



# Department of Administration

## Office of Group Insurance



### Group Insurance Plan and Open Enrollment Information

Open Enrollment is quickly approaching; this is the one time of the year when you can change from one medical plan to another, add previously declined dependent dental or change your medical/dental premium deductions from post-tax to pre-tax or vice versa. This is also the only time to enroll in the Flexible Spending Account (FSA). Enrollment in the Flexible Spending Accounts **must** be completed annually, elections do not continue from year to year.

Premiums for the medical and dental coverage will be increasing this year. This is a result of rising healthcare costs, increased claims and the additional taxes and fees associated with the Affordable Care Act. Premium rates for all plans will be posted on our [website](#).

When considering your Open Enrollment decision, please keep the following items in mind:

- ❖ Open Enrollment dates are **April 28 – May 16**. No exceptions can be made for those who miss the deadline.
- ❖ All employees who have dependents enrolled for medical coverage will be required to participate in the **Dependent Eligibility Verification** process in June. You can find detailed dependent eligibility information on our [website](#).
- ❖ **Plan enhancements** include:
  - The Preexisting Condition Waiting Period for adults will be removed from all medical plans.
  - The \$500 annual maximum for Chiropractic Services will be replaced with an annual eighteen (18) visit limit.
  - The \$2 Million annual lifetime maximum will be removed.
  - The \$500 annual dollar limit for Diabetes Self-Management Education Services will be removed.
  - The \$10,000 lifetime limit on Hospice Covered Services will be removed.
  - The definition of an eligible dependent child will change; the exclusion for dependents that are eligible for their own employer-based coverage will be removed.
- ❖ The new **Summary of Benefits and Coverage (SBC)** along with Plan Renewals and Open Enrollment materials will be available on our [website](#). Those unable to access these documents electronically can obtain hardcopies from the Office of Group Insurance.
- ❖ **Employees wishing to begin, or continue participating in the Flexible Spending Accounts (FSA) MUST re-enroll for FSA during Open Enrollment.** No exceptions can be made for those that miss the deadline.
- ❖ The Grace Period in the Flexible Spending Account – Medical Reimbursement Account will be replaced with an annual \$500 Rollover. OGI surveyed all State employees in February about the option for this change and received over 1,200 responses. The Rollover provision will allow employees greater flexibility with their FSA funds. Additional information regarding the Rollover is available on our [website](#).

If you have any questions, visit our website at [www.ogi.idaho.gov](http://www.ogi.idaho.gov), or contact us at (208) 332-1860 or [ogi@adm.idaho.gov](mailto:ogi@adm.idaho.gov).

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