



What's New in Benefits? Everything!

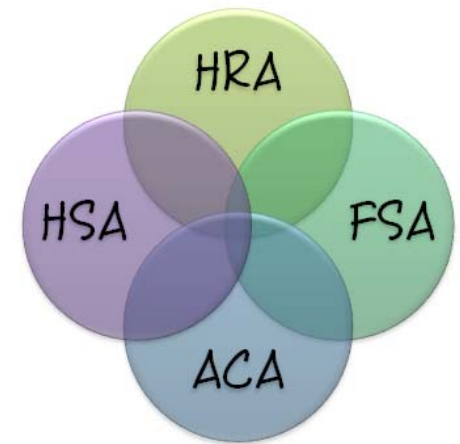


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Carolyn Van Dyke, CIS Benefits Director

Outline

- Communication Changes
- CIS Benefits Rules
- Continuation Provisions for Life/LTD
- Employers – Lifeworks Admin Portal
- Employees – Lifeworks
- State of Oregon COB Changes
- ACA Provisions
- Final Pay or Pay Regulations
- Final Regulations and Transition Relief
- Healthy Benefits
- Plan Design Changes
- FSA Rollover



Communication Changes

- All member administrative documents are now through www.cisoregon.org
 - Monthly invoice
 - Lifeworks Admin Portal
 - Wellness grants and resources
- All employee documents are through www.cisbenefits.org



CIS Benefits Rules Changes

- Rule EB5
 - Added CIS Affidavit of Domestic Partnership criteria to the rules
 - Added requirement to charge an imputed value amount for same-sex and opposite-sex domestic partners



CIS Benefits Rules Changes (cont'd)

- Rule EB6(A)

- Added the following definitions:

- ☐ **Group Medical Coverage:** Employer sponsored. Excludes individual policies, including those purchased through any state or federal exchange, Medicaid, or Medicare.
 - ☐ **Opt Out.** Choose not to enroll because enrolled in other Group Medical coverage.
 - ☐ **Waive.** Choose not to enroll, but not enrolled in other Group Medical coverage. Must waive medical and dental.



CIS Benefits Rules Changes (cont'd)

Rule EB6(D)

- If the Member offers dental, the following options are available for employees:
 - Waive dental coverage
 - Enroll for employee only
 - Enroll for employee & dependents. Dependents enrolled must be the same as those enrolled on the medical plan (if medical coverage is also offered through CIS).



CIS Benefits Rules Changes (cont'd)

Rule EB6(F)



- All Members have Opt Out, but it is the Member's choice whether or not to offer cash in lieu of benefits.
 - If offering cash in lieu of benefits, the allowed amount has increased to up to \$100 for an employee, and \$200 for employee and spouse who both work for the same employer.



Continuation Provisions for Life/LTD

- Member continuation allowances do not override Hartford contract provisions
- Life
 - Paid Leave of Absence – 90 days
 - Unpaid Leave of Absence – 30 days
 - Military Leave – 12 weeks
 - FMLA – 12 weeks
 - Family Military Leave – 26 weeks



Continuation Provisions (cont'd)

- Long Term Disability
 - Paid Leave of Absence – 90 days
 - Unpaid Leave of Absence – 30 days
 - Military Leave of Absence – 12 weeks
 - Family Medical Leave – 12 weeks
 - Family Military Leave – 26 weeks



Employers - Lifeworks Admin Portal

- Employers enter employment-related data for new hires, terminations, salary changes, etc., directly into Lifeworks Admin Portal
 - Workaround process on the CIS website (www.cisoregon.org) will remain functional through April



Lifeworks Admin Portal (cont'd)

- Employers cannot process enrollment on behalf of employees since employees create their own password
 - Addresses previous complaints of default passwords used by ADP
- Employers are notified weekly by e-mail if any employee accesses Lifeworks to change elections that affect payroll
 - Employers run change report



Lifeworks Admin Portal (cont'd)

- Pending
 - Employers will process bills through Lifeworks instead of the CIS website
 - Other changes recommended by CIS staff during implementation



The screenshot shows the Lifeworks Admin Portal interface. At the top, there is a navigation bar with links: Home, Employee, Benefits, and Payroll. Below the navigation bar, there is a section titled 'Employee Benefit' with two buttons: 'View' and 'Enroll'. To the right of the 'View' button, there is a dropdown menu with two options: 'Benefit Balances' and 'Benefit Plans'. The 'Benefit Plans' option is circled in red. Below the dropdown menu, there is a table with the following columns: Effective Date, Benefit Group, Group Begin Date, Benefit Plan, Plan Begin Date, and Employee Monthly Cost. The table contains five rows of data.

Effective Date	Benefit Group	Group Begin Date	Benefit Plan	Plan Begin Date	Employee Monthly Cost
1/3/2009	Medical Vision And Rx	1/1/2010	HMO Medical Employee	1/1/2010	60.00
1/3/2009	Dental	1/1/2010	PPO Dental Employee	1/1/2010	8.00
1/1/2010	Group Term Life	1/1/2010	Group Term Life-Full Time	1/1/2010	0.00
1/3/2009	403B	4/28/2009	403B	4/28/2009	6.00
11/12/2008	403b 1% Mandatory	1/1/2009	403b 1% Mandatory	1/1/2009	1.00



Employees - Lifeworks

- Employees enter enrollment elections, address changes, births, etc. directly into Lifeworks
- Employees get reminder e-mails of required next steps (e.g., documentation required) if e-mail is entered in Lifeworks
- Employees access wellness info through Lifeworks



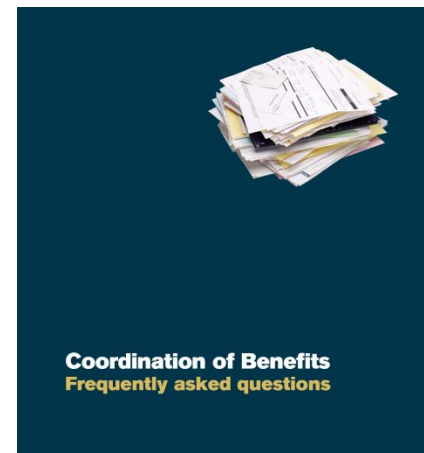
Lifeworks & Flexible Spending Accounts (FSA)

- Challenge with effective dates when automating FSA enrollments
 - Final process will be based on Benefits Advisory Committee (BAC) discussion



State of Oregon COB Changes

- As required by the ACA, Coordination of Benefits (COB) provisions will be revised to:
 - Provide coordination with individual plans
 - Provide coordination for overaged children (up to age 26)



2014 ACA Provisions

- All medical copays for in-network providers must be applied to the out-of-pocket maximum
 - \$6,350 single/\$12,700 family
- Medical waiting periods are limited so coverage is effective within 90 days of date of hire
 - CIS changed all waiting periods to first after 60 days to ensure compliance



2014 ACA Provisions (cont'd)

- Pending

- DOL Guidance on auto-enrollment for employers with 200 or more employees
- Employer reporting guidelines for Pay or Pay
 - ☐ Based on employer feedback, Treasury and the IRS will issue final regulations that aim to substantially simplify and streamline reporting requirements



2015 ACA Provisions

- Rx copays must also apply to the out-of-pocket maximum



Play or Pay Regulations

- Play or Pay provisions apply to large employers (over 50 full-time or full-time equivalents)
 - Effective 1/1/14; delayed until 1/1/15
 - Full-time employees must be offered insurance
 - Full-time employees defined as those working an average of 30 or more hours per week
 - ❑ Proposed rules to change to 35 or 40 hours/week



Final Play or Pay Regulations

- Delayed Play or Pay until 1/1/16 for employers with between 50-99 employees
 - Employer must provide an appropriate certification
- Employees who terminate and are rehired must be gone for 13 weeks or more in order to be considered a new employee (was previously 26 weeks) for Play or Pay provisions



Final Play or Pay Regulations (cont'd)

- Full-time employees who move to part-time mid-year
 - Must be offered insurance for three additional calendar months
 - At the end of three months, coverage can be terminated
 - Now treat like all other variable employees and the measurement period begins



Final Play or Pay Regulations (cont'd)

- Individuals no longer counted as full-time employees:
 - Volunteer firefighters
 - Seasonal employees whose annual employment is generally six months or less
 - Student work-study programs: services performed by students under federal or state-sponsored work-study programs



Final Regulations - Transition Relief

- Only have to offer insurance to 70% of full-time employees for 2015
 - 95% for 2016 and after
- Measurement period to determine whether large employer (over 100) can be six consecutive months, rather than a year



Final Regulations - Transition Relief (cont'd)

- Measurement/stability periods:
On a one-time basis, in 2014 preparing for 2015, employers using look-back measurement may use six months instead of 12 months



Final Regulations - Unknowns

Still under review by our attorney:

- Employees hired from a temp agency
- Waiting periods for union employees
 - Probably not a CIS issue
- Others??



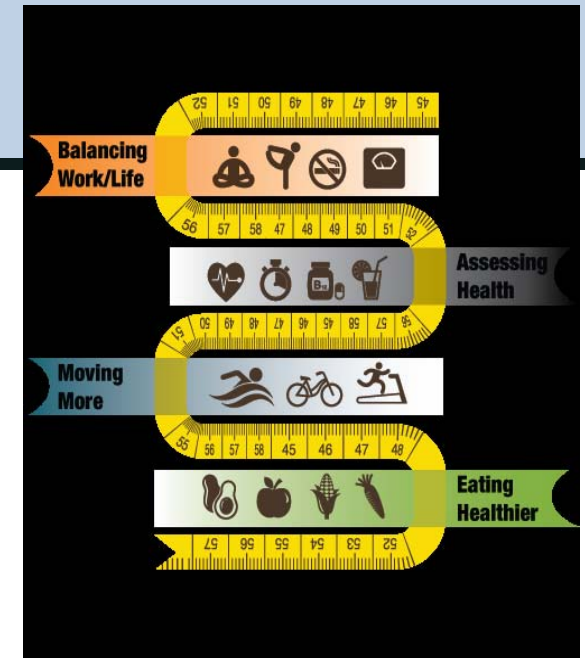
Play or Pay Analysis

- CIS, in partnership with The Partners Group (CIS' consultant) offered 22 free ACA analyses for large employers
 - What will ACA requirements cost
 - What are the penalties for non-compliance
 - Good education tool for decision-makers
- Service is still available for those with CIS medical insurance – contact Carolyn Van Dyke



Healthy Benefits

- Continuing current programs
 - Weight Management
 - Tobacco Cessation
 - Wellness Grants
 - Matching Screening & Health Fair Grants
- **New Weight Management Program through Alere – Weight Talk**
 - Focused on those with a BMI of 28 or more



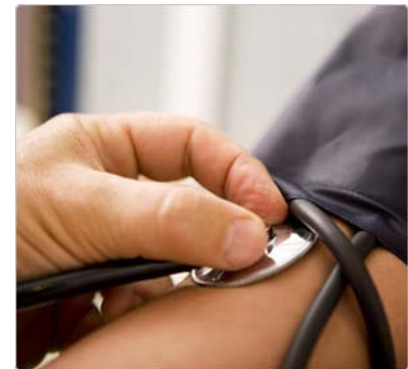
Plan Design Changes - Regence

- Require specialty medications to be filled at Walgreens Specialty Pharmacy
 - Program is totally separate from Walgreens mail order
- Member choice of RegenceRx-referred networks for infusion services, in return for lower out-of-pocket costs



Plan Design Changes – Regence (cont'd)

- Mandatory enrollment/coordination with Medicare Part B for End Stage Renal Dialysis
- Preventive care benefits will be standardized among all plans.
 - Benefits will not be paid at 100% for non-participating providers



Plan Design Changes – Regence (cont'd)

- Moving to standard alternative care benefit – benefits based on preferred vs. participating vs. non-participating provider choice
- Provide coverage for Telehealth visits



Plan Design Changes – Regence (cont'd)

The following benefits are being considered:

- Additional cost-sharing tiers for specialty drugs
- Deductibles/out-of-pocket maximums individually for participating vs. non-participating providers
- Site of Care options for infusion services



Plan Design Changes - VSP (Regence)

- Added progressive lenses with a \$50 copay effective 1/1/14
- Moved to self-insurance effective 2/1/14
- No changes for 1/1/15



Plan Design Changes - Kaiser

- No changes on medical or dental



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Plan Design Changes – ODS/Moda

- Terminate Plan IV effective 1/1/16
- Considering the addition of PPO plan options for Plan II and Plan III
 - Will only be available to Members around the I-5 corridor



Plan Design Changes – Willamette Dental

- No changes



Plan Design Changes – Hartford

- Effective 1/1/15, terminating employer-paid \$1,000, \$2,000 and \$5,000 dependent life policies
 - If covered by current collective bargaining agreement, will terminate upon expiration of the current agreement, but no later than 1/1/17



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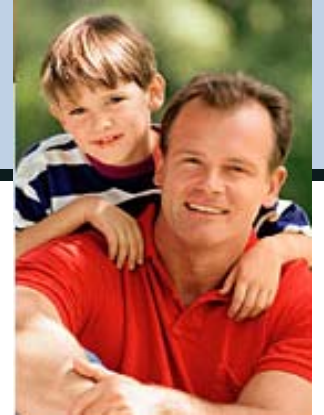


Plan Design Changes – Hartford (cont'd)

- Adding a \$10,000 dependent life policy option or replacing the current \$5,000 policy with a \$10,000 policy
 - Final policy offered will be based on BAC discussion



Supplemental Life Approvals



- Open enrollment elections made and approved prior to December 1 will be effective January 1
- Open enrollment approvals dated after December 1 and mid-year elections will be effective the first of the month following 30 days after the approval date



Healthcare FSA – Rollover Issues

- For anyone not enrolled for the 2014 plan year, ASIFlex will refund admin fees paid through March if account is cleared by 3/31/14.
 - Fees will be reimbursed in lump sum during April
- If account is not cleared by 3/31/2014, admin fees will be paid through the end of the month in which it is cleared.



Healthcare FSAs (cont'd)

- For terminated employees with rollover amounts, CIS will work with ASIFlex on a monthly basis to identify terminated employees.
 - Admin fees for terminated employees will then be discontinued



FSA Rollover / Health Savings Accounts (HSAs)



- Not addressed by IRS and needs to be
- CIS will be administering those that transitioned to a HDHP w/ HSA as follows (based on legal advice):
 - ASIFlex will provide CIS with list of employees who carried over dollars
 - CIS will match against those that transitioned to HDHP w/ HSA
 - Dollars will be forfeited so employee can qualify for HSA contribution





THANK YOU!



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