


City of Omaha



Open Enrollment Benefits Guide

2019



Open Enrollment
ends Friday,
November 16, 2018
at 4:00 pm.

Introduction

It's that time of year to select your benefit choices for the 2019 calendar year! Please use this Benefits Enrollment Guide to help you navigate through this year's Open Enrollment period. This guide summarizes the benefits offered to all eligible employees effective January 1, 2019.

Open Enrollment will begin November 5, 2018 at 7:00 a.m. C.D.T. and will end on November 16, 2018 at 4:00 p.m. C.D.T. This Open Enrollment period allows all eligible employees to elect and/or change their benefits. Any election changes made during this open enrollment period will be effective January 1, 2019.

Getting Started

It is important you make your benefit elections by 4:00 p.m. on Friday, November 16, 2018, no changes will be allowed after this deadline. These benefit elections will remain effective until December 31, 2019 unless you have a qualifying life event and notify the Benefits Department within 31 days of the qualifying event. A qualifying event as defined by the IRS includes:

- Birth, adoption or placement of child(ren)
- Marriage, divorce or legal separation
- The death of a spouse or dependent child
- A dependent losing eligibility due to age or marriage
- A change in employment status for you or your spouse if it affects your benefit eligibility
- Medicare eligibility for you or your spouse
- Medicare eligibility for your dependents
- Legal Guardianship/Custody of Dependents

Important Reminders

- Review your current benefit elections and update information for your spouse, dependent(s) and beneficiaries.
- Your 2018 Flexible Spending Account elections stop on December 31, 2018, these elections do not rollover. **If you wish to participate in any of the Flexible Spending Accounts, you must re-elect your contribution(s) for 2019.** *Please carefully review all the information in this document about flexible spending before making your elections.*
- Per ACA, employers are required to report social security numbers for all enrolled employees and their covered dependents. Please be sure to provide social security numbers for your spouse and child(ren).
- Review **ALL** your 2019 benefit elections before completing the enrollment process. This is your chance to update your coverage. You should print or email yourself a copy of your 2019 open enrollment elections for your records.

Eligibility

You are eligible to enroll in the City of Omaha benefit programs if you are a regular full-time employee in the classified or unclassified service of the City of Omaha who is receiving earnings for active work. Your dependents are eligible for coverage under your benefits program. Those who qualify are detailed below. Temporary, seasonal, and part-time employees are not eligible.

Health Insurance

- Your legal spouse
- Your child(ren) until the end of the month in which he or she reaches the age of 26
- Your child(ren) over the age of 26 who are mentally or physically disabled and dependent upon you for support. Please see HR to complete the correct paperwork.

Dental Insurance

- Your legal spouse
- Your child(ren) until the end of the month in which he or she reaches the age of 19 or 24 if a full-time student
- Your child(ren) over the age of 24 who are mentally or physically disabled and dependent upon you for support

Voluntary Vision Insurance

- Your legal spouse
- Your child(ren) until the end of the month in which he or she reaches the age of 26.
- Your child(ren) over the age of 26 who are mentally or physically disabled and dependent upon you for support

Voluntary Life Insurance

- Your legal spouse who is not legally separated from the insured and who is **not eligible for insurance as an employee** under the group policy.
- The insured employee's children, stepchildren, foster children and legally adopted children, who are unmarried, and dependent on the insured for financial support. Children are eligible from age live birth until they attain age 26 (stillborn or unborn children are not eligible). Children age 26 or older are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 26 and are financially dependent on the employee for more than one-half of their support.
- If both parents of a child qualify as eligible employees under the group policy, **child(ren) can only be considered a dependent of only one parent for purposes of this coverage.** If any child qualifies as an eligible employee under the group policy, he or she is not eligible to be insured as a dependent child.

Allstate Voluntary Plans

- The City offers two voluntary benefit options from Allstate Benefits.
 - Accident and Critical Illness (with or without a Cancer benefit rider).
- Coverage is portable, meaning you can keep it if you change jobs or retire, as long as you pay the premiums to Allstate Benefits.
- Coverage is available to you or your eligible dependents.
- Benefits are paid directly to you tax-free.
- Please see the coverage document on how to receive a benefit for Wellness visits.
- No changes or terminations to the Voluntary coverages will be allowed once open enrollment closes unless you have an eligible life event.
- For questions, please contact Liz Salkin 402-964-5636 or Tanya Mulder 402-964-5607

Deferred Compensation

You have the option to enroll in a 457 Deferred Compensation Plan as a pre-tax deduction. Enrollment forms can be obtained in the HR office, or you can set appointments with the following individuals:

- VOYA Financial Michael Cain – 402.445.2046 or macain@voyafa.com
- ICMA-RC Adam Bramley 1-866-731-1048 or abramley@icmarc.org

Flexible Spending Accounts (FSA)

Health care, dependent care and transit flexible spending accounts are available through Wageworks.

Flexible Spending Account Reimbursement Requests

- You have until March 31, 2018 to file a health care flexible spending account reimbursement request for the 2018 plan year. There is a 2 ½ month grace period for incurring eligible health care expenses. Eligible health care expenses can be incurred up to March 15, 2019 to be eligible for reimbursement under the 2018 plan year. **DO NOT USE YOUR DEBIT CARD** for these grace period expenses. You must pay with cash/check or personal credit card and then submit the reimbursement form. *If you use your Debit Card for 2018 funds, it will use your 2019 funds and you may lose funds from 2018.*
- **Reimbursement requests for 2018 must be received by WageWorks NLT March 31, 2019**

Health Care FSA

- Allows you to set aside pre-tax dollars for qualified unreimbursed medical expenses such as deductibles, coinsurance, prescription drugs and dental expenses.
- The maximum contribution for health care flexible spending account in 2019 is estimated to be \$2700. As of the publication of this document the IRS has not finalized an amount.
- **If you will be participating in a High Deductible Health Plan and using a Health Savings Account in 2020, you must exhaust all your 2019 medical FSA contributions by 12-31-19.**
- Sworn Police and Police Management are participating in a Limited FSA which allows for dental and vision expenses only. Please go back to the open enrollment website and view the documents in regards to the Limited FSA.

Dependent Care FSA

- Allows you to set aside pre-tax dollars for qualified day care and dependent care expenses.
- The maximum contribution for dependent care expenses in 2019 is \$5,000.

Transit One FSA

- Allows you to set aside pre-tax dollars for qualified parking and mass transit costs.
- The maximum contribution for Parking in 2019 is \$3,120/year.
- The maximum contribution for Transit is \$1,560/year.

Flexible Spending Accounts (FSA) Worksheet

2019 FSA Minimum & Maximum Dollar Amounts (26 pay periods)				
Type of FSA	Bi-Weekly Minimum	Bi-Weekly Maximum	Annual Minimum	Annual Maximum
Healthcare or Limited FSA				
Dependent Care				
Parking				
Transportation				

Healthcare Flexible Spending Account Worksheet – Use the following worksheet to help you determine your out-of-pocket healthcare expenses for the new plan year.

Out of Pocket Healthcare Worksheet		
Usual and Customary Expenses	2018 Out-of-Pocket Expenses	Predicted 2019 Expenses
Medical Deductions/Office Visits Co-Pays/Co-insurance	\$	\$
Prescription drug co-payments	\$	\$
Routine Exams (OB-GYN, Physicals, Etc.)	\$	\$
Over-the-Counter SUPPLIES	\$	\$
Hearing aids, hearing exams, hearing aid batteries	\$	\$
Vision Care (eye exams, contact lenses and solutions, prescription glasses)	\$	\$
Medically required equipment (wheelchair, prosthetic devices)	\$	\$
Chiropractic Care	\$	\$
Routine/Preventative medical care not covered	\$	\$
Expenses not covered by your medical insurance plan	\$	\$
Other medical expenses	\$	\$
Dental Co-Payments	\$	\$
Dental Co-insurance/deductibles	\$	\$
Oral Surgery, Fillings, Root Canals	\$	\$
Orthodontia, Crowns, Bridges, Dentures	\$	\$
Other Dental Expenses	\$	\$
Cosmetic procedures & teeth whitening are not allowable expenses		
	\$	\$
TOTAL ANNUAL ESTIMATED EXPENSES	\$	\$

PREDICTABLE DEPENDANT CARE EXPENSES WORKSHEET		
	2018 Expense	Predicted 2019 Expenses
January	\$	\$
February	\$	\$
March	\$	\$
April	\$	\$
May	\$	\$
June	\$	\$
July	\$	\$
August	\$	\$
September	\$	\$
October	\$	\$
November	\$	\$
December	\$	\$
TOTAL	\$	\$

2019 Benefit Options

You may elect the following benefits for you and your eligible dependents.

Medical & Prescription Drug Coverage

The City is self-insured for medical and prescription drug coverage. For a complete summary of your medical plan, please refer to the Benefits Website. Fire Bargaining refer to Fire Union Trust.

Health Plan Pay Period Premiums					
	Civilian Bargaining, CMPTEC, AEC, Civilian Functional	Fire Management	Police Management	Fire Bargaining	Police Bargaining
Employee	\$25.75	\$25.75	\$37.13	\$32.56	\$37.13
Employee + Spouse	\$51.50	\$51.50	\$113.87	\$65.09	\$113.87
Employee +1 Child	\$51.50	\$51.50	\$113.87	\$65.09	\$113.87
Employee + Family	\$72.10	\$72.10	\$159.41	\$91.19	\$159.41

Ameritas Dental Plan Pay Period Premiums					
	Civilian Bargaining	Functional, AEC, CMPTEC	Fire & Police Mgmt	Police	Fire
Employee	\$16.88	No Premium	No Premium	\$2.53	\$2.19
Family	\$38.96	\$9.74	\$9.74	\$9.74	\$7.01

Sun Life/Assurant Dental Plan Pay Period Premiums				
	Civilian Bargaining	Functional, AEC, CMPTEC	Fire Mgmt	Fire
Employee	\$4.54	No Premium	No Premium	\$0.59
Employee +1	\$7.44	\$1.86	\$1.86	\$1.34
Family	\$11.46	\$2.87	\$2.87	\$2.06

Ameritas Vision Plan Pay Period Premiums		
Employee Only	Employee + 1	Family
\$3.35	\$6.29	\$8.95

Allstate Benefits: Please visit the open enrollment website or click these links.

- For questions, please contact Liz Salkin 402-964-5636 or Tanya Mulder 402-964-5607

[Accident Insurance](#)

[Critical Illness Insurance](#)

Life Insurance

Basic Life Insurance

The City provides eligible full-time employees with a basic life insurance benefit at no cost to you. The amount of insurance provided depends on your bargaining union and is listed below. You were automatically enrolled in this Life Insurance Plan when you were hired.

Civilian Bargaining	\$50,000
Civilian Management & AEC	\$50,000
Functional	\$50,000
Fire Bargaining and Management	\$50,000
Police Bargaining	\$40,000
Police Management	\$45,000

Voluntary Life Insurance:

Employee, Spouse and Child Life insurance options are available through Minnesota Life.

Employee Optional Term Life/AD&D Insurance

- \$20,000 increments up to \$500,000.
- Premium is based on employee's age on January 1st of each calendar year.
- Guarantee issue: \$140,000 (for a new hire who enrolls within 31 days).
- Evidence of Insurability (EOI) required if election exceeds guarantee issue.
- All amounts will require EOI for an employee not currently participating or increasing coverage in excess of one increment.
- Evidence of Insurability Form is located on the online enrollment system.

Spouse Optional Term Life Insurance

- \$10,000 increments up to \$100,000.
- Premium is based on spouse's age on January 1st of each calendar year.
- Must be enrolled in voluntary employee life insurance in order to select coverage for spouse.
- Spouse election cannot exceed 50% of employee election.
- A spouse is not eligible if spouse is also eligible for employee coverage.
- All amounts will require EOI for a spouse not currently participating or increasing coverage.
- Evidence of Insurability Form is located on the online enrollment system.
- Employee is automatically the beneficiary for spouse life insurance.

Child Optional Term Life Insurance

- Must be enrolled in voluntary employee life insurance in order to select coverage for child(ren).
- \$10,000 (6 months to age 26).
- \$250 (birth to under 6 months).
- May only be covered under one City employee/parent.
- Monthly cost for child(ren) voluntary life insurance is \$1.00.
- Employee is automatically the beneficiary for child life insurance.

Beneficiary Designations

Please review your beneficiary designations for Basic Life, Pension and Voluntary Life (if elected) and make any changes and/or updates on the open enrollment website.

Employee Assistance Program (EAP)

- The City's Employee Assistance Program (EAP) is offered through CHIhealth. EAP is a free, confidential counseling and referral program for employees and their family members.
- Examples of some services that therapists can assist with are:
 - marital or family distress
 - financial matters
 - legal assistance
 - drug and alcohol abuse
- When you contact EAP, a counselor can help you determine what type of assistance you may need.
- CHIhealth EAP is available 24 hours a day, seven days a week. All consultations and counseling are completely confidential.
- You can contact CHIhealth EAP at 402-398-5566 or 1-888-847-4975 or use their website www.CHIhealth.com/EAP

2019 Open Enrollment Contact Information

Contact Method		Contact Information
Benefit E-Mail Address		benefits@cityofomaha.org
General HR Phone Number:		402-444-5300
Vendor Contact Information		Member Services
Blue Cross Blue Shield		1-844-664-9371
Dental	Ameritas	800-487-5553
	Sun Life/Assurant	800-443-2995
EAP (Confidential Therapist)		402-398-5566
Wage Works		800-950-0105
Allstate Products (Tanya Mulder)		402-964-5607

Disclaimer

This enrollment guide is an overview of the benefit plans you are eligible to enroll as a City of Omaha employee. It is not a complete legal description of the plans. If there is any discrepancy between this guide and the official plan documents, the plan documents govern.