



CITY OF NORWALK
Personnel & Labor Relations
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**IMPORTANT CHANGES REGARDING CITY OF NORWALK HEALTHCARE BENEFITS
EFFECTIVE JANUARY 1, 2018
ANNUAL ENROLLMENT PERIOD: November 12 – November 24, 2017**

The City of Norwalk (City) remains engaged in providing eligible employees comprehensive and cost effective healthcare benefits. We continue to evaluate our plans and monitor costs to ensure they remain valuable, affordable and compliant with applicable legislative requirements and collective bargaining agreements.

Accordingly, a decision was made to transition City employees to the Connecticut State Partnership Plan (Partnership Plan) effective January 1, 2018.

The Partnership Plan is a low-/no-deductible Point of Service (POS) Plan administered by United Healthcare/Oxford. **Eligible employees and their dependents will have access to Oxford's Freedom Select network along with United Healthcare's national network.**

Your benefits include free in-network preventive care, \$15 copays for in-network offices visits, and \$5 generic drug copays for your maintenance prescriptions.

You have the option of going in or out of network, however, in-network services will result in lower out of pocket costs. Most, if not all, of your current providers are likely participating in the Oxford Freedom Select Network throughout Connecticut, New Jersey and parts of New York.

The Partnership Plan features the State's Health Enhancement Program (HEP) designed to encourage you and your eligible dependents to get preventive care screenings, routine wellness checkups as well as chronic disease education and counseling. By complying with the HEP, you'll keep your monthly premiums low, however, **FAILURE TO REMAIN COMPLIANT WILL RESULT IN AN ADDITIONAL \$100 PER MONTH PREMIUM PER FAMILY MEMBER AND AN ANNUAL \$350 DEDUCTIBLE PER INDIVIDUAL (\$1400 PER FAMILY).** The good news is that you're probably already completing most, if not all, of the wellness requirements. In addition, 2018 will be a grace year; you will have all of 2018 to comply with the HEP requirements.

The Partnership Plan includes dental and vision coverage through CIGNA and prescription drug coverage through CVS/Caremark.

All enrollees will receive new ID cards effective January 1, 2018.

Employee meetings will be held in the Common Council room on the following dates:

November 7, November 8, November 14 and November 15:

11:00 – 12:00

12:00 – 1:00

Representatives from the State Partnership, Oxford, CIGNA and CVS/Caremark will discuss the Partnership Plan, HEP requirement and answer your questions. **You are encouraged to attend one of these meetings.**

If you are unable to attend, information regarding the Partnership Plan will be uploaded to the City's Benefits Website. You can also visit the Partnership Plan website at www.osc.ct.gov/ctpartner.

ANNUAL OPEN ENROLLMENT

Our annual open enrollment will occur November 12 – November 24. The Annual Open Enrollment window is the time for you to review your current benefit elections and make changes for 2018 including:

- Enrolling/changing benefit plan elections
- Adding/deleting dependents (appropriate documentation must be submitted)
- Enrolling/re-enrolling in the Health and/or Dependent Flexible Spending Account (FSA). Remember, if you currently participate in the FSA and wish to continue in 2018, you must re-enroll.

The per pay period premium deduction table is attached.

NOTE: THERE WILL NO LONGER BE TWO HEALTHCARE OPTIONS – BOTH THE EXISTING POS AND HIGH DEDUCTIBLE WITH HSA PLANS WILL BE REPLACED BY THE PARTNERSHIP PLAN.

IF YOU CURRENTLY PARTICIPATE IN THE HIGH DEDUCTIBLE PLAN WITH HSA, YOU WILL NO LONGER BE PERMITTED TO MAKE CONTRIBUTIONS TO THE PLAN, HOWEVER, IF YOU HAVE A REMAINING ACCOUNT BALANCE, YOU MAY USE YOUR HSA TO PAY FOR QUALIFIED MEDICAL EXPENSES.

EMPLOYEES WITH HSA BALANCES WILL BE CHARGED A MONTHLY MAINTENANCE FEE OF \$3.00 SINCE THE ACCOUNT WILL BE ADMINISTERED AS AN INDIVIDUAL RETAIL HSA.

All elections must be entered into the Employee Self-Service (ESS) enrollment website via the following link: <https://my.norwalkct.org/MSS/>.

What You'll Need To Do:

If you are not making any changes (except for FSA re-enrollment), no action is required on your part.

To make changes:

1. Log on to ESS: <https://my.norwalkct.org/MSS/>
2. Click Employee Self Service Link
3. Select "Click here for Open Enrollment"
4. Select one of the following for each benefit option
 - a. Decline benefit
 - b. Make New Election
5. Click Continue to process transaction and Confirm

More detailed instructions for using the ESS Open Enrollment tool are on the City benefit website at City Departments>Personnel and Labor Relations>Open Enrollment>Employee Self Service (ESS) Tutorial. For documents and other annual enrollment information, please click the “Resources” button on the upper right hand corner under your name.

Once the enrollment window closes, no changes can be made unless you experience a qualifying event, i.e. marriage, birth, adoption, etc.

IMPORTANT REMINDERS:

- **Adding/Deleting Dependents** – annual enrollment is the opportunity to add/delete eligible dependents to your healthcare plans. To add a:
 - spouse - copy of your marriage license and social security card to Personnel
 - dependent child – copy of the birth certificate and social security card to PersonnelThe only other time to do so is if you experience a “qualifying event” such as marriage, birth, adoption, spouse loses coverage, etc. eligible dependent children may be covered under the City’s healthcare plan until age 26.
- **Flexible Spending Account** – if you are currently enrolled in the FSA and would like to participate in 2018, enrollment is required. **NOTE:** The IRS has increased the 2018 Healthcare FSA annual maximum limit to \$2,650. The limit for Dependent Care FSA is \$5000.
- **Divorce** – it is your responsibility to notify the Personnel Department in the event of a divorce. **Failure to do so will result in you being responsible for medical charges incurred by your former spouse.** You should also review your beneficiary designations and make appropriate changes.

Voluntary Hyatt Legal Plan (MetLaw) - through convenient monthly payroll deductions of \$22.50, you’ll have access to a national network of over 14,000 attorneys covering a wide range of fully covered legal services. In-network attorney consultations via telephone or office consultations have no copays. MetLaw brochures are posted on the City benefits website-providing more detailed information and services covered under MetLaw. **This plan is strictly voluntary but, to participate, you must enroll during the annual open enrollment window.** A link to a short video on MetLaw as well as other voluntary benefits offered through MetLife is also posted to the website.

HOW TO ENROLL/CHANGE ELECTIONS/ADD DEPENDENT

Please go to the City benefits website for instructions on how to enroll via the ESS portal.

Very truly yours,

Ray Burney
Director, Personnel and Labor Relations