

# Open Enrollment 2021

November 1-30, 2020

## It's time to:

- ✓ Review benefit changes & premiums
- ✓ Enroll online for contributions to Flex or Dependent Care
- ✓ Verify \$\$ in Flex (\$50-550 rolls over)
- ✓ Add or Drop dependents
- ✓ Meet with ICMA-RC or AFLAC to review or adjust elective benefits

Need funds in Flex or Dependent Care?	→ Enroll online, even if you want the same amount as last year, see page 3
No changes to Medical/Dental?	→ Nothing to do unless adding money to flex

## Page 1

Open Enrollment Schedule  
Safety Precautions

## Page 2

Medical/Dental Premiums  
Coverage Changes

## Page 3&4

Flexible Spending  
Allowable Contributions  
Rollovers  
Step by Step Enrollment Guide

## Page 5

ICMA-RC  
Aflac  
Identity Theft Protection

## SCHEDULE

**100% Digital Open Enrollment Available**  
**Need help? Come see us!**

### TUESDAY NOVEMBER 10

PLACE	TIME	WORK GROUP
PSB Training & Conf Rm	7-8:30AM	Police & Fire <i>*PSB employees only*</i>

### THURSDAY NOVEMBER 12

PLACE	TIME	WORK GROUP
CROYA	7-8AM	Parks
	8-9AM	Water Plant, Cemetery
	9-10:30AM	Recreation, CROYA
	10:30-11:30AM	Seniors, OCM
	11:30-12:30PM	Library
	Break	
PSB Training & Conf Rm	2-4:30PM	Police & Fire <i>*PSB employees only*</i>

### FRIDAY NOVEMBER 13

PLACE	TIME	WORK GROUP
MS Lunchroom	7-8AM	Sanitation
	8-9AM	Forestry
	9-10AM	Building Maintenance
	10-11AM	Streets
	11-12N	Water & Sewer, Fleet
	Break	
	1:30-2:30PM	Engineering, ComDev
	2:30-3:30PM	PW Admin, Finance, IT
	3:30-4:30PM	Finance, IT, ComDev

**\*Employees may attend any of the times except at PSB\***  
 Private conferences available with ICMA-RC & Aflac

**Safety Precautions:** Face masks, temperature checks, social distancing. Sanitizer/disinfectant available at each location.

## INTRODUCING QR CODES!

**This is a QR Code.**

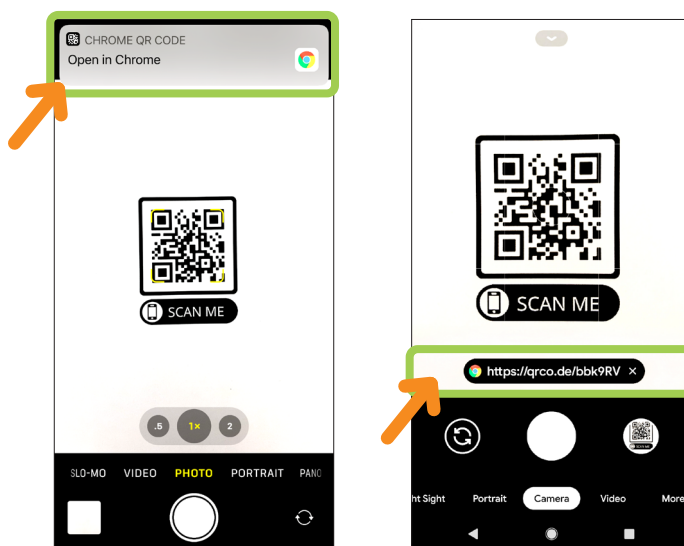
It is used by a cell phone or tablet camera to direct you to a website.

Try it! Turn on your camera & point it at the QR code.



Click the box that pops up & your device will open the site. (see example for Apple & Android phones below)

QR code above is for the general Open Enrollment page!



## NOTICES

Go to [Citylf.org/OE-Notices](https://citylf.org/OE-Notices) or QR code for:

- Medicare Part D Drug Plan Creditable Coverage (for [Choice](#) & [Basic](#) Plans)
- [Notice of Privacy Practices](#)
- [Women's Health & Cancer Rights](#)



## MEDICAL & DENTAL INSURANCE

### Now is the time to:

- Enroll/drop medical and/or dental plans
- Add or delete dependents
- Compare plan options with other plans (i.e., spouse, student insurance)

### How To Make Changes

#### 3 options - Choose what works best for you!

- Download fillable [PBA Change Form](#)
- Online changes through your [PBA portal](#)
- See HR for a paper form

No changes to  
Medical/Dental?



Nothing to do unless  
adding money to flex

## PREMIUMS

Great news on premium increases for 2021!  
Effective Jan 1:

PLAN	2020 PER PAY PERIOD	2021 PER PAY PERIOD	INCREASE
<b>Choice</b>			
Single	\$6.34	<b>\$6.47</b>	2%
Single + 1	\$73.54	<b>\$75.01</b>	2%
Single + 2	\$93.51	<b>\$95.38</b>	2%
Single + 3	\$100.38	<b>\$102.39</b>	2%
Single + 4	\$106.13	<b>\$108.25</b>	2%
<b>Dental</b>			
Single	\$0.00	<b>\$0.00</b>	0%
Single + 1	\$51.58	<b>\$51.58</b>	0%
Single + 2	\$56.35	<b>\$56.35</b>	0%
Single + 3	\$60.99	<b>\$60.99</b>	0%
Single + 4	\$65.75	<b>\$65.75</b>	0%
<b>Basic</b>			
Single	\$137.66	<b>\$138.04</b>	3%
Family	\$625.63	<b>\$640.65</b>	3%

### Summaries of Benefits & Coverage (SBC) for:

- [Employee Choice Plan](#)
- [Basic Plan](#)
- [Uniform Glossary of Terms](#)



## RX CHANGES - SPECIALTY DRUGS

### Closed Formulary

Generic required if a clinically exact match to brand

- Physicians may appeal to receive higher cost drug
- Impact: 19 drugs currently used

### Step Therapy

Requires members try lower cost alternatives prior to approval of certain high cost drugs

- Physicians may appeal to receive higher cost drug
- Impact: 24 members

### “CAAP Rx”

CAAP Rx is a voluntary program that lowers a member’s out-of-pocket cost on high-cost specialty drugs by using drug manufacturer copay assistance when it is available.

For more detailed information on this process [click here](#).

## EXPANDED COVERAGES

### Immunizations at Network Pharmacies:

Chicken Pox	Meningitis
Haemophilus Influenza Type B	Polio
HPV-Related Cancers	Rotavirus
Measles, Mumps, Rubella +Varicella	Tetanus, Diptheria +Pertussis, +Hepatitis B +Haemophilus B, +Polio

### Hearing Aid Coverage:

- Coverage of \$2,500/ear/24months for hearing aids.

Full list of added preventative care coverage [click here](#)

## FLEXIBLE SPENDING

Need funds  
in Flex or  
Dependent Care?



Enroll online, even if you  
want the same amount as  
last year

### 2021 Max Employee Contributions

Medical Flex	\$2,750
Dependent Care	\$5,000

### Max out your contributions + Think Healthy flex dollars

Subtract Think Healthy flex dollars from your total

i.e., \$2,750 - \$150 = \$2,550

PBA will add the flex dollars

If your spouse has a flexible spending account, both can  
defer up to the maximum amount for **Medical Only**

## DON'T LOSE YOUR FUNDS!

### FLEX ROLLOVER

\$50-\$550 of 2020 contributions will rollover into 2021

Rollover funds available April 1, which gives you time to  
submit claims for 2020!

Claims for 2020 need to be incurred by Dec. 31, 2020  
and received by PBA for reimbursement no later than  
March 31, 2021

### Use your PBA Account OR the PBA Flex App to:

- Check your balance
- File Claims

Problems logging in or questions, please contact PBA  
customer service at 630.655.3755.

## 2021 Enrollment - Getting Started

Go to [pbaclaims.com](https://pbaclaims.com) and login  
or set up your account.

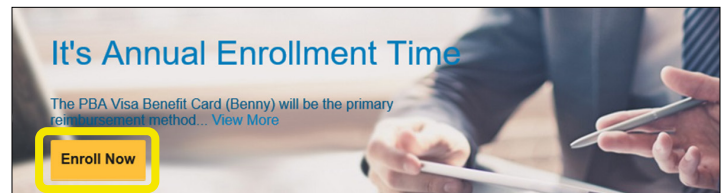


SCAN ME

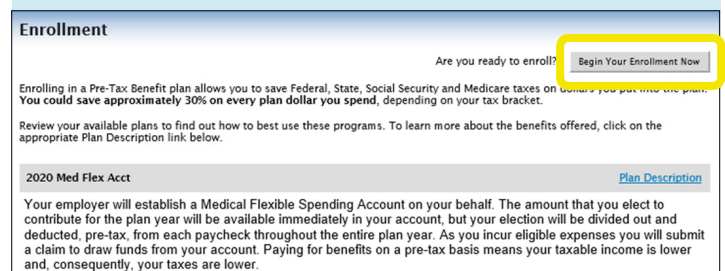
### Forgot your login?

- Select "Secure Login" for "Employee".
- Choose "Forgot username or password." You will receive an email to help you reset the password.

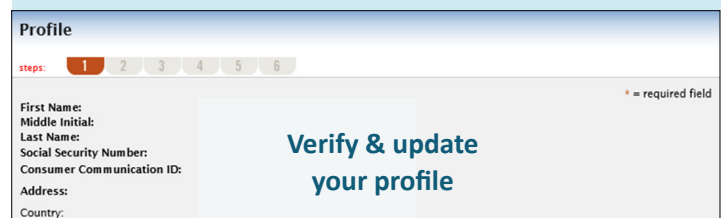
### Click "View FSA" then "Enroll Now"



### Read the disclaimers & click Begin Your Enrollment Now



### Verify your profile information



## Check that you read & understand 2021 rules

☒ I have read and understand the [2019 Med Flex Acct rules](#)

**2019 Dep Care Flex Acct**  
Eligible expenses must qualify as a Dependent Care deduction under Internal Revenue Service rules.

Ensure your expenses are for a qualified dependent (child under 13, spouse or adult dependent unable to care for self), for care by a qualified dependent care provider, such as a day care center or individual, including non-dependent family member over 19, caring for your dependent(s) inside or outside the home. Additional rules may be found in your Summary Plan Description or on the Plan Details page.

Your expenses must be *incurred* (service must be provided/purchase must be made) within the dates of the Plan Year and, if applicable, any Plan Year extension period, to be qualified for reimbursement from your Dependent Care Flex Account unless there is a special extension period (see your Summary Plan Description for details.)

☒ I have read and understand the [2019 Dep Care Flex Acct rules](#)

## Choose your election amounts

steps: 1 2 3 4 5 6

Enter your actual elections in the field provided. To calculate the total elections, tax savings, and estimated per pay period deduction select the calculate button. If you choose to not enroll in a plan leave the field blank.

	Your Election	Max Employee Election
2020 Med Flex Acct	2500	\$2,700.00
** 2020 Dep Care Flex Acct	0	\$5,000.00
Total election for the year: \$2,500.00		
Total tax savings for the year *: \$750.00		
Estimated per pay period deduction: \$96.15		

- Enter your elections. Do include Think Healthy dollars. PBA adds dollars after open enrollment.
- Click calculate for per-pay-period deductions.

## To max out your contributions:

Subtract the Think Healthy flex amount from your total amount; i.e., \$2,750 - \$150 = \$2,550.

If your spouse has a flexible spending account, both can defer up to the maximum amount for **Medical Only**

## Choose Secondary Reimbursement Method

steps: 1 2 3 4 5 6

Select the method in which you would like to be reimbursed.

☒ Debit Card

☒ Debit Card

If you choose to be reimbursed using the Debit Card, please answer the questions below.

1) What reimbursement method would you like to use for the reimbursement of claims that are filed online?

☐ Check

☒ Direct Deposit

- Debit Card is the primary method of using Flex funds
- Select Check or Direct Deposit as the secondary reimbursement option
  - o Used for all Dependent Care reimbursements
  - o Medical reimbursements submitted manually

Cards are valid for 3 years.  
**Do not destroy** until you get a new card.



## Direct Deposit (Optional)

steps: 1 2 3 4 5 6

\* = required

Routing Number: 07100013

Account Number:

Confirm Account Number:

Account Type:

Account Nickname:

Bank Name: JPMORGAN CHASE BANK, NA

Street Address: 9000 HAGGERTY- Mill 1-8205

City: BELLEVILLE

Joan E. Hancock  
75012 Colson Avenue  
Louisville, Kentucky 40225

- If you chose Direct Deposit on the previous screen, you provide that information here.
- If direct deposit was used previously, your information will be here for you to verify/update.

## Enrollment confirmation

**Enrollment Confirmation**

You have been successfully enrolled for the upcoming Plan Year. To view your new election information, or any existing account balance, please visit [www.pbclaims.com](http://www.pbclaims.com).

Plan	Company Contribution	Employee Contribution	Estimated Per Paycheck Reduction
2019 Med Flex Acct		\$0.00	\$0.00
2019 Dep Care Flex Acct		Not Eligible	\$0.00
Total Estimated Reductions Per Paycheck: \$0.00			

\* Pay check reductions are based on your election and the number of scheduled pay periods within the plan year. True reductions will be determined by your employer.

You have elected Debit Card as your reimbursement option. Your alternate reimbursement method is Direct Deposit.

- Review & confirm your elections

## Confirmation Email

• FSA Enrollment Confirmation Yahoo/Inbox

customer service@pbclaims.LH10D.com  
To: @YAHOO.COM Nov 8 at 5:01 AM

You have been successfully enrolled for the upcoming Plan Year. To view your new election information, or any existing account balances, please visit [www.pbclaims.com](http://www.pbclaims.com).

To access your account:

1. Go to [www.pbclaims.com](http://www.pbclaims.com) and click the Employees tab located on the Secure Login link.
2. Enter your Username and Password
3. Click on the View FSA/ HRA /HSA button.
4. For additional information, please click on the Tools and Support tab on the menu bar. Choose the Next Steps Form.

- Once you receive this confirmation email you are done with Flex enrollment for another year!

## ICMA-RC

ICMA-RC Rep Jeff Cook will be available onsite to:

- Check your investments
- Make changes to your plans
- Answer quick questions

**Schedule Individual Virtual Appointments** [HERE](#)

Virtual appointments are more focused/private discussions that include updating contributions if needed

Plan	Maximum
457	\$19,500 (\$26,000 – Age 50 Catch-up and \$39,000 – 3-year Catch-up).
Roth IRA	\$6,000 and \$7,000 for catch-up. 2020 projected to remain the same.

NEW! Update contributions through your [ICMA Account](#)

- Instructions on [ICMA Open Enrollment Page](#)
- Never logged in? [Account Access Instructions Flyer](#)



## 2 IDENTITY PROTECTION OPTIONS

Getting your identity stolen can be extremely stressful. Thieves open credit cards, apply for mortgages, and even apply for unemployment using stolen information. Early detection can help before damage is done

- 24/7 monitoring of social security numbers, credit cards, bank accounts & more
- Specialists help restore identity
- Group discounts via payroll deduction

### ID SHIELD/LEGAL SHIELD

For coverage, pricing & enrollment information click [HERE](#)



### LIFELOCK

For coverage, pricing & enrollment information click [HERE](#)



## AFLAC

AFLAC will be available onsite to:

- Answer policy questions
- Help with Aflac wellness benefits
- Learn about [Aflac](#) offerings & online claims process

