

United States District Court
MIDDLE DISTRICT OF PENNSYLVANIA

Memorandum (via e-mail)

TO: U.S. District Judges and Staff
U.S. Magistrate Judges and Staff
Clerk of Court and Staff
Pro Se and Death Penalty Law Clerks
U.S. Official Court Reporters

FROM: Deborah T. Skopek
Human Resources Director

DATE: November 9, 2015

RE: **2016 FEDERAL JUDICIARY'S BENEFITS OPEN SEASON**

The 2016 Federal Judiciary's Benefits Annual Open Season is being held this year from Monday, November 9, 2015 through Monday, December 14, 2015. This is your annual opportunity to enroll or make changes in the Health Benefits Program (FEHB), the Dental and Vision Insurance Program (FEDVIP), and the Flexible Benefits Program, which includes the Premium Payment Plan; the Health Care Reimbursement Account (HCRA); and the Dependent Care Reimbursement Account (DCRA).

Outside of Open Season, you can only make changes to these benefits due to certain qualifying life events, the most common of which are marriage, divorce, birth/adoption of a child, losing health insurance or changing employment status. Changes made during this Open Season are for the 2016 calendar year.

If you are already enrolled in a health, dental and/or vision plan and wish to continue with your present plan, you do **NOT** have to re-enroll. Your coverage continues automatically from one year to the next, although the benefits, premiums and service areas may have changed.

You **MUST** re-enroll in the Health Care or Dependent Care Reimbursement Account if you wish to participate in either or both of these benefits in 2016. If you already have a Health Care or Dependent Care Reimbursement Account, your account does **NOT** automatically continue for the next year.

The following changes impact the benefit programs for the 2016 calendar year:

- A Self Plus One enrollment option has been added to all FEHB health insurance plans for 2016. This option will allow an employee to cover himself/herself and one eligible family member designated by the employee. The family member can be a spouse, a child under age 26 or a child age 26 or older who is deemed incapable of self-support because of a physical or mental disability that existed before age 26. If you are interested in the Self Plus One option, you must make that election during this Open Season, since you will not be automatically enrolled. **In certain plans, the Self Plus One premiums may be the same as or higher than the Self and Family premiums.**

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- The *Guide to Federal Benefits*, both the printed and online versions, has been discontinued for the 2016 Open Season.
- *PlanSmartChoice* has been eliminated as a plan comparison tool for 2016. Two new plan comparison tools are available to assist you in choosing a health, dental and/or vision plan:
 - FEHB (health insurance): www.opm.gov/fehcompare
 - FEDVIP (dental and vision insurance): www.opm.gov/fedvipcompare

Both of these comparison tools allow you to perform a side-by-side comparison of up to four insurance plans to review costs, benefits and plan features.

- In accordance with the Affordable Care Act, all of the FEHB Programs satisfy the requirement for minimum essential coverage. To meet the annual reporting requirements, all judges and employees will receive two forms by January 31, 2016 that must be filed with the IRS. Form 1095-C, issued by the AO, will show access to affordable coverage and Form 1095-B, issued by your health insurance carrier, will show actual health insurance coverage.
- Beginning January 1, 2016, the Mass Transit Reimbursement Account will no longer be available. **The court sponsored Transit Subsidy Program is not impacted by this change.** The pre-tax Parking Reimbursement Account will continue to be offered. For 2016, an employee can contribute up to \$255 per month to pay qualified parking expenses - an increase of \$5.00.
- February 1, 2016 is the last day that CNA will accept new enrollments for the *Federal Judiciary's Long-Term Care Insurance*. This change does not impact current enrollees. Coverage will continue uninterrupted with the same benefits and features.

Employees who are interested in obtaining Long-Term Care Insurance coverage continue to have the option of enrolling in the *Federal Long Term Care Insurance Program* sponsored by the U.S. Office of Personnel Management (OPM). Information on this plan can be accessed at www.ltcfeds.com.

All health, dental and vision brochures are available in electronic format on the [Court's intranet site](#). You can also access them via the following links: [Health Insurance](#), [Dental Insurance](#) and [Vision Insurance](#). A limited supply of hard copy brochures are available in the Human Resources Office in Scranton or the Clerk's Offices in Harrisburg and Williamsport.

HOW TO MAKE AN OPEN SEASON ELECTION:

- **HEALTH INSURANCE AND FLEXIBLE BENEFITS PROGRAM (PREMIUM PAYMENT PLAN, HEALTH CARE REIMBURSEMENT ACCOUNT AND DEPENDENT CARE REIMBURSEMENT ACCOUNT.** Enrollments and/or changes to these benefits can be completed via the following: (1) through the Judiciary Benefits Center's web site at <http://judiciary.adp.com>, by completing an electronic enrollment form or (2) by calling (888) 442-3539, between 9:00 a.m. and 9:00 p.m., Monday through Friday. In addition, a hard copy health insurance enrollment form, [SF 2809](#), may be submitted by fax to (800) 778-0045 or forwarded to the Human Resources Office to process.
- **DENTAL AND/OR VISION INSURANCE.** If you wish to enroll, change dental or vision plans, add or remove family members, or cancel your insurance, you may do so by either calling BENEFEDS at (877) 888-3337 or by visiting their web site at www.BENEFEDS.com. The BENEFEDS Customer Service line is open from 8:00 a.m. through 9:00 p.m., Monday through Friday, during Open Season.

FLEXIBLE BENEFITS PROGRAM

The Flexible Benefits Program allows you to set aside pre-tax dollars to pay for a variety of eligible health care and dependent care expenses. For the 2016 Plan Year, the HCRA allows you to set aside up to \$2,550 pre-tax to pay eligible out-of-pocket medical, dental and/or vision expenses that are not covered by your insurance plans. The DCRA allows you to set aside up to \$5,000 per family pre-tax to pay for qualified dependent care expenses. The minimum election for each of these accounts is \$100.00. This is a "use-it-or-lose it" benefit. For the HCRA, there is a 2 ½ month grace period at the end of the plan year in which to incur expenses, while the DCRA expenses must be incurred during the plan year.

Elections made during the Open Season are in place for the entire Plan Year. You can only change your elections during the year if you or your dependents experience a qualifying life event, which is subject to approval.

HEALTH BENEFITS PLAN INFORMATION

Significant FEHB Change. Except for the addition of the Self Plus One enrollment to the health insurance plans, there are no significant changes to the FEHB Plans.

Health Insurance Premiums. Mail Handlers (Standard Option), NALC (High Option/Self) and SAMBA (High Option) experienced a slight decrease in premiums for 2016, while premiums for NALC (Consumer Driven) and NALC (Value Option/Self) remain unchanged. All other health insurance plans have incurred a premium increase.

Health Plans. For 2016, the health insurance plans being offered in our area are as follows:

Fee-For-Service Plans - available Nationwide.

- [APWU](#) (High Option)
- [Blue Cross and Blue Shield](#) (Standard and Basic Option)
- [GEHA](#) (Standard and High Option)
- [MHBP](#) (Standard Option and Value Plan)
- [NALC](#) (High and Value Option)
- [SAMBA](#) (Standard and High Option)

HMO Plans - available as noted.

- [Aetna HealthFund CDHP/Aetna Value Plan](#) - all of Pennsylvania
- [Aetna Open Access](#) (Basic and High Option) - Carbon and Monroe Counties only
- [Geisinger](#) (Standard Option) - Northeastern, Central & South Central Pennsylvania
- [UPMC](#) (Standard and High Option) - Huntingdon, Cameron and Potter Counties only

High Deductible and Consumer Driven Health Plans - available as noted.

- [Aetna HealthFund HDHP/Aetna Direct](#) (Consumer Driven) - all of Pennsylvania
- [APWU](#) (Consumer Driven) - available Nationwide
- [GEHA](#) (High Deductible) - available Nationwide
- [MHBP](#) (High Deductible/Consumer Option) - available Nationwide
- [NALC](#) (Consumer Driven) - available Nationwide
- [UPMC](#) (High Deductible) - Huntingdon, Cameron and Potter Counties only

Resources. In addition to the OPM web site (www.opm.gov/insurance), the Judiciary Benefits Center's web site at (<http://judiciary.adp.com>) and the individual plan web sites can assist you in selecting a health insurance plan.

Family Members. Under the Self and Family enrollment category, eligible family members include your spouse and children under age 26. Children do not have to live with a parent, be financially dependent upon a parent or be students to be covered. A child age 26 or older who is incapable of self-support because of a disability that existed before age 26 is also an eligible family member.

Premium Payment Plan. Open Season also allows employees to change their Premium Conversion Election, allowing employees to pay for their health insurance premiums on a pre-tax or after-tax basis. Employees who pay for their health insurance coverage with pre-tax dollars may not cancel their insurance coverage at any time. They must wait for a qualifying life event or an Open Season. On the other hand, those employees who pay for their health insurance premiums with after-tax dollars may cancel their insurance at any time.

FEHB and Retirement. An employee is eligible to continue health benefits coverage as a retiree, provided the employee retires on an immediate annuity and has been continuously enrolled in any FEHB plan for ***five (5) years immediately preceding retirement - or - since the first opportunity to enroll, if less than five (5) years of service.*** A retiree receives the same coverage as a Federal employee and at the same cost.

Temporary Continuation of Coverage (TCC). If you have FEHB coverage and leave federal employment, you will be eligible for up to 18 months of TCC (unless you are separated for gross misconduct). TCC can continue for up to 36 months for dependents who lose eligibility as family members under your enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they reach age 26. The Health Insurance Marketplace, www.healthcare.gov, is also an alternative source of private health insurance options for individuals not covered by the FEHB Program.

FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

You do not need to be enrolled in the Health Benefits Program to enroll in a dental and/or vision plan. Employees are responsible for the full cost of this insurance. Premiums for the dental and vision insurance are withheld on a pre-tax basis.

Significant FEDVIP Changes. There are no significant changes to the dental or vision programs.

Dental Premiums. United Concordia Dental experienced a slight decrease in premium for the 2016 calendar year, while the premiums remain unchanged for Delta Dental, GEHA Dental (Standard Option) and Dominion Dental. All other dental plans and options incurred a premium increase. Premiums for the Dental Plans vary by plan, enrollment type and where the enrollee lives - based on zip code.

- Dental Plans.** The following nationwide and regional Dental Plans are available for 2016:
- Aetna Dental (High Option) (www.aetnafeds.com)
 - Delta Dental (Standard and High Option) (www.deltadentalfeds.org)
 - FEP BlueDental (Standard and High Option) (www.fepblue.org)
 - GEHA Connection Dental Federal (GEHA) (Standard and High) (www.gehadental.com)
 - MetLife Federal Dental (Standard and High Option) (www.federaldental.metlife.com)
 - United Concordia Dental (High Option) (www.uccifedvip.com)
 - Dominion Dental (Standard and High Option) (www.federaldentalplans.com)
 - EmblemHealthDental (High Option) (www.emblemhealth.com)

Vision Premiums. Aetna Vision (High Option/Self) experienced a slight decrease in premium, while the premiums for VSP and United Healthcare (Standard Option) remain unchanged. All other vision plans and options incurred a premium increase. The premiums for the Vision Plans are nationwide - they do not have separate rating areas.

- Vision Plans.** The following nationwide Vision Plans are available for 2016:
- Aetna Vision (Standard and High Option) (www.aetnafeds.com)
 - FEP BlueVision (Standard and High Option) (www.fepblue.org)
 - UnitedHealthcare Vision (Standard and High Option) (www.myuhcvision.com/fedvip)
 - VSP (Standard and High Option) (www.choosevsp.com)

Family Members. Eligible family members include your spouse and unmarried dependent children under age 22. Married children are not covered at any age. Under certain circumstances, coverage may be continued for a disabled child age 22 or older who is incapable of self-support.

Enrollment. Opportunities to enroll or cancel enrollment outside of an Open Season are limited to qualifying life events. You can choose different enrollment options for each of the insurance programs: (1) Self Only; (2) Self Plus One - covers the enrolled employee plus one eligible family member specified by the employee; or (3) Self and Family - covers the enrolled employee and all eligible family members.

Resources. In addition to the OPM web site (opm.gov/insurance), the BENEFEDS web site (www.BENEFEDS.com) and the individual plan web sites can assist you in choosing a dental and/or vision plan.

Coordination of Coverage. The dental and vision insurance coverage is always secondary to the Federal Health Benefits coverage.

Retirement. Employees who enroll in a dental and/or vision plan and who subsequently retire on an immediate annuity or disability may continue their dental and/or vision insurance into retirement. There is **NO** five (5) year service rule for continuing dental or vision coverage into retirement.

BENEFIT ENROLLMENTS/EFFECTIVE DATES

Finally, benefit enrollments/changes elected during this Open Season, as well as the corresponding deductions, will take effect as follows:

	<u>Judges</u>	<u>Biweekly Employees</u>
FEHB:		
Enrollments/Changes	January 1, 2016	January 11, 2016
First Paycheck with 2016 Premiums	February 1, 2016	January 29, 2016
FEDVIP:		
Enrollments/Changes	January 1, 2016	January 1, 2016
First Paycheck with 2016 Premiums	February 1, 2016	January 29, 2016
HCRA/DCRA:		
Enrollments/Changes	January 1, 2016	January 1, 2016
First Paycheck in the 2016 Tax Year	January 2, 2016	January 15, 2016

All benefit plans are not alike. Take time to compare your benefit choices and make an informed decision. If you have any questions on the benefits, please contact the Human Resources Office at (570) 207-5670. Thank you.