



# Open Enrollment Highlights

# Open Enrollment is October 4 - 22

YOUR EMPLOYER MAY HAVE A SHORTER ENROLLMENT PERIOD WITHIN THESE DATES.

Open enrollment is the time to review your plan options. Your benefits package includes options for you to select as well as choices made by your employer. It's important you understand your options and the value-added benefits/services that come with your selection. We encourage you to visit our carrier partners' websites to review information about programs/services that go well beyond providing treatment for an illness. There are also lifestyle wellness programs that provide incentives as well as discount programs.

In addition to reviewing benefits, it's also your opportunity to add or delete dependents to or from your coverage. The effective dates of your open enrollment changes are:

- Jan. 1 for medical or dental changes. If dependents are enrolled in coverage, required documentation must be submitted by Nov. 30, or the dependents will not be covered.
- Jan. 1 or later for Supplemental Employee/Spouse Life, depending on when you complete your Evidence of Insurability (EOI). The EOI must be completed by Nov. 30, or your open enrollment life election will not be processed.
- Jan. 1 for the other voluntary plans.

#### BENEFITS HELPLINE 855-763-3829

If you have issues registering for CIS-Connect or have benefits questions, you can reach the Benefits team by calling our Benefits Helpline from 8 a.m. to 5 p.m., Monday – Friday. If you reach voicemail when calling the helpline, please leave a message. One of the Benefits team will return your call within 24 hours, if calling during the week.

503-763-3800 855-763-3829 www.cisbenefits.org 1212 Court St. NE, Salem, OR 97301

#### Getting Started on CIS-Connect

Go to <u>www.cisbenefits.org</u>. CIS-Connect is the online enrollment system that you access to view your current benefits and make open enrollment changes. You will receive reminder emails throughout open enrollment if you haven't completed the process.

CIS-Connect is accessible on the latest versions of Chrome, Firefox, Edge, Safari, and Opera. <u>CIS-Connect does not support</u>
<u>Internet Explorer and using it will result in problems.</u>

Login as a returning user unless you are a new employee or are newly eligible for benefits.

**Email Address:** For most employees, your work email address is what you'll use to access CIS-Connect. If that doesn't work, try your personal email address. If you try both and still can't log in or if you want to change your email address, please call the Benefits Helpline at 855-763-3829.

**Password:** If you don't remember your password, click the "Forgot Password?" button under the Login button and follow the instructions to receive a new password. If you are a new employee, the password you set up must meet the following criteria.

- At least eight characters in length
- Have at least one uppercase letter
- Have at least one lowercase letter
- Have at least one number
- Have <u>ONLY one</u> of the following special characters: !@#\$%

#### **Documentation Requirements**

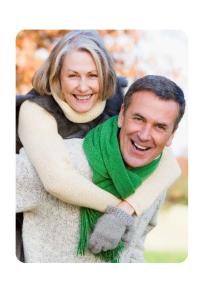
- If adding a spouse to medical, dental, or supplemental life coverage, a copy of your marriage certificate/license is required.
- If adding child(ren) to medical or dental coverage, a copy of their birth certificate(s) is required.
- If enrolling in Supplemental Employee/Spouse Life, you must complete Hartford's Evidence of Insurability (EOI).

While it's best to have the documents ready to upload during the open enrollment process, you have until Nov. 30. If the required documentation is not uploaded or completed by Nov. 30, the election changes will not be processed.

#### **IMPORTANT NOTE:**

Open enrollment closes on the earlier of (1) the date set by your employer or (2) 5:00 p.m. PDT on Oct. 22.

Make sure you go online before that date to ensure your benefits are correct or to make any changes.



# Benefit Highlights & Other Important Information

**Please note:** While some of the open enrollment materials talk about all the benefits CIS offers, <u>not all employers choose to offer every benefit</u>. If a benefit is not offered, you won't see it when going through the open enrollment process. <u>If you opt out of, or waive, a medical and/or dental plan, you must make that election in CIS-Connect.</u>

#### REGENCE BLUECROSS BLUESHIELD OF OREGON ("REGENCE")

- The CIS Health Manager on the Regence website
   (www.regence.com) is the customized homepage for Regence
   members. This site provides you with single sign-on access to
   the programs that supplement your medical plan, such as
   Express Scripts (prescription drugs), BeyondWell, MDLive
   (telehealth), etc.
- CIS self-insures the Regence plans, which means CIS not
  Regence governs the plans and carries the financial risk. As a
  result, the names of the plans have been changed to CIS (e.g.,
  CIS Copay E). This will not result in any benefit changes.
  Regence is continuing as our partner for the administration of
  the CIS plans.
- Essential Health Benefits (EHBs) EHBs are state-mandated benefits that must be included in medical and/or dental plans.
   For 2022 the following benefit changes go into effect for alternative care benefits (if your employer elected alternative care benefits):
  - Up to 20 visits for spinal manipulations
  - Up to 12 visits for acupuncture

The current alternative care benefit is a combined \$1,000 maximum for spinal manipulations and acupuncture services.

• Regence ID Cards – The federal government passed the "No Surprise Billing" law late last year. In July, Health and Human Services (HHS) issued "Requirements Related to Surprise Billing Part I." This new law will protect consumers from unknowingly receiving care and subsequent "surprise bills" from providers outside their medical plan's provider network (e.g., emergency services).

Even though this new law will take some time to implement fully, one required change for 2022 is that ID cards must be revised to include new information. This means you will receive a new Regence ID card for 2022.

NOTE: You can view your medical/dental plan summaries and other plan documents throughout the year in CIS-Connect under the "My Profile" tab.



• The BeyondWell lifestyle program continues for 2022, and you can earn up to \$150 in Amazon.com gift cards. There are new options for earning incentives, so be sure to review the BeyondWell flyer for program highlights.

#### VSP (REGENCE MEMBERS ONLY)

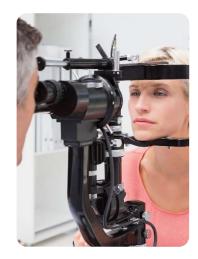
- CIS self-insures the VSP plans, which means CIS not VSP governs the plans and carries the financial risk. As a result, the names of the plans have been changed to CIS (e.g., CIS Vision-A). This will not result in any benefit changes. VSP will continue as our partner for the administration of the CIS plans.
- Regence currently administers the VSP benefits on behalf of Regence members. Effective Jan. 1, CIS will partner directly with VSP, and Regence will no longer be involved with the vision coverage. This will not result in any benefit changes. The VSP info, however, will no longer be included on your Regence ID Card.
- Regence members (with vision coverage) will receive a letter from VSP in December announcing the change. Although the letter will include a VSP ID card, ID cards are not needed. When making a vision appointment, you should identify yourself as a VSP member, and the provider will verify eligibility at that time.
- All VSP members will need to re-register on vsp.com to set up their accounts after Jan. 1. While history will not transfer to your new account, you can contact customer service to request any necessary historical information.

#### KAISER MEDICAL & DENTAL

- Essential Health Benefits (EHBs) EHBs are state-mandated benefits that must be included in medical and/or dental plans.
   For 2022 the following benefit changes go into effect for alternative care benefits (if your employer elected alternative care benefits):
  - Up to 20 visits for chiropractic
  - Up to 12 visits for acupuncture and massage

The current alternative care benefit is a combined \$1,000 maximum for chiropractic, acupuncture, and massage services.

- Kaiser members are eligible for Regence's BeyondWell program and can earn up to \$150 in Amazon.com gift cards. There are new options for earning incentives, so be sure to review the BeyondWell flyer for program highlights.
- The current Kaiser dental plan does not have any benefit changes; however, there is a new Kaiser dental plan (Kaiser Dental II) your employer may have elected effective Jan. 1.



#### DELTA DENTAL

CIS self-insures the Delta Dental plans, which means CIS — not Delta Dental — governs the plans and carries the financial risk. As a result, the names of the plans have been changed to CIS (e.g., CIS Dental Plan III). This will not result in any benefit changes. Delta Dental will continue as our partner for the administration of the CIS plans.

#### WILLAMETTE DENTAL

 Willamette Dental has no benefit changes unless your employer moved to the new Willamette Dental-A plan for 2022.

### ASIFLEX – HEALTHCARE/DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (FSA)

(Applicable only to employees who are offered CIS' FSA plan through ASIFlex. Plans will only show if your employer offers them.)

#### 2021 Plan Year

- For the current 2021 plan year, healthcare FSA rollover amounts are not limited to \$500.
- For the current 2021 plan year, Dependent Care rollover will be allowed. Please note: Rollover dollars must be used by the end of 2022 or they will be forfeited.

#### 2022 Plan Year

- As of the writing of this flyer, the flexibility on the pre-tax plans due to COVID will expire at the end of 2021 (other than what is outlined above). The below provisions will again apply unless the federal government passes additional laws.
  - The Healthcare FSA rollover amount for the 2022 plan year (into the 2023 plan year) will again be limited to \$500.
  - The Dependent Care FSA will not be eligible for rollover into the 2023 plan year.
- Mid-year changes to the Healthcare and/or Dependent Care FSA will only be allowed if you experience a qualified status change.
- The Healthcare FSA maximum is \$2,750 for 2022.
- Debits cards are available for the Healthcare FSA plan.
- The Dependent Care maximum is \$5,000 for 2022.
- Refer to the ASIFlex flyer for plan details.
- Enrollment for the 2022 plan year for all pre-tax plans MUST be done online in CIS-Connect during open enrollment.



#### **REMINDER:**

If you don't re-enroll in the Healthcare FSA for the 2022 plan year and you have unused carryover dollars from the 2021 plan year, they must be used by the end of 2022 or they will be forfeited. If you reenroll for the 2022 plan year, the time limitation does not apply.

#### HARTFORD - LIFE/DISABILITY PLANS

(Applicable only to employees who are offered CIS' Life/Disability Plans. Plans will only show if your employer offers them.)

- If enrolled in a Hartford voluntary life or short term disability plan, you will see a rate decrease for most plans effective Jan. 1. This will most likely apply even to those who would have normally seen a rate increase due to changing 5-year age-bands.
- Be sure to check that your beneficiary designations are correct. Errors can happen when transferring data and benefits will be paid to whoever is listed on CIS-Connect.
- Please refer to the life flyer for rates.
- Short Term Disability (STD)
  - Eligibility for the four options is based on your weekly salary. Be sure only to select the option that provides an amount equal to or less than 60% of your weekly salary. If you enroll in an option you are not eligible for, your benefits will be reduced and paid based on the closest plan option you are eligible for.

## VOLUNTARY PLANS – IDENTITY PROTECTION, CRITICAL ILLNESS/HOSPITAL INDEMNITY/ACCIDENT, TRAUMA COVERAGE

(Applicable only to employees who are offered CIS' Voluntary Plans. Plans will only show if your employer offers them.)

- Allstate Identity Protection
  - Please refer to the Identity Protection flyer for plan information and rates.
- MetLife Critical Illness, Hospital Indemnity or Accident
  - You can enroll in any combination of the three plans.
  - Please refer to the Critical Illness, Hospital Indemnity, and Accident coverage flyers for plan information and rates.
- Trauma Coverage offered by Lloyd's of London
  - Please refer to the Trauma flyer for plan information and rates.

#### Completing the Process

After reviewing the summary page, click on "Complete" and "I Agree". You'll then see a message that reads "Thank you. You have completed this event. If there are any action items, they are listed below." If you don't click on the two links, your election changes will not be processed and the event will show as incomplete.

This message means you have completed open enrollment. If any action items are listed, you must upload or complete the required documentation by Nov. 30, or your election changes will not be processed.

