

Here's What's New In Benefits: 2021



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CIS Benefits Rule Changes

Policy



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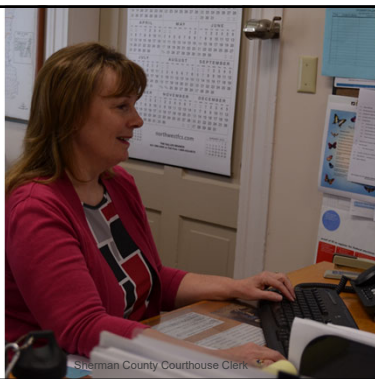
Rule Changes – 5/1/20

- Rule changes will be approved at the April Board meeting and posted to the CIS website by 5/1
- Changes will be reviewed during the employer open enrollment meetings in July



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Administrative Reminders/ Resources



Sherman County Courthouse Clerk

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Benefit Administration Resources

- Resources today are split between the CIS website (www.cisoregon.org) and the CIS benefits (www.cisbenefits.org) website
- Although it will be a gradual transition, most benefit resources will be moved to the CIS benefits website – one stop shopping
 - We will keep you updated on when and where resources are located



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Benefits Compliance – ACA Reporting www.cisoregon.org

- Small Employers
 - Due to repeal of the shared responsibility tax – Individual Mandate – forms/filing is no longer required
 - Individuals may still request a form; information on how to request one is on both the CIS and Benefits websites
- Large Employers – Reporting Still Required
 - Regence dependent data has been posted
 - Forms are still required for large employers
 - Due date again extended to March 2



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ACA Update

- On Dec. 20, 2019, Congress passed a new spending package that included repeal of the following:
 - Cadillac tax – 40% excise tax on employers for plans exceeding a specified dollar threshold
 - Medical device tax – 2%
 - Health Insurance Tax (HIT)



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Benefits Compliance - FSA Non-Discrimination Testing

- Required for anyone offering a (1) Premium Only Plan (pre-tax premiums), (2) Healthcare FSA, or (30) Dependent Care FSA
- CIS will post census data (run as of Feb. 12) and ASIFlex testing spreadsheets/instructions by Wed., March 4
- Employers provide payroll data



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Benefits Compliance - FSA Non-Discrimination Testing (cont'd)

- Testing should be conducted early so any tax consequences related to the discrimination issues can be fixed early in the plan year
- If testing is conducted later in the year, employer needs to run an updated census report; CIS' report will be out-of-date



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CIS/CMS Employer Reporting

- CMS Creditable Coverage Disclosure Reporting
 - Employers offering prescription drug coverage are required to report annually whether the coverage is creditable or not
 - Reporting must be completed within 60 days of the start of the plan year
 - CIS reported on behalf of all employers offering CIS medical coverage on Feb. 10



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Leaves of Absence

- Included in the Benefits Resource Manual
- Continuation rights and length vary for life/ disability based on type of leave (paid/unpaid/FMLA)
- CIS encourages employers to call Benefits staff to discuss options
 - Paying premium doesn't mean the employee has coverage
 - Carrier contractual continuation provisions govern



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Leaves of Absence (cont'd)

- System bases eligibility for benefits on weekly hours worked
- If employee is on leave for less than half the required hours of the month, he/she is eligible to continue benefits
- If an employee returns from leave between 1st – 15th, benefits start the first of the month in which he/she returns
- If an employee returns on or after the 16th, benefits start the first of the next month



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Small Employer Administration

- With the rollout of the new system, CIS will handle administration on behalf of small employers – less than 25 employees
- Small employers will be set up with view only access
- Contact one of the benefits staff if you want full access to handle your own administration



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CIS Learning Center - HIPAA

- The Learning Center offers a HIPAA Privacy and Security Basics course
- HIPAA violations related to Personal Health Information (PHI) can be costly
- Anyone handling benefit administration should take the course



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Cascade Centers - EAP

- Cascade Centers is offering a new Mental Health First Aid kit
- Before CIS considers whether these services should be available (there is an additional cost), we want to know if there's interest
- Visit Cascade Center's table for more information and to sign up if interested in CIS pursuing this



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Communications Plan

- Due to the number of changes impacting employees during 2020-21, we have hired outside consultants to help us with a communications campaign



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Communications - We Heard You!

- We're working to improve the way we communicate with you and your employees
 - Clear, concise, relevant information
 - Limit the frequency where possible
 - Make it easy to know what information applies to you and your entity
 - Increase awareness and prepare for upcoming changes
 - More personal connections with the Benefits team



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Communications - What to Expect in 2020

- Focus on upcoming changes and initiatives
 - Rx plan design changes in 2021
 - New enrollment system
 - Beyond Well opportunities to earn rewards
- New ways of providing information
 - Video and podcasts, in addition to written materials
 - More outreach to the home
 - Responsive to communications preferences (e-mail, text)



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Communications - How Can We Help You?

- Discussion in the Benefits Advisory Committee
 - How are you communicating with your employees today?
 - Would you like to receive information from us for your employee meetings or your intranet?
 - What benefit-related topics are most relevant to your employees?



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New Enrollment System

- Go live is 4/1
- Multiple employers have participated in work/review sessions as the system was built
 - Thank you! Your input was greatly appreciated
- While we're very excited, new systems also bring bugs; we are working on a process for employers to report/track issues



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New Enrollment System – Blackout Period

- 3/15 – 4/17 Benefitsolver system shuts down for employers and employees
- CIS will run last reports from Benefitsolver system to identify all pending transactions
 - Benefitsolver data has been unreliable so need member assistance with this
- 3/23 - Last carrier file sent from Benefitsolver



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Blackout Period (cont'd)

- Employers have the following options during the Blackout period:
 - Download/upload employer data related to enrollment/change forms from the CIS website www.cisoregon.org / Blackout Period; **OR**
 - Hold off and load the information to the system after 4/17



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Blackout Period (cont'd)

- CIS will manually enter uploaded forms into the new system during the blackout period
 - This provides the opportunity to identify bugs before turning on access for employers and employees
 - All new hires hired on or after 2/1 will be given an extended enrollment window due to the transition
 - ❑ If enrollment is completed after 60 days from date of hire, enrollment must be done on paper



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Major Process Changes – Email Addresses

- New system requires **unique** email addresses for all employees
 - Using work email addresses provides for better security since user can be terminated in multiple places (e.g., CIS website, learning center, enrollment system)
 - If employee uses a personal email address, the employee must create a new one if enrolling in COBRA or retiree coverage



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Blackout Period

- The benefits team will do their best to send reminder emails to employees already entered in the system or for whom we have received paper forms
- We are currently working with Hartford on whether the EOI process will be pended, or whether an electronic workaround can be implemented



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System Access

- CIS will initially be loading only the Primary Admin User
 - Primary Admin User enters all other users, including those with billing only access
- Admin users must receive training before access to the system will be granted
 - This includes finance people who only have billing access



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System Access (cont'd)

- May's bills will probably be run through current process on CIS website (www.cisoregon.org)
 - Primary Admin Users have to add finance users so benefits team can determine training need
- CIS will determine additional training needs after the conference



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Major Process Change – Dual Authentication

- All employees will be required to complete dual authentication as part of the registration process and thereafter every time they access the system
- Admin user employees will be required to complete dual authentication during the registration process and thereafter once a week (TBD)



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Rates Page

- The system includes a rate page with current rates for actives(including retirees) and COBRA
- After completing the RFC, current rates will show as the default and the new year rates will be available in a drop down



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Open Enrollment

- Open enrollment will be electronic this year – no more paper packets
- CIS will send employers a link to their PDF packet of the information
 - Employers will receive multiple packets if employee groups have different benefits
 - Packets can be posted to your intranet or distributed via email



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Healthy Benefits



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CIS Programs

- Worksite Wellness Grants
 - CIS hopes to revise wellness grant process
- Health Screening Grants
- Health Fair Grants
- Reimbursement for qualified weight management programs



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Plan Design & Vendor Changes



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Terminating Plans

- The following plans terminate effective 12/31/20
 - All Regence medical plans due to new Rx copays and HDHP deductibles/out-of-pocket maximums
 - ❑ Plan designs remain the same except for the Rx copay and HDHP deductible/out-of-pocket maximum changes
 - VSP plans 1 & 3
 - Willamette Dental



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Copay Plans – Rx Copay Changes

	Current	Jan. 1, 2021
Generic	\$5	\$10
Preferred	\$25	\$40
Non-Preferred	\$50	\$100
Mail Order	Two times copay	



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Copay Plans – Rx Copay Changes (cont'd)

	Current	Jan. 1, 2021
Specialty Generic	\$5	\$10
Specialty Preferred	\$25	\$100
Specialty Non-Preferred	\$50	\$200
Mail Order	Two times copay	Two times copay



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HDHP-1 w/HSA Plan Design Changes

	Current	Jan. 1, 2021
Single Deductible	\$1,500	\$1,700
Family Deductible	\$3,000	\$3,400
Single Out-of-Pocket	\$2,300	\$3,400
Family Out-of-Pocket	\$5,050	\$6,800



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HDHP-2 w/HSA Plan Design Changes
– Eff. Jan 1., 2021

	Current	Jan. 1, 2021
Single Deductible	\$2,500	\$2,500
Family Deductible	\$4,000	\$5,000
Single Out-of-Pocket	\$3,300	\$5,000
Family Out-of-Pocket	\$6,050	\$10,000*

*With embedded \$5,000 out-of-pocket maximum/individual



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VSP-A Benefits

	VSP-1	VSP-A
Eye exam copay	\$0	\$10
Single vision lenses	\$0	\$25
Lined bifocals	\$0	\$25
Lined trifocals	\$0	\$25
Lenticular lenses	\$0	\$25
Standard progressive lenses	\$50	\$50



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VSP-A Benefits (cont'd)

	VSP-1	VSP-A
Lens Enhancement Option UV coating, solid tint, scratch protecting coating, anti-reflection and blue-light filter coating, etc.	Not covered	\$0
Frame allowance – VSP Providers	\$120	\$170
Frame allowance at Wholesale/Retail Vendors Costco, Walmart, Sam's Club	\$65	\$95



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Willamette Dental Changes

	Current	Jan. 1, 2021
Office Visit	\$10	\$20
Fillings Copay	\$0	\$15
Crowns	\$0	\$200
Bridge	\$0	\$200
Root Canals	\$0	\$75



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Willamette Dental Changes (cont'd)

	Current	Jan. 1, 2021
Orthodontia	\$1,500	\$2,000
Dental Implants	Not covered	Up to \$1,500/ calendar year



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Collective Bargaining Implications

- Anyone negotiating contracts during 2019 were required to negotiate current plans through 2020 and new plans effective 1/1/21
- Anyone negotiating contracts during 2020 are required to negotiate new plans effective 1/1/21
- Anyone with contracts in effect as of Feb. 2019 with expiration dates after 1/1/21 can continue current benefits until the contract expires



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Regence Medicare Advantage

- Regence is continuing their outreach
 - Current employees 65 & older
 - Current & former retirees
- Regence is willing to host meetings around the state (with minimum participation requirements)
- For additional plan information or if you are interested in hosting a meeting, visit the Regence table.



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Regence - BeyondWell

- BeyondWell is the new Regence Lifestyle/wellness program for both Regence and Kaiser members (may be limited)
- Participants can earn Amazon gift cards
 - Completing the Health Assessment
 - Specific preventive care services (e.g., exams, flu shots, enrolling BabyWise, etc.)
 - Engaging in various activities



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BeyondWell (cont'd)

- Participation is already at 474; more than double where we were with the rollover of hubbub
 - 82% have completed the Health Assessment and earned \$25
- Delta Dental, Willamette Dental and Kaiser will also provide preventive data
 - Dental visits, flu shots



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BeyondWell – Chronic Condition Coaching

- | | |
|--|----------------------------------|
| • Hypertension | • Obesity |
| • Asthma | • Diabetes |
| • Coronary Heart Disease (CAD) | • Congestive Heart Failure (CHF) |
| • Chronic Obstructive Pulmonary Disease (COPD) | |



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Kaiser

- Enhanced telehealth services
- E-visits powered by SmartExam
 - Do not require an appointment or video capability
 - Online medical consultation that starts with a virtual interview and ends with an assessment and treatment plan delivered within an hour



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Kaiser – Plan Design Changes

- The following changes were communicated last year, but we asked Kaiser to hold off implementing until 1/1/21. The 2021 renewal confirmed they delayed implementation.
 - Enteral pumps currently covered with \$0 copay; will be covered with 20% coinsurance
 - Infused chemo drugs – now referred to as self-administered chemotherapy will have cost share of up to 20% or the applicable drug tier, whichever is less



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Hartford Life/Disability Plans

- No changes to Hartford plans
- New process with Hartford will allow them to send portability/conversion notices directly to employees upon termination



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Voluntary Benefits

- Employers will have the choice to offer additional voluntary benefits when completing their Request for Coverage (RFC)
 - Critical Illness
 - Accident Insurance
 - Hospital Indemnity



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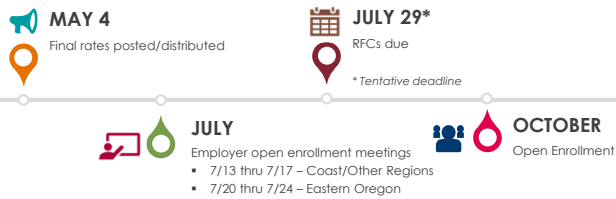
Voluntary Benefits (cont'd)

- Employees can enroll in these and AFLAC coverage
 - Identity Theft Protection
 - Trauma Plan
- Still not known whether it will be an all or nothing offering for the voluntary coverages



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2021 Plan Year Next Steps



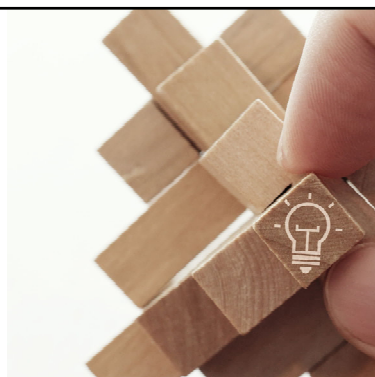
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Questions?

The first step to receiving an answer is being brave enough to ask a question.
— Unknown



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