Open Enrollment is Here
November 4 – 21, 2014
www.HealthySteps4U.org
Meeting Purpose

• Share health and wellness successes from 2014

• Review key health and wellness changes for 2015
2015 Health Plan Highlights

• Continuing from 2014:
  – 2 Medical Options: PPO and Kaiser HMO Plans
  – No-cost eligible Preventive Services
  – Low or no-cost Medical, Dental, Vision, and Life Insurance plans
  – Health Care FSA and Dependent Day Care FSA (must re-enroll for 2015)
  – Voluntary benefits (separate enrollment required), including Legal Insurance, Auto Insurance, Homeowners/Renters Insurance, Identity Theft, and Pet Insurance
2015 Health Plan Highlights

• Continuing from 2014:
  – Stanford Coordinated Care Program
    • Special support for chronic or complex health issues
    • Confidential service to help you manage and coordinate your own care, and the care you receive from specialists
    • Includes 24/7 direct access to a care team with the time to listen and plan your health needs with you, same day and next day appointments, free access to Stanford’s Better Choices, Better Health chronic disease self-management program, pharmacist review of your medications, coordination of your complex care
    • No cost once plan deductibles have been met
  – CareCounsel health care advocacy services
    • Wide range of resources to help you and your dependents become better health care consumers
    • Customer service center staffed by experienced health advocates
    • Confidential support, including finding providers, benefits assistance, claims troubleshooting, health plan resolution, help locating health care resources, understanding Medicare, overall health care advocacy
2015 Health Plan Highlights

• New for 2015:
  – Improvements to Dental PPO Plan
  – Dental Plan contribution changes
  – Enhancement to HealthySteps to Wellness program
  – Enrollment through Benefitsolver Enrollment Portal
Dental PPO Plan – New Features for 2015

• Increased annual benefits maximum from $1,500 to $2,000
• Increased lifetime orthodontia limit from $1,000 to $1,500
• Slight changes to Employee contributions:
  – Employee-only and Employee + Child(ren) remain at $0.00
  – Employee + Spouse and Family increase to $27.00 per month
• Dental HMO remains unchanged
2015 HealthySteps to Wellness

Your First Steps must be completed by April 30, 2015, to earn wellness dollars. All steps must be completed by October 31, 2015. Remember, to earn wellness incentive dollars, you must be enrolled in a hospital medical plan and be an active employee at the time funds are deposited, or funds will be forfeited.

* Employees + 1 or more dependents receive double wellness incentive ($600 for First Steps, $200 for Racer, $200 for Leader)

First Steps
- Required
- $300
- 300pts

Racer
- $100
- 400pts

Leader
- $100
- 500pts
2015 Wellness Considerations

• Healthy Steps to Wellness program year launches early January

• All three First Steps activities must be completed by April 30, 2015 to earn 2015 First Steps incentive dollars

• Covered spouses/eligible domestic partners are now able to take an online Health Risk Assessment and will receive a $50 Amazon Gift Card as a thank you
HIA Accounts

• Wellness incentives are deposited in a Health Incentive Account (HIA), if enrolled in the PPO or Kaiser HMO Plan
• Account may be used for eligible medical, dental, and vision expenses incurred during 2014
• HIA balances do not roll over from year to year
• HIA balances (as well as FSA balances) are “use it or lose it” type of account
  – All claims incurred during 2014 must be submitted by March 15, 2015
Don’t Forget!

• If you do not do anything at Open Enrollment, you will default to your 2014 coverage, except:
  – FSA contributions will reset to zero

• After Open Enrollment, you may only make mid-year changes if you have a Qualifying Life Event
Next Steps

• Review your 2015 Benefits Open Enrollment Guide (Checklist on Page 3)
• Review your current situation and 2014 elections to make sure you are enrolled in the plans that best meet your and your family's needs
• Log onto Benefitsolver to model your elections and their impact on your paycheck
• Review your Beneficiary designations
• Approve your final elections
• Review your confirmation
• Enroll in 2015 benefits no later than November 21, 2014, 10pm (Pacific)
OE Resources

- Plan details and additional 2015 Open Enrollment information are available on the HealthySteps website: [www.HealthySteps4U.org](http://www.HealthySteps4U.org)

- Benefitsolver (1.855.327.5025) is available to answer questions throughout Open Enrollment

- CareCounsel (1.888.227.3334) is available to assist with determining which plan is best for individual and family situation