in blue bold font.)

1. Open Enrollment will take place earlier this year as compared to past years – 2017 Open Enrollment Dates: Monday, Oct. 24 – Monday, Nov. 7

   Some employees have shared that your spouse’s open enrollment dates were earlier than Premier’s, making it difficult to compare plans and make choices. We hope this earlier date will now allow you sufficient time to complete your comparisons.

2. Our medical, dental, life and disability plans will remain with Cigna. In addition, our vision plan will remain with VSP. Flores & Associates remains our flexible spending administrator.

   You will be issued new ID cards ONLY if you are changing plans during open enrollment (ex: PPO to HSA Premium). If you are not making any changes, you can continue to use your existing ID cards into 2017.

3. We will continue to offer the same HSA Premium, HSA Standard and PPO medical plans in 2017.

   Do not forget about the handy Medical Cost Estimator tool to help you compare which plan may be the best fit for you. The updated tool with the 2017 plan costs will be available soon, and we will share a separate communication once it is available.
4. View the [2017 Premium Contribution Chart](#) for all plans.

You will note NO increase for the HSA Standard plan, a 2 percent increase for the HSA Premium plan and a 6 percent increase for the PPO plan. The dental and vision plans will have NO increase.

5. With close to 70 percent of our employees in an HSA plan today, we encourage those not in the HSA plan to learn more about how this plan works.

   If you would like an overall reminder of how an HSA plan works and the associated tax advantages, watch [this 5-minute video](#) for an excellent summary.

6. Existing employees newly moving into an HSA plan during 2017 open enrollment or those 2016 new hires that elected an HSA plan in both 2016 and 2017, will receive an $800 "kick-start" contribution into your HSA account with your first paycheck in January IN ADDITION TO employer contributions each pay period.

   Please note that if you received a “kick-start” contribution last year, you are not eligible for a second one. Only employees hired on or before Nov. 30, 2016 are eligible for the “kick-start" contribution this year.

7. A reminder of our innovative, low-cost telemedicine option to access care: TELEMEDICINE through MDLive ([click here](#) for further info) is now available to all medical PPO and HSA participants.

   With a $10 copay per visit for PPO participants and a $38 per cost visit for HSA participants (assuming deductible hasn't been met), MDLive is an easy and convenient way to access care 24 hours a day no matter where you are.

8. For those wishing to increase your supplemental employee life insurance amount, you may increase the amount up to $10,000 without any need for medical underwriting/evidence of insurability.

   Any supplemental employee life insurance increases in excess of $10,000 will be subject to medical underwriting/evidence of insurability before being granted that additional coverage. Also,
please note that any increases to spouse life insurance will be subject to medical underwriting/evidence of insurability before being granted that additional coverage.

9. Effective with any short term disability leave beginning on or after Jan. 1, 2017: Premier’s short term disability coverage will increase from 70 percent to 100 percent for the first six weeks of the approved disability leave, and then 70 percent thereafter up to 90 days total.

Any short term disability leave that began Dec. 31, 2016 or before will receive 70 percent short term disability pay (current policy) for the duration of the approved disability leave up to 90 days total.

10. Effective Jan. 1, 2017: Premier’s long term disability coverage will change from 66 2/3 percent to 60 percent.

Premier continues to pay 100 percent of this premium on behalf of eligible employees.

11. Premier is excited to introduce a new no-cost benefit available to employees in 2017 – Personal Health Advocates!

Many employees shared in this year’s HR Survey that you oftentimes need assistance in managing personal insurance issues with our carriers. This new benefit, offered by HealthAdvocate, will provide access to your own personal health advocate (at no cost to you!) to assist with any type of health insurance issues, billings or questions you may have. Further details will be forthcoming.

12. Effective Jan. 1, 2017: Premier’s Employee Assistance Program (EAP) will transition from CIGNA to HealthAdvocate.

However, the EAP benefit will remain the same – six, free counseling sessions per incident per member of your household. Additional services will also be available and will be discussed during our open enrollment meetings.

13. A reminder that Premier allows a $200 Medical Reimbursement FSA rollover for any unused funds from one calendar year into the next.
For those who do not use their entire 2016 medical reimbursement FSA by the end of the year, Flores (our FSA administrator) will automatically roll over up to $200 of unused funds into 2017 for you to use toward any 2017 eligible FSA expenses. The rollover amount is ADDED to whatever amount you select as your 2017 medical reimbursement election during open enrollment. (Please note that if you select the HSA plan for 2017, you will have a limited FSA plan in 2017 and any rollover dollars will go into the limited FSA). You do not need to take any action; the rollover will be automatic.

14. Premier’s current wellness incentive program will continue into 2017 utilizing Cigna’s MotivateMe program.

Employees will have an 11-month time frame (Jan. 1, 2017- Nov. 30, 2017) to earn up to 1,000 points. Those who earn 1,000 points will receive a $600 lump sum amount in a December 2017 paycheck.

15. On-site flu shots will be offered through Walgreens for benefits-eligible employees.

Walgreens will be hosting on-site flu shot clinics at our offices with 70+ employees (CECity, Commcare, Theradoc and Charlotte office) during October/November timeframe. Further details will be forthcoming.

16. Employees that do not have access to an office with an on-site flu shot clinic can still easily access flu shots.

Employees with a Cigna medical card can go to any Walgreen’s, CVS, RiteAid or Albertsons (Safeway) and present their card at the time of the flu shot. The vendor will automatically submit the claim to CIGNA on your behalf. Benefits-eligible employees without Premier’s medical coverage, will have the option to pay for the flu shot via cash or check and submit for reimbursement. Further details on how to submit for reimbursement will be forthcoming.

17. Lastly, we always share the annual legal notices that Premier is required to disclose to our employees.
Do not forget to attend one of the open enrollment information sessions, which will take place during the **weeks of Oct. 10 and 17**. The detailed schedule will be shared shortly. We will also record an open enrollment webinar session and make it available to all employees. Once available, the webinar will be posted on the [Open Enrollment community](#) on Inside Premier.

We want everyone to stay in the loop, so please follow the "one-stop shopping" [Open Enrollment community](#) on Inside Premier. You are encouraged to direct any general open enrollment questions to the community so they can be answered there. This will provide an opportunity for all of us to learn from each other's inquiries. Any private questions can always be emailed directly to me.

Lastly, our [Benefits page on Inside Premier](#) is full of great information about our current year benefit programs. Throughout the year, if you have questions about our current benefits, retirement plans, wellness programs, etc., do not forget to access that resource to learn more.