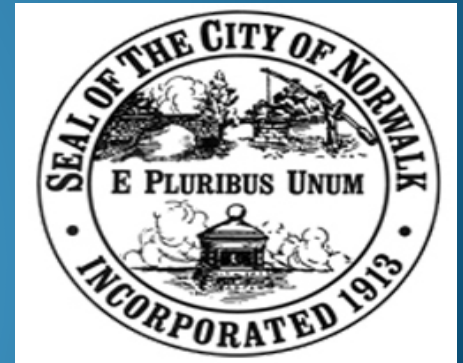


City of Norwalk

2017 Annual Open Enrollment



Dates

- Begins
 - Monday, November 7, 2016
- Ends
 - Monday, November 21, 2016 at 11:59 p.m.

How to Enroll

YOU WILL BE REQUIRED TO LOG ON TO THE WEB-BASED EMPLOYEE SELF-SERVICE (ESS) MODULE EVEN IF YOU'RE NOT MAKING ANY CHANGES FOR 2017.

- The link to log on is <https://my.norwalkct.org/mss>.
- The Open Enrollment link will open on Monday, November 7, and will close on Monday, November 21, 2016 at 11:59 p.m.
- Review your current benefit elections including dependents
- Make any changes to your 2017 benefit elections including re-enrollment in health or dependent care FSA
- If not making any changes, select No Changes.

New For 2017

- **CIGNA Telehealth Connection**

- 24/7/365 day access to licensed, board certified U.S. based doctors (including pediatricians) **for non-life threatening conditions**
- Cost-effective alternative to ER and urgent care centers
- 2 service vendors: American Well and MDLive
- Toll-free telephone or video consultations
- Registration required
- OAPOS – regular copay/HDHP - \$40 up to the deductible

New for 2017 – cont'd.

- **ExpressScripts Preventive/Maintenance Drugs**

- Certain preventive/maintenance drugs will be covered @ 100%
- No copay/no deductible
- List of applicable drugs posted to City benefits website

- **Voluntary Hyatt Legal Plan (MetLaw)**

- If enrolled, \$22.50 per month premium via payroll deduction
- Access to network of over 14,000 attorneys nationwide
- Phone or office consultations
- No copay when using in-network attorney

2017 Healthcare Benefits

- **CIGNA Open Access Point of Service**
 - In/out-of-network services
 - No referral needed for specialist visit
 - Preventive/wellness visits covered @ 100% in-network
- **CIGNA High Deductible Health Plan (HDHP) with Health Savings Account (HSA) via HSA Bank**
 - 2017 maximum annual HSA contribution:
 - Individual: \$3,400/Family: \$6,750
 - Catch-up contribution for participants 55 or older: \$1,000
 - Annual deductibles: \$2,000/Individual; \$4,000/Family
 - 50% employer subsidy to HSA: \$1,000/Individual; \$2,000/Family
60% employer subsidy (Police): \$1,200/Individual; \$2,400/Family
 - Preventive/wellness visits covered @ 100% in-network

2017 Healthcare Benefits – cont'd

- Employees enrolled in City healthcare plan automatically enrolled in following plans:
 - CIGNA Dental
 - ExpressScripts Prescription Drug
 - EyeMed Vision

2017 Healthcare Premiums

YOUR 2017 HEALTH PREMIUM COST SHARING/PAYROLL DEDUCTIONS

Effective: 01.01.2017

City of Norwalk, Personnel & Labor Relations

Pay Periods

52.2 per year = Weekly payroll deduction

Police & Fire ONLY

26.1 per year = Bi-weekly payroll deduction

General Government

Contribution rates deducted from paycheck:

	UNION	% Cost	Employee	Employee +1	Family	
MEDICAL PLAN OPTIONS	Open Access Point of Service (OAPOS)	Elected/Ordinance/NASA	14%	86.59	173.13	260.72
		Grant	14%	86.59	173.13	260.72
		2405	14%	86.59	173.13	260.72
		NMEA	14%	86.66	173.28	260.92
		Police	13%	28.68	57.35	77.46
		Fire	14%	30.89	61.77	83.42
	High-Deductible Health Plan (HDHP-HSA)	Elected/Ordinance/NASA	14%	58.31	116.59	153.69
		Grant	14%	58.31	116.59	153.69
		2405	14%	58.31	116.59	153.69
		NMEA	14%	58.38	116.73	153.88
		Police	13%	27.57	55.13	72.35
		Fire	14%	29.15	58.29	76.84

Important Reminders

- You must log on to the ESS to:
 - Make changes for 2017 or
 - Elect “No Changes”
- Adding dependents
 - Annual enrollment is your opportunity to add eligible dependents for the next calendar year outside of a qualifying event, i.e. marriage, birth, adoption, loss of coverage, etc.
 - Eligible dependents are your spouse and children up to age 26
 - Proper documentation must be provided to add any eligible dependent, i.e. spouse/marriage license and SS#, child/birth certificate and SS#.

Important Reminders – cont'd.

- Flexible Spending Program
 - If you enroll in the HDHP with HSA, you may not elect a healthcare FSA, but you may enroll in the dependent care FSA
 - If you are currently enrolled in a healthcare FSA and OAPOS and plan to elect the HDHP with HSA, the IRS requires that you exhaust your FSA balance no later than December 31, 2016 or you will not be able to use your HSA until April 1, 2017.
 - If you are currently participating in the health or dependent care FSA and plan to participate in 2017, **re-enrollment is required.**