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Attachments:

[2020 Medical/Dental Rates](#)

[Frontline Central for online Open Enrollment](#)

Open Enrollment Starts November 1st

The open enrollment period for medical, flex spending, AFLAC, and optional life insurance will begin on November 1 and end on November 30. **Keep in mind that you need to re-enroll for your Flexible Spending Accounts (FSA) every year.**

It is also open enrollment for dental for anyone currently enrolled to add dependents. Employees will have the month of November to make any enrollment changes or elections to be effective on January 1, 2020.

Important Reminders:

- New 2020 RATES for Medical and Dental coverage are attached. There will be an increase to medical plans. However, dental rates are remaining the same. Every little bit counts!
- Please remember you need to **sign up for Flexible Spending** every year, during open enrollment. The annual max per calendar year that you can elect is \$2,650** for medical/dental, and \$5,000 for dependent care. **Amounts may change once IRS releases 2020 limits.
- 2019 Opt out payments will be paid on December 13, 2019. IRS regulations require that you re-certify each calendar year. Re-certification forms for 2020 Opt Out will be sent at the *end* of January.

Coverage Levels for Medical and Dental

MEDICAL:

- Single – Self
- Sponsor – Self & 1 person
- Family – Self & spouse+ child(ren)
- Head/House – Self & 2+ children

DENTAL:

- Single- Self
- Family – Self & 1 or more family



AFLAC Supplemental Insurance Plans

Monroe One offers AFLAC Supplemental Insurance Plans to all employees who wish to participate. There are four plans to choose from: Short Term Disability, Sickness, Accident and Cancer policies. This benefit enhancement is provided through payroll deduction over a 10 month period. Premiums will be deducted from each paycheck.

You may sign up each year during open enrollment or within 30 days of your hire date. Open enrollment for AFLAC is now through November 30th. Once you sign up you must stay enrolled for the full year. If you were to leave BOCES within that election year, AFLAC would direct bill you at home. The plan will automatically renew each year unless you notify AFLAC otherwise. Please note any rates provided are on a per paycheck basis over 10 months.

To learn more or sign up you must contact:

Steve Platner – (585) 261-5954

or

email: stephen_platner@us.aflac.com



NY LIFE

November is Open Enrollment time for the employee-paid whole life insurance through New York Life. You can purchase additional employee payroll deduction life insurance for yourself and your family members through New York Life. These policies are personally owned by you. If you are interested, please contact our agent directly.

NY Life is also offering an Employee's Whole Life Guaranteed Issue to all employees who have worked for Monroe One for 6 months or more and their family members.

To learn more or sign up you must contact:

Melissa Siesto, 585-248-6770, msiesto@ft.newyorklife.com

Required Notices

Please see the link below for all required notices we must share to employees. We do not have any additional information on these specific topics. Please read the notice and call the number on the notice for more information.

On our website: Monroe One > Employment > Human Resources Office > Required Notices.

<https://www.monroe.edu/Page/3905>

PSP/BUP Members ONLY – Per contract Health Savings Account for High Deductible Plans

If you are enrolled in the Signature HDHP plan you will receive a contribution into a Health Savings Account from BOCES One. This is money you will own that can be used towards qualifying medical expenses associated with having a high deductible plan. You can also elect to contribute to your HSA as a tax-free deduction from your paycheck.

The HSA limits for contributions are set to increase in 2020 according to [Revenue Procedure 2019-25](#), released today by the IRS. Individuals age 55 or older can continue to make an additional \$1,000 catch-up contribution. **Individual:** \$3,550 (up from \$3,500 in 2019) **Family:** \$7,100 (up from \$7,000 in 2019)

If you are currently enrolled in our Signature HDHP plan, you will receive the HSA funds automatically for 2020. You also still have the option to put away additional funds through a Limited-use Flexible Savings Account (FSA) to be spent on Dental and Vision expenses only.

Who is eligible for an HSA? To contribute to an HSA, you must meet the following criteria:

1. You must be enrolled in the BOCES' Signature High Deductible Health Plan.
2. If you or your spouse has a Medical FSA or HRA, you may not be eligible for an HSA unless the FSA or HRA is limited to dental and vision expenses.
3. You cannot be enrolled in Medicare.
4. You cannot be claimed as a dependent on another person's taxes.

Who contributes to the HSA?

BOCES will fund the HSA starting January 1, 2020 as shown below for 2020

First Year Enrollee:

- Enrolled in Two-person, Family or Family/No Spouse \$3,000
- Enrolled in Single \$1,000

Subsequent Years:

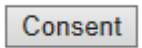
- Enrolled in Two-person, Family or Family/No Spouse \$1,500
- Enrolled in Single \$900

For questions, contact Tracy Birge in Human Resources at tracy_birge@boces.monroe.edu or 585-383-6680

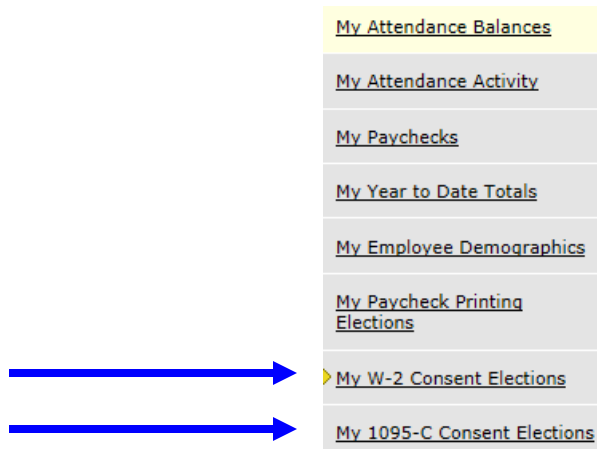


Print Your Own 2019 W-2 and 1095-C On WinCapWeb Faster than paper forms!

- These two tax forms will be available on WinCapWeb in mid-January for you to print yourselves. No more waiting for the documents to be mailed to you!
- You must elect to receive the forms electronically. You can do that today:
 1. Sign into WinCapWeb and go to Employee Self Service. Select **My W-2 Consent Elections** on the side menu or from the menu dropdown, read the information, enter your WinCapWeb password and click on:



2. Go to **My 1095-C Consent Elections** and follow the same procedure.



- A BOCES-wide email will be sent when the forms are ready for you to print them from WinCapWeb.
- You will not be mailed paper forms of your W-2 and 1095-C after consenting to receive it electronically. You can change your elections at any time.