

STATE OF ILLINOIS

BENEFTT CHOICE OPEN ENROLLMENT SEMINAR

> Open Enrollment Period May 1, 2022 – May 31, 2022 Effective July 1, 2022



bLifeWorks



PRESENTED BY:

Julia Snyder Service Delivery Manager



Colby Vail Program Liaison



SHANTÉ BURKE

Manager, Wellness Program





The Illinois Department of Central Management Services (CMS) launched a comprehensive wellness program, Be Well Illinois in 2021, to expand access to wellness opportunities and features educational resources, webinars, motivational messages and engaging events.

Be Well Illinois focuses on:

- Physical
- Mental
- Financial
- Social wellbeing

Visit the **Be Well Illinois** website to access the latest wellness information. Also, follow us on **Facebook** to join special challenges and to engage with a community of your peers looking to strive to live healthier.



Website







benefit choice

State Employees Group Insurance Program

Benefit Choice Period • May 1 - May 31, 2022 Effective July 1, 2022 The Benefit Choice annual Open
 Enrollment Period for State Active
 Employees and Non-Medicare Retirees is
 May 1, 2022 – May 31, 2022.

 The Benefit Choice Booklets were mailed on April 22nd and you should have received your booklet on/after May 1st.

• If you have not received it, you can access the electronic version through the Benefit Choice tile on the MyBenefits website.

DOYOU NEED TO UPDATE YOUR ADDRESS?

- This can only be done by contacting your Group Insurance Representative (GIR) at your Agency or Retirement System.
- If you do not know who your GIR is, please contact the MyBenefits Call Center (toll-free) at 1-844-251-1777, or 844-251-1778 (TDD/TTY).





IS YOUR DEPENDENT'S ADDRESS DIFFERENT?

If you need to add a different address for your dependent(s) due to them living separate from you, i.e., with a custodial parent or attending college, you must contact the MyBenefits Call Center (toll-free) at 1-844-251-1777, or 844-251-1778 (TDD/TTY) to have this done.



MEDICARE INFORMATION

- If you are still actively working, you are no longer required to enroll in Medicare Part A upon turning age 65.
- You cannot be enrolled in Medicare and the Consumer Driven Health Plan (CDHP) with the Health Savings Account (HSA).
- Dependents <u>are still required</u> to enroll in Medicare Parts A&B upon meeting eligibility requirements.
- If you are planning to retire and will be Medicare A&B eligible, you should begin the enrollment process 90 days prior to your retirement date.

As of January 1, 2021, the State of Illinois implemented a healthcare program called **Total Retiree Advantage Illinois** (**TRAIL**) which is a Medicare Advantage Prescription Drug (MAPD) plan. TRAIL MAPD is for **all retirees**, **annuitants and survivors**, to enroll effective the date all enrollees/dependents become Medicare A&B eligible.

TOTAL RETIREE ADVANTAGE ILLINOIS

benefit .

FY23 OPEN ENROLLMENT PERIOD

NO NEW PLAN ADMINISTRATORS OR CHANGES IN PLAN AVAILABILITY



BlueAdvantage HMO HMO Illinois Aetna OAP Blue Cross Blue Shield OAP Tiers I, II & III HealthLink OAP Tiers I, II & III Consumer Driven Health Plan (CDHP) Quality Care Health Plan (QCHP) Aetna HMO Health Alliance HMO Aetna OAP Blue Cross Blue Shield OAP Tiers I, II & III HealthLink OAP Tiers I, II & III (Except Ford County) Consumer Driven Health Plan (CDHP) Quality Care Health Plan (QCHP) Aetna HMO Health Alliance HMO Aetna OAP (Gallatin County has Tiers II & III Only) Blue Cross Blue Shield OAP Tiers II & III Only HealthLink OAP Tiers I, II & III Consumer Driven Health Plan (CDHP) **Quality Care Health Plan (OCHP)** Aetna HMO Health Alliance HMO Aetna OAP Blue Cross Blue Shield OAP Tiers II & III Only Consumer Driven Health Plan (CDHP) Quality Care Health Plan (QCHP) Aetna HMO BlueAdvantage HMO Health Alliance HMO HMO Illinois Aetna OAP Blue Cross Blue Shield OAP Tiers I, II & III HealthLink OAP Tiers I, II & III (Except Scott County) Consumer Driven Health Plan (CDHP) Quality Care Health Plan (QCHP) Aetna HMO

BlueAdvantage HMO Haalth Allance HMO HMO Illinois Aetna OAP Blue Cross Blue Shield OAP Tiers II & III Only HealthLink OAP Tiers I, II & III (Except Stark County) Consumer Driven Health Plan (CDHP) Quality Care Health Plan (CCHP)

* Aetna HMO BlueAdvantage HMO Health Alliance HMO HMO Illinois Aetna OAP Blue Cross Blue Shield OAP Tiers II & III Only HealthLink OAP Tiers II & III Only Consumer Driven Health Plan (COHP) Quality Care Health Plan (CCHP)

* Please be aware that some counties in the green and striped purple areas do not have provider coverage for either HMO Illinois or BlueAdvantage HMO members in these counties may have access to the aforementioned health pla providers in a neighboring county. Please check with your provider for details.

Employee Annual Salary	Aetna HMO	Blue Advantage	Health Alliance Illinois	HMO Illinois	Aetna OAP	BCBSIL* OAP	HealthLink OAP	CDHP**	QCHP***
\$30,200 & below	\$120	\$94	\$120	\$98	\$114	\$114	\$128	\$95	\$134
\$30,201 - \$45,600	\$139	\$113	\$139	\$117	\$133	\$133	\$147	\$114	\$153
\$45,601 - \$60,700	\$158	\$132	\$158	\$136	\$152	\$152	\$166	\$133	\$171
\$60,701 - \$75,900	\$176	\$150	\$176	\$154	\$170	\$170	\$184	\$151	\$190
\$75,901 - \$100,000	\$195	\$169	\$195	\$173	\$189	\$189	\$203	\$170	\$209
\$100,001 - \$125,000	\$249	\$223	\$249	\$227	\$243	\$243	\$257	\$224	\$263
\$125,000 - and over	\$282	\$256	\$282	\$260	\$276	\$276	\$290	\$257	\$296

Number of Dependents	Aetna HMO	Blue Advantage	Health Alliance Illinois	HMO Illinois	Aetna OAP	BCBSIL* OAP	HealthLink OAP	CDHP**	QCHP***
1 Dependent	\$195	\$158	\$195	\$162	\$186	\$186	\$204	\$169	\$291
2+ Dependents	\$240	\$194	\$241	\$201	\$231	\$231	\$257	\$213	\$329
1 Medicare A & B Primary Dependent	\$172	\$137	\$171	\$141	\$163	\$163	\$180	\$146	\$184
2+ Medicare A & B Primary Dependents	\$214	\$172	\$215	\$178	\$205	\$205	\$227	\$187	\$245

Member Rates are based on your March 1st Annual Salary.

Dependent Rates are in addition to Member Rates and based on the Number of Dependents, Plan Enrollment and Medicare Primacy.

MONTHLY HEALTH PLAN CONTRIBUTIONS

Open Enrollment May 1, 2022 – May 31, 2022, to be effective July 1, 2022.

HEALTH PLAN ADMINISTRATORS

HMO

•Aetna HMO •BlueAdvantage HMO •BCBS HMO Illinois •Health Alliance HMO

OAP

- Aetna OAP
- Blue Cross Blue Shield OAP
- HealthLink OAP

PPO

- Consumer Driven Health Plan (CDHP) Aetna PPO
- Quality Care Health Plan (QCHP) Aetna PPO

• HMO

- Plan year Out of Pocket Max:
 - \$3,000 Individual
 - \$6,000 Family
- Physician Office Visit \$30
- Specialist & Home Health Care Visit \$35
- ER Services \$275
- Inpatient Hospitalizations \$425
- Outpatient Surgery \$300

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• <u>Tier I</u>

- Same as HMO
- <u>Tier II Plan \$300 Year</u> Deductible/Enrollee
 - Physician & Specialist 90%
 - ER Services \$275/visit
 - Inpatient Hospitalizations Services 90% after \$475 copay
 - Outpatient Surgery 90% after \$300 copay
- <u>Tier III Plan \$400 Year</u> Deductible/enrollee
 - Physician & Specialist 60%
 - ER Services \$275
 - Inpatient Hospitalizations Services 60% after \$550 copay
- Outpatient Surgery Services 60% after \$300 copay

• PPO

ductibles

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- Plan Year Deductibles
 - Salary based
 - Individual/Family
- In-Network
 - Physician & Specialist visits 85%
 - ER Services \$450
 - Inpatient Hospitalizations Services 85% after \$200
 - Outpatient Surgery 85%
- Out-of-Network
 - Physician & Specialist 60%
 - ER Services \$450
 - Inpatient Hospitalizations Services 60% after \$800
 - Outpatient Surgery 60%

Open Access Plan (OAP) Benefits

Prescription Drugs							
P	lan Year Pharma	y Deductible – \$150	per enrollee Preventive Pres	cription Drugs	- \$0		
		Tier I	Tier II		Tier III		
Copayments (30-day supp	ly)	\$16.00	\$33.00		\$57.00		
Copayments (90-day supp	ly)***	\$40.00	\$82.50		\$142.50		
Maintenance Choice (90-d	lay supply)****	5 6 3					
* A plan year de ** Using out-of-n	Prescription Drugs						
toward your pl	Plan Year Pharmacy Deductible – \$150 per enrollee Preventive Prescription Drugs – \$0						
*** If a member of			Tier I		Fier II	Tier III	·
**** Medications re Copay	ments (30-day si	upply)	\$16.00	\$	33.00	\$57.00	
Copay	ments (90-day si	upply)***	\$40.00	\$82.50		\$142.50	
MyBenefits.illinois. Maint	enance Choice (9	0-day supply)****	\$20.00	5	41.25	\$71.25	
	 A plan year deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis. Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region. If a member or dependent elects a higher Tier drug where a lower Tier drug is available, the member or dependent is responsible for the higher copayment plus the difference in cost between the drugs. Medications received at CVS Caremark* Retail Pharmacy or through CVS Caremark* Mail Service Pharmacy. 						
MyBer	nefits.illinois.gov					SEGIF	, 5



The printed Booklets have errors on pages 5 & 6.

- The Co-Payment amounts for the Prescription Drug, Maintenance Choice (90-day supply) for the OAP and QCHP.
- Corrected amounts are listed in the online versions.

Quality Care Health Plan (QCHP) Benefits

	Prescription Drugs						
Plan Year Pharmac	/ Deductible – \$175	per enrollee F	Preventive Prescrip	otion Drugs – \$0			
	Tier I		Tier II	Tier III			
Copayments (30-day supply)	\$18.00		\$38.00	\$60.00			
Copayments (90-day supply)	\$45.00		\$95.00	\$150.00			
Maintenance Choice (90-day supply)**							
 Using out-of-r not count tow 	Prescription Drugs						
* Medications r	Plan Year Pharmacy	Deductible – \$	175 per enrollee	Preventive Prescription Dr	ugs – \$0		
		Tie	r I	Tier II			
Copayments (30-day su	Copayments (30-day supply)		00	\$38.00			
Copayments (90-day su	Copayments (90-day supply)			\$95.00			
	1 1 1 1 1 1	¢22	50	\$47.50			

** Medications received at CVS Caremark® Retail Pharmacy or through CVS Caremark® Mail Service Pharmacy

WHEN ELECTING THE CONSUMER DRIVEN HEALTH PLAN (CDHP)

Under Age 55			Age 55 and older			
	Individual	Family		Individual	Family	
Employer Contribution =	\$500	\$1,000	Employer Contribution =	\$500	\$1,000	
Employee Contribution =	\$3,150	\$6,300	Employee Contribution =	\$ 4,150	\$7,300	
Max IRS Allowed Contribution =	\$3,650	\$7,300	Max IRS Allowed Contribution =	\$4,650	\$8,300	

You have the option to enroll in the Health Savings Account (HSA) with:

- 1. The employer contribution and
- 2. The employee contribution.
- The HSA is still being administered by Pay Flex.
- If you were previously enrolled in CDHP/HSA and elected the employer contribution, that election will automatically be re-enrolled each year.
- However, you must make your <u>employee</u> contribution elections for the next plan year.

FLEXIBLE SPENDING ACCOUNTS

OPTUM Financial Connect Your Care

Questions regarding Optional Tax Programs contact 217-558-4509 or CMS.Ben.FSA@illinois.gov

Open Enrollment May 1, 2022 – May 31, 2022, to be effective July 1, 2022.



• Due to Federal guidelines, you cannot be enrolled in both the HSA and MCAP Flexible Spending Account, for the pre-tax benefits.

This does NOT include DCAP.

Open Enrollment May 1, 2022 – May 31, 2022, to be effective July 1, 2022.



- Vision coverage is provided at no cost to those enrolled in a State health plan and is administered by EyeMed.
- All enrolled members and dependents receive the same vision coverage regardless of the health plan selected.

DENTAL ONLY COVERAGE

- If you opt-out out of health coverage, you may elect dental only for you and your dependent(s).
- If you are enrolled in health and dental coverage for yourself, your dependent(s) must mirror your health and dental elections. You cannot be enrolled in health and dental coverage, and request to elect dental only coverage for your dependent(s).



Planning for the future

- Funeral Discounts & Planning Services¹: Helping to alleviate the burden of making funeral arrangements for your loved ones. Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.
- Will Preparation: Helping to ensure your final wishes are clear. Choose to work one-on with an attorney, in-person or on the phone, to prepare or update a will, living will or pow attorney²
- Retirement Planning:³ Retiring with confidence. Access workshops that offer comprehensive retirement and financial education to help you plan for the future, throug our *Retirewise* program.

Assisting through life's changes

 Transition Solutions:³ Having assistance when moving on from a company. Receive I with time-sensitive benefit and financial decisions so you can make the right choices du employment transitions.

Supporting you and your loved ones through difficult times

- Grief Counseling⁴ Accessing professional support in a time of need. Meet in-person of phone with a licensed counselor to help cope with a loss or major life change.
- Funeral Assistance: 4 Honoring a loved one's life. Work with compassionate counseld that assist with customizing funeral arrangements with personalized one-on-one servic
- Estate Resolution Services:⁵ Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations, you can feel confident you've made the right decisions.
- Life Settlement Account:⁹ Reducing the pressure of immediate financial decisions. Y beneficiaries can take their time to make the right decision with the flexible settlem option that gives full access to policy funds while earning a guaranteed minimum inter rate.

 Prepare your family for life's unexpected outcomes with MetLife Advantages.

- Upload your Statement of Health.
- View life coverage details.
- Update your beneficiary information.

tet of Illinois employee.

Life Insurance Coverages

ine.metlife.com/public/site/presignin?source=metonline&arpNumber=29500&aroupNumber=29500

MetLife State of Illinois

We are happy to provide you with information about your State of Tillhold Life Insurance beneficiaries and coverage amounts. Please note, once you have made elections there is a time lag of approximately a week before NetUT receives such information from the State of Tillhols Your State of Tillhols Group Insurance Representative can provide you with real-time verification of coverage, billing, and payroll deductions.

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Auto and Home Insurance We can help you find affordable solutions to meet your unique auto and home insurance needs. To get a quote. call 1-800-438-6381.





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Group Life Insurance

LEARN MORE

METLIFE MEMBER PORTAL

Prescription Drug Plan	Health Alliance Medical Plans HMO (Group Number 2001688) 3310 Fields South Drive, Champaign, IL 61822 HealthLink OAP (Group Number 160000) PO Box 419104, St. Louis, MO 63141-9104	800-851-3379 800-526-0844 (TDD/TTY 877-379-5802 877-232-8388 (TDD/TTY)	healthalliance.org/stateofillinois healthlink.com/soi/learn-more
Vision Plan Dental Plan Life Insurance	Contact Int	tornati	ora
Flexible Spending Accounts (FSA)	Optum Financial/ConnectYourCare PO Box 622317, Orlando, FL 32862-2317	888-469-3363 800-526-0844 (TDD/TTY) 443-681-4602 (fax)	Optumfinancial.com
Health Savings Accounts (HSA)	PayFlex Systems USA, Inc. 10802 Farnam Drive, Suite 100 Omaha, NE 68154	888-678-8242	payflex.com
Commuter Savings Program (CSP) Edenred Benefits Claims Administrator	888-235-9223	login.commuterbenefits.com/

MyBenefits Plus

- MyBenefits Plus is a voluntary program available to all State Active Full-Time Employees, Non-MAPD Retirees and Survivors.
- To be eligible for this benefit, member's must be active on payroll or receiving annuity benefits.
- Premiums must be deducted.
- MyBenefits Plus Service Center for details at 1-855-548-8800 or mybenefitsplus@corestream.com

Open Enrollment/New Hire Only

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Legal Services

Evergreen Enrollments (Anytime Elections)

- Identity Theft Protection
- Pet Health Insurance
- Auto and Home Insurance
- Purchasing Power*









OPEN ENROLLMENT MAY 1-31

ACCIDENT INSURANCE: There are things you and your family do daily that may lead to an accident or out-of-pocket expenses. Get protected.











OPEN ENROLLMENT MAY 1-31

CRITICAL ILLNESS INSURANCE: Gain the power to make treatment decisions, without putting your finances at risk.





HOSPITAL INDEMNITY INSURANCE: Achieve peace of mind knowing you have additional coverage to help ease your financial responsibility while you recover.





LEGAL SERVICES: Protect yourself and your family. Legal Services can help you find the extra guidance you need, when you need it.









MyBenefits Plus

IDENTITY THEFT PROTECTION: In 2019 **14.4 million consumers** became victims of identity theft. That's nearly **40,000 victims** per day. Don't wait to get protected..





PET INSURANCE: Protect your pet and your wallet with **exceptional savings** on veterinary bills. You'll find coverage for your furry, feathery and scaly friends that **fits your needs and your budget.**











AVAILABLE ANYTIME!

AUTO & HOME INSURANCE: Start saving on your Auto and Home Insurance by choosing from three of the nation's top providers, offering plans that fit your lifestyle, and your wallet.



FLEXIBILITY WITHOUT COMPLEXITY





AVAILABLE ANYTIME!

PURCHASE FINANCING: Shop thousands of brand-name products today. Your order ships right away but you get to pay over time, right from your paycheck -- with no credit checks, hidden fees, or interest.



PROGRAM ELIGIBILITY REQUIREMENTS

- 1. Must be at least 18 years of age.
- 2. Active full-time employee.
- 3. Minimum of 12 months.
- 4. Earn at least \$16,000.
- 5. Must provide a valid bank account or credit card.



Illinois Department of Central Management Services

CMS

Login

Make a Payment (E-Pay) How to Register (Video)

TO BROWSE THE PORTAL AS A GUEST, PLEASE TELL US IN WHICH STATE OF ILLINOIS GROUP INSURANCE PROGRAM YOU BELONG:



MyBenefits HOME PAGE

- http://MyBenefits.Illinois.gov
- Home screen allows members to select which state group they are under and view basic benefit info.
- Employees can Register and/or Login.

Illinois Department of Central Management Services

CINZ

Need Help?

Welcome.

This site provides information and tools related to your Group Insurance Benefits.

If you are logging onto the site for the first time, click on "Register."

If you are unable to login, contact the MyBenefits Service Center (toll-free) 844-251-1777, or 844-251-1778 TDD/TTY, Monday - Friday, 8:00 AM - 6:00 PM CT.

LOGIN ID	<u>Forgot my login ID</u>
PASSWORD	Forgot my password
Login	Logging in for the first time? <u>Register</u> Browse as guest
	<u>browse us gaese</u>

LOGIN PAGE

- Login using Login ID and existing password.
- Use the <u>Forgot my login ID</u> or <u>Forgot my password</u> links for assistance.
- Register for the first time.

REGISTERING FOR THE FIRST TIME

- Enter a series of information to secure access for the first time to the MyBenefits web portal.
- Check the box to complete the security challenge.

Illinois Department of Central Management Services

Please answer the following questions to register the user.

Please answer the following questions to register the user. LAST 4 DIGITS OF SSN (9999) I'm not a robot reCAPTCHA Privacy - Terms DATE OF BIRTH (MM/DD/YYYY) Cancel Continue LAST NAME FIRST TWO LETTERS OF FIRST NAME MAILING ZIP CODE (99999)

Select Your Challenge Questions

You will use your Challenge questions to reset your password if you happen to forget it. To set your Challenge questions select 3 different questions from the drop-down lists and enter your answers.

QUESTION 1

QUESTION 2

QUESTION 3

Cancel Continue



Please enter password and confirm password to finish the registration flow.

Please enter password and confirm password to finish the registration flow.

Password Requirements

· Password must be between 8 and 12 characters. · Should have at least one lower character. Should have at least one upper character. Should have at least one number. Should have at least one special character. Must not contain your login ID. · Must not contain your first name or last name. Must not re-use your previous 10 passwords. Must not be repeated within the past 365 days.



Continue

Secure account access with a security questions & password.





PERSONALIZED HOME PAGE

- Call-to-Action Bar
- Self-Service Tools
- Benefit Choice Options
- MyBenefits Plus
- Ask Ava
- Informational Tiles

RECOMMENDED FOR ME









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Dental Plan



PROVIDER DIRECTORIES AND H	IELPFUL INFORMATION		×
PLAN INFORMATION FORMS AND	DOCUMENTS LINKS TO WEBSITES	PROVIDER DIRECTORIES	RELATED TOOLS
RESOURCES		^	Enroll/Make Changes Update Your Email
Health	Vision	Dental	Required Documents
Prescription Drugs	Life Insurance	Behavioral Health	Upload Documents
Optional Pre-tax Programs	Qualifying Change In Status / Life Events	FAQs	
How to enroll	Basic Insurance Terms	Summary of Benefits and Coverage	
Latest News	Federally Required Notices	Be Well Illinois	
State Retiree Rate with less than 20 Years of Service	Adoption Benefit Program	Smoking Cessation Program	

INFORMATIONAL TILES

- The tiles under the • **Recommended For** Me section provide information related to the employee's current benefits, eligibility and optional coverage choices.
- Each tile will expand • providing employee specific information and helpful tools related to their current coverage and employment status.

ACCESSIBILITY VIEW					1 NOTIFICATIONS MY ACCOUNT SUPPORT LOGOUT
	Welcol	me TestFirs	st005		Illinois Department of Central Management Services
	Home				
		TestFirst005, here	are some things	you may do next	
				2	
		BENEFIT CHOICE VIEW CHANGES Start Modify Cancel	VERIFY YOUR EMAIL	MYBENEFITS PLUS VOLUNTARY BENEFIT PROGRAM	

- The site is designed with a Call-to-Action Bar. This bar will notify employees of any actions that need to be taken regarding their benefits.
- Enrollment opportunities, pending documentation and request for updates, such as email address, will be displayed front and center on the Call-to-Action bar.

EMAIL COLLECTION

- Ability to update

 email address and
 designate
 communication
 preferences.
- Email collection is encouraged for all members through the Call-to-Action bar.



му велегітs \$152.00

\$12,578.40 ANNUAL VALUE OF YOUR BENEFITS YK

YOUR MONTHLY BENEFIT COST

Benefits	Plan	Your Monthly Cost
Medical	Quality Care Health Plan	\$139.00
Dental	Quality Care Dental Plan	\$13.00
Basic Life	1 x Annual Base Salary	\$0.00
Optional Member Life	8 x Annual Base Salary	\$0.00
Optional Accidental Death and Dismemberment (AD&D)	Waive	\$0.00

View Benefits Selections

ASK AVA

View MyElections Enroll/make changes Update my email

> View Required Documents Upload required documents

Self-Service Tools

EMPLOYEE SELF-SERVICE TOOLS

Self-Service Tools

View MyElections

Update my email

Enroll/make changes

View Required Documents

Upload required documents

- Employees have access to several self-service tools
- Self service tools allow the employee to complete a variety of changes, view current coverage and upload required documentation



STATE OF ILLINOIS Department of Central Management Services Bureau of Benefits

benefit choice

State Employees Group Insurance Program

Benefit Choice Period • May 1 - May 31, 2022 Effective July 1, 2022

FY2023 BENEFIT CHOICE TILE

- All employees eligible for the Benefit Choice enrollment, will see a tile specifically designed to provide information regarding the FY23 plan year.
- Inside the tile, employees can read through what's changing for the upcoming year, link to the Benefit Choice booklets and obtain provider information.



Ouick View

coverage option

coverage detail:

dependents covered:

per pay cost:

Quality Care

Employee + 2 or

Dental Plan

more

\$21.50

3

View Details

Health Alliance

Employee + 2 or

нмо

more

3

View Details

\$373.00

Ouick View

coverage option

coverage detail:

dependents covered:

per pay cost



AVA AUTOMATED VIRTUAL ASSISTANT

AVA has been trained on several topics with the focus around information on the Benefits Enrollment Website. Here are some sample questions that you can ask AVA:

- Do I have benefit coverage for orthodontics?
- What is my benefits policy number?
- Who are my dependents on file?
- Where can I find the benefits guide?
- When is benefits enrollment?







BENEFIT CHOICE ENROLLMENT EVENT

TestFirst005, here are some things you may do next:

9

BENEFIT CHOICE VIEW CHANGES Start Modify Cancel

Welcome TestFirst005

VERIFY YOUR EMAIL

MYBENEFITS PLUS VOLUNTARY BENEFIT PROGRAM





STARTING
THE
ENROLLMEN
T PROCESS

- Use the *Start* or *Modify* button to begin making elections for the FY23 Benefit Choice period.
- Start: Make all elections for the first time with a blank slate.
- Modify: Make changes to last saved elections.



👪 Family

Health and Dental Plans The Insurance and AD&D

Health Savings Accounts

Flexible Spending Accounts (MCAP/DCAP)

Complete your Enrollment

Benefit Choice - July 1, 2022

Family

Please review your family members currently on file. You may add or update family members if the information displayed is not accurate. Family members must be listed below to be eligible for coverage.



 The first step in the benefit enrollment process is to review and update information.

 On this screen, you will see member and any benefit-eligible dependents.

Health and Dental Plans

Family Member

X

First name Last name (?)Relationship Gender Ŧ Date of birth (?) SSN Additional Coverage Information Are you currently covered under any other Cancel Save

Family

TestFirst004 TestLast004	
	Myself Oct 27, 1978
	<u>View Details</u>

- Use +Add Family Member to add dependents.
- Pop-up window will appear to prompt member to add family information.
- Use the Tip Tools ⑦ as a guide • to understand requested information.

FAMILY PAGE

Benefit Choice - July 1, 2022

Family

Please review your family members currently on file. You may add or update family members if the information displayed is not accurate. Family members must be listed below to be eligible for coverage.

- After successful addition of dependents, the family screen will display all family members added to your profile.
- Select Next or the Health and Dental Tab.

+ Add Family Member



RelationshipMyselfD.O.BJul 9, 1949View Details

Benefit Choice - July 1, 2022

Family

Please review your family members currently on file. You may add or update family members if the information displayed is not accurate. Family members must be listed below to be eligible for coverage.





Health and Dental



Life Insurance and AD&D

Health Savings Accounts

Flexible Spending Accounts (MCAP/DCAP)

Complete your Enrollment

• The next step is selecting medical and dental options.

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- Dependents are displayed on the side of the benefits making it easy to select who is covered.
- If a dependent is ineligible, they will be marked with an "/" instead of a "√".

p is He edical ptions.	efit Choice - July 1, 2022 ealth and Dental P	lans		Ě	8
are the enefits sy to	Important information Medical For additional Supplemental Medical cove programs can help provide coverage in ad	erages, such as Critical Illness, Hospital Inc ddition to your group medical plan but are	femnity and Accident Insurance please check ou e not considered major Medical insurance plans	ut MyBenefits Plus at the end of your enrollme	nt. These
ent is ley led nstead	elect who is covered TestFirst005 TestLast005 Myself TestChild TestLast005 Child TestChild TestLast0 Child	BlueAdvantage HMO \$271.00 Your monthly cost	Aetna HMO \$334.00 Your monthly cost	Aetna OAP \$319.00 Your monthly cost	
	Your pre-tax deductions:	Health Alliance HMO	Your post-tax deductions:	HMO Illinois	



Health and Dental

- Upgraded enrollment
 tool allows employees
 the ability to see all
 plans they are eligible
 for.
- Tiles display each plan available along with the employee monthly cost.



OAP INFORMATIONAL MESSAGE

• You have selected an OAP please review the elected plans provider directory to ensure your provider is covered in the desired Tier level.

HMO ELECTION-PRIMARY CARE PROVIDER

If an HMO plan is selected, employees will be prompted to assign their primary care physician.

Health and Dental Plans

① Error

Medical

To enter your primary care physician's number (PCP) for yourself and any covered dependents, please click the "Select your Primary Care Provider" button.

Select Your Primary Care Provider

(i) Important information

Medical

For additional Supplemental Medical coverages, such as Critical Illness, Hospital Indemnity and Accident Insurance please check out MyBenefits Plus at the end of your enrollment. These programs can help provide coverage in addition to your group medical plan but are not considered major Medical insurance plans.



PLAN COMPARE

- The compare plan option gives the employees an opportunity to view details on medical plans side by side.
- The tool displays plan details to assist the member in making a decision on a health plan election.



• Recalculate button is at the bottom of the screen.

	Your pre-tax deductions: Y \$720.00 \$ <u>See all bene</u>	iour post-tax deductions: 180.00 f <u>fits and costs</u>		
	-	- Ļ		
Cost Summary				x
null		Monthly Amount		Annual Amount 🔒
Your pre-tax deductions:		\$720.00		\$8,640.00
Your post-tax deductions:		\$180.00		\$2,160.00
Total Employer cost:		\$1,164.60		\$13,975.20
My coverage				
Benefit	Coverage Options	Coverage Details	Your Cost	Employer Cost
Health and Dental Plans				
습 <u>Medical</u> ()	STATE Consumer-Driven Health Plan	Employee + 1	\$399.00	\$1,068.60

ADDITIONAL FEATURES

- Shopping cart at the bottom of the screen allowing members to see their monthly pre and post tax costs.
- See all benefits and costs
- Cost summary will display in a pop-up window with a break down of monthly and annual, as well as employee and employer costs.



ENROLLMENT TOOL

- After adding any dependent to the medical plan, the enrollment tool will display a critical error to ensure that the dependent is added to dental coverage.
- **Critical errors**, displayed in red, will appear throughout the enrollment to enforce all plan rules.
- Employees will not be able to complete their enrollment if a critical error is present.

LIFE INSURANCE AND AD&D

- The Next step is the life insurance.
- To make changes within the enrollment, use the drop downs to select the desired volume of coverage.
- Options shown are unique to each individual.
- The tool will prompt employees to recalculate when changes are made in order to display accurate costs based on March salaries.
- Employees may be required to provide a statement of health form.

Benefit Choice - July 1, 2022 Life Insurance and AD&D



Important information Ontional Member Life

You have applied for Optional and/or Spouse Life and you are required to complete the Statement of Health application. A link to complete the Statement of Health application will be provided on your enrollment confirmation page at the end of your enrollment. The Statement of Health application must be completed with MetLife and the selected benefit level must be approved prior to coverage taking effect. Your Monthly Cost shown is assuming approval of your selected coverage option.

If you do not complete your Statement of Health, by using the link at the end of the enrollment, you must do so within 60 days of your election. You can complete this form at a later date by using the link under Self-Service Tools, View Required Documents. Your coverage will not take effect until approved by MetLife.

Basic Life		
\$0 Your monthly cost		
1 x Annual Base Salary 👻		
\$45,000.00 Amount Elected		
		Scroll down
Ontion Life and AD&D		
Your pre-tax deduction \$467.00	ons:	Your post-tax deductions: \$741.60
ption Life and AD&D		
Optional Member Life	Optional Child Life	Optional Accidental Death and
Optional Member Life \$741.60 Your monthly cost	Optional Child Life \$0 Your monthly cost	Optional Accidental Death and Dismemberment (AD&D) \$0
Optional Member Life \$741.60 Your monthly cost Coverage level Output Days Output	Optional Child Life	Optional Accidental Death and Dismemberment (AD&D) \$0 Your monthly cost
Optional Member Life \$741.60 Your monthly cost Coverage level 8 x Annual Base Salary ~ \$560,000.00 Amount Elected	Optional Child Life \$ 0 Your monthly cost Coverage level Waive	Optional Accidental Death and Dismemberment (AD&D) \$0 Your monthly cost Coverage level Walve
Optional Member Life \$741.60 Your monthly cost Coverage level 8 x Annual Base Salary ~ \$360,000.00 Amount Elected	Optional Child Life \$0 Your monthly cost Coverage level Waive ~	Optional Accidental Death and Dismemberment (AD&D) \$0 Your monthly cost Coverage level Waive
Optional Member Life \$741.60 Your monthly cost Coverage level 8 × Annual Base Salary ~ \$360,000.00 Amount Elected	Optional Child Life S O Your monthly cost Coverage level Waive	Optional Accidental Death and Dismemberment (AB&D) \$0 Your monthly cost Coverage level Waive



HEALTH SAVINGS ACCOUNT

- Employees may also be eligible to enroll in a Health Savings Account if they are enrolled in the CDHP plan.
- If so, they can select the employee contribution level on this screen and view the employer contribution.



\$ § FLEXIBLE SPENDING ACCOUNTS

Benefit Choice - July 1, 2022 Flexible Spending Accounts (MCAP/DCAP)



(i) Important information

Medical Care Assistance Plan (MCAP)

Dependent Care Assistance Plan (DCAP)

To ensure consistency in your payroll deductions, the annual paid amount may be adjusted slightly from the elected goal amount based on the number of pay periods in the plan year. If you are a university employee on payroll less than 12 months your monthly deduction(s) may be adjusted accordingly.

Dependent Care Assistance Plan (DCAP)

DCAP is an account that allows you to set aside contributions to pay for dependent care (Day Care) expenses for children under age 13, or care for physically or mentally disabled dependents. DCAP cannot be used for any medical expenses or for day care expenses for children for which you are not considered the primary or custodial parent.

Flexible Spending Accounts (MCAP/DCAP)



To enroll in flex benefits, employees will enter the annual goal amount in the coverage option fields.

- If the employee selected an amount that was too high or too low, the enrollment tool will:
 - Recalculate to adjust to the allowable amount.
 - Displays the minimum and maximum.

COMPLETE ENROLLMENT PAGE

- The last step is to complete the enrollment.
- Employees will have an opportunity to review:
 - All personal information and selections.
 - Monthly costs for the benefits selected.
 - Employer contribution amounts.
- Elections that have changed will be displayed in blue and marked with a star.

Complete Enrollment

Below is a summary of your benefit selections. Take a moment to review your choices below before completing your enrollment.



Important information

Medical

For additional Supplemental Medical coverages, such as Critical Illness, Hospital Indemnity and Accident Insurance please check out MyBenefits Plus at the end of your enrollment. These programs can help provide coverage in addition to your group medical plan but are not considered major Medical insurance plans.

Optional Member Life

You have applied for Optional and/or Spouse Life and you are required to complete the Statement of Health application. A link to complete the Statement of Health application will be provided on your enrollment confirmation page at the end of your enrollment. The Statement of Health application must be completed with MetLife and the selected benefit level must be approved prior to coverage taking effect. Your Monthly Cost shown is assuming approval of your selected coverage option.

If you do not complete your Statement of Health, by using the link at the end of the enrollment, you must do so within 60 days of your election. You can complete this form at a later date by using the link under Self-Service Tools, View Required Documents. Your coverage will not take effect until approved by MetLife.

Medical Care Assistance Plan (MCAP)

Dependent Care Assistance Plan (DCAP)

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Family Members

Below is a summary of the dependents you have on file.

TestFirst005 Te	estLast005	TestChild Test	tLast005 😭
Relationship	Myself	Relationship	Child
D.O.B	Jul 9, 1949	D.O.B	Mar 9, 2020
		Coverage	Dental
	View Details		View Details

Your coverage

All benefits are effective as of July 1, 2022 unless otherwise noted in the table below. If your elected coverage requires additional verification, it will be updated once approved

Benefit	Coverage Options	Coverage Details	Your Cost	Employer Cost	
Health and Dental Plans					
☆ <u>Medical</u> (j)	Opt Out	Opt Out	-	-	l
🏠 Dental	Quality Care Dental Plan	Employee + 1	\$23.00	\$47.76	U
Life Insurance and AD&D					
Basic Life					
Basic Life	1 x Annual Base Salary	\$45,000.00	-	\$11.70	U

Cost SummarynullMonthly AmountYour pre-tax deductions:\$720.00Your post-tax deductions:\$180.00Your post-tax deductions:\$1,164.60Total Employer cost:\$1,164.60

Notes

Please review the companion Health Savings Account section to determine your contribution options.

- For additional Supplemental Medical coverages, such as Critical Illness, Hospital Indemnity and Accident Insurance please check out MyBenefits Plus at the end of your enrollment. These programs can help provide coverage in addition to your group medical plan but are not considered major Medical insurance plans.
- You have applied for Optional and/or Spouse Life and you are required to complete the Statement of Health application. A link to complete the Statement of Health application will be provided on your enrollment confirmation page at the end of your enrollment. The Statement of Health application must be completed with MetLife and the selected benefit level must be approved prior to coverage taking effect. Your Monthly Cost shown is assuming approval of your selected coverage option.

If you do not complete your Statement of Health, by using the link at the end of the enrollment, you must do so within 60 days of your election. You can complete this form at a later date by using the link under Self-Service Tools, View Required Documents. Your coverage will not take effect until approved by MetLife.

Please reference your handbook for additional clarification of how Employer Contributions are provided.

Member Only Employer Contribution: \$500 Member + 1 or More Employer Contribution: \$1000

- Please note, you have enrolled in the HSA plan and will be ineligible to enroll in the MCAP plan.
- To ensure consistency in your payroll deductions, the annual paid amount may be adjusted slightly from the elected goal amount based on the number of pay periods in the plan year. If you are a university employee on payroll less than 12 months your monthly deduction(s) may be adjusted accordingly.
- DCAP is an account that allows you to set aside contributions to pay for dependent care (Day Care) expenses for children under age 13, or care for physically or mentally
 disabled dependents. DCAP cannot be used for any medical expenses or for day care expenses for children for which you are not considered the primary or custodial parent.

Terms and Conditions

I hereby declare that I have completed my enrollment or modified my coverage, my contribution rate, or other information because of: Benefit Choice. I understand that the modifications made during this session are effective 7/1/2021, subject to the approval of any required documentation and evidence of insurability. I understand that I cannot change or stop my elections during the plan year unless I experience a qualifying change in status as permitted by the Program.

I certify that the information and documentation I have provided is true and complete. I understand that falsifying or misrepresenting any information or documentation, or failing to provide requested information or documentation, in order to obtain or continue coverage under the Program will be considered a fraudulent act which may result in the forfeiture of insurance coverage and that I may also be subject to a financial penalty, including but not limited to repayment of all premiums and claims paid by the State on behalf of myself or any of my dependents and all expenses incurred by the Program arising out of the coverage provided to me.

I consent to the collection, use, and exchange of my personal information by and between:

Read full terms and conditions

I agree to the Terms and Conditions

Go back and make changes

Complete Enrollment

COMPLETE ENROLLMENT PAGE

- Total Cost Summary is displayed.
- Must agree to Terms and Conditions, by checking the box at the bottom of the screen.
- To finalize elections, click the Complete Enrollment button at the bottom of the screen.

- Once elections have been successfully submitted, employees will have a green check mark display.
- To print the summary of elections, click
 Download my
 Enrollment Summary.
- If documentation is required, members will see a message indicating what is required.

Enrollment Confirmed

Event type: Benefit Choice | July 1, 2022

Download my Enrollment Summary



SOI MyBenefits Plus Voluntary Benefit Program

- Purchasing Power: Get what you need now and pay for it over time, right from your paycheck. Shop for the latest appliances, outdoor living essentials, fitness, tech and more.
- Auto & Home Insurance: Offering special rates on insurance for auto, home, renters, recreational vehicles and more.
- Identity Theft Protection: Protect your identity and your financial information from digital thieves, near and far.
- Pet Health Insurance: Protect your pets and your wallet with exceptional savings on veterinary bills with coverage that fits your needs and your budget.

Get Coverage for unexpected health events. Available during Benefit Choice only.

Critical Illness Insurance – Accident Insurance – Hospital Indemnity Insurance – Legal Insurance

Learn and Enroll

Next



- When the Benefit Choice enrollment is complete, the icon on the Call-to-Action Bar will display in green indicating completion.
- The Benefit Choice event will remain on the Call-to-Action Bar until the end of the enrollment period allowing employees to make additional changes.

MANAGE FORMS & DOCUMENTS

ACCESSIBILITY VIEW	OTIFICATIONS MY ACCOUNT SUPPORT LOGOUT
Home	
Manage Your Forms & Documents	
Register Forms Uphad Documents	
EVUPIOAD documents This page lists the documents that you are required to submit related to enrollment thanges that you recently submitted. If a document is required more than once, it will appear in the list as many times as it is required. You must upload it as many times as it appears in the list. For each file a maximum of the times.	required document, you can upload a

- Uploading Documentation
 - Enhancement provides more documentation options to upload (ie: picture, word document, etc.)



Required Forms

- Enrollment tool will display any documentation that is required for benefit changes.
- Reflects what has been processed and what remains outstanding.
- Must be uploaded by June 10th.

MyElections HISTORY PAGE

- Additional Features
 - The display of information under Self Service Tools has been enhanced.
 - Ability to update coverage through the "start new event" button at the bottom of the page.

MyElections History

Nov 1, 2020 Defaulted	Benefit Choice Jul 1, 2021 Completed	Current Coverage Aug 31, 2021
View Details	View Details Actions	View Details
		Hide cancelled t
Current Coverage Aug 31, 2021 Today's Coverage Personal Information	Dependents	P einen
Current Coverage Aug 31, 2021 Today's Coverage Personal Information	Dependents Birth Date	Coverage
Current Coverage Aug 31, 2021 Today's Coverage Personal Information Dependent Name Spouse, Female	Dependents Birth Date Jul 21, 1967	Coverage
Current Coverage Aug 31, 2021 Today's Coverage Personal Information Dependent Name Spouse, Female Child, Male	Dependents Birth Date Jul 21, 1967 Jul 13, 1999	Coverage Dental, Medical Dental, Medical

Enroll & Make Changes

UPDATE YOUR COVERAGE

To make changes to your current selections and/or personal information, choose the applicable link from the table. In some cases, you may need to make your changes within a certain time period.

EVENTS

Description	Eligibility Period	Actions
Life Event		
Birth/Adoption/Legal Guardianship	60 days of the event date	Start >
Dependent Data Change	n/a	Start >
Divorce/Legal Separation Non MAPD	60 days of the event date	Start >
Gain of Dependent Eligibility	60 days of the event date	Start >
Gain of Other Coverage	60 days of the event date	Start >
Loss of Dependent Eligibility	60 days of the event date	Start >
Loss Of Other Coverage	60 days of the event date	Start >
Significant change in Daycare Provider costs	n/a	Start >
Temporary Guardianship Verification	60 days of the event date	Start>
Any Time Change		
Voluntary Benefit Change (Anytime Event)	n/a	Start



- Initiate Qualifying Life Events.
 - Outside of the Benefit Choice Open Enrollment Period.
- Provides description of life events the employee is eligible for.
- Displays eligibility period for each event.

ENROLL & MAKE CHANGES PAGE