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2019 Medical/Dental Rates

## **New Year Medical Deduction Reminder**

The new rates for January 2019 have been updated and will be reflected in your paycheck on 1/15/2019. As you know, all employees' medical deductions are taken on a 10-month schedule, with no deductions taken in the summer. Between January and June, deductions are collected for July and August for all employees. These adjusted pre-pay deductions are reflected in your paycheck. To make this easy to view, you will notice we have split the deductions in your paycheck. You now have two separate deductions in your paycheck for medical. The first deduction is based on the amount determined in your union contract and reflects your semi-monthly cost for medical coverage. This is half of the monthly amount. This rate will stay the same throughout 2019 (providing there are no re-negotiations with your given union). You will also see a second medical deduction coded "adjusted deduction" reflecting the amount due towards July and August premiums. This deduction will only be deducted from your pay through June 28, 2019. There are no deductions during July and August. You can calculate each deduction and compare to your paycheck. If you find any discrepancies, please contact Tracy Birge at extension x6680. The monthly rates and a sample of these calculations are below.

## **Medical Deduction Calculation Sample**

The monthly rates and a sample of these calculations are below.

#### To calculate semi-monthly medical deduction:

Take the Monthly premium and divide by 2.

### To calculate the adjusted deduction:

Take the Monthly premium and multiply by 2, then divide that total by 12 (pay periods between Jan. and June.)

#### FOR EXAMPLE ONLY: BUP Union / Value Single medical

Monthly: 99.54 divided by 2 = 49.77– Semi-monthly deduction

Monthly: 99.54 \* 2 = 199.08 divided by 12 = 16.59- Adjusted deduction



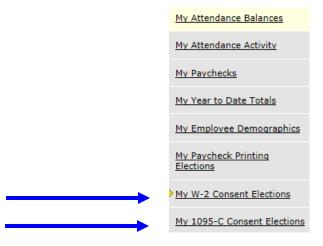


## Print Your Own 2018 W-2 and 1095-C On WinCapWeb Faster than paper forms!

- 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:

Consent

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.

## W-2 / 1095-C Address Changes

If you are electing to have your W-2's and 1095-C's printed by the Payroll Office and mailed home, please make sure your address is current with Human Resources. If you changed your address in your department/program you must also change it with Human Resources. If you have moved during the previous year and did not notify HR, please visit HR to complete the appropriate forms or go onto WincapWeb and update it online

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## Flex Spending/Section 125

FSA

Your new 2019 Section 125 Flex spending deduction will now appear on your paycheck. The deduction code for Medical is 370B and the deduction code for Dependent Care is 390B. This deduction is taken during the 20 pay periods between January and December (excluding July and August). To calculate your annual amount elected take your deduction amount times 20 pays. Please Note: due to IRS regulations, we can no longer accept changes or new elections to this plan until the next Annual Enrollment.

## Health Savings Account for Employees enrolled in High Deductible Medical Plan BUP & PSP Unions ONLY

HSA

Your new 2019 HSA spending deduction will now appear on your paycheck. This is ONLY for employees that are enrolled in the High Deductible medical plan AND elected to have extra funds deducted for their HSA account. The deduction code is 3800B. This deduction is taken during the 20 pay periods between January and December (excluding July and August). To calculate your annual amount elected take your deduction amount times 20 pays. Please Note: due to IRS regulations, we can no longer accept changes or new elections to this plan until the next Annual Enrollment.

# HRA

## **Health Reimbursement Account/105/HRA**

For anyone enrolled in our RASHP 2 Value or Select plan, you received new HRA funds for 2019. Funds have been loaded in your account for the new year. If you had any leftover funds from 2018 they were also rolled into the new year.

To view your Benefit Resource account, please visit <a href="www.benefitresource.com">www.benefitresource.com</a>. Then select Participant Login. If you have not logged into their new website you will need to "Register an Account". The company code is bocesmon, your member id is your social security number.



SIGN UP NOW! BEFORE W2's ARE PRINTED.

## **Five Smart Reasons to Have Direct Deposit**

#### **#1 Protection**

Lost or stolen checks are a common source for identify theft and fraud. Electronic deposits can increase the protection of your personal information.

#### #2 Convenience

You don't have to go to a bank to cash or **deposit** the paycheck and you don't have to be in the office to get paid. If you are on vacation or out sick, you can be assured the deposit will be made.

## #3 Control over your money

You can direct funds to go to a retirement savings plan or a checking or savings account or even split between two accounts -if you have an account with Family First Credit Union. Bills can be paid immediately online as soon as the deposit is made.

## #4 Availability: Money is available sooner

With direct deposit, your paycheck clears immediately and goes straight into your bank account.

#### **#5 Reduction of your Carbon Footprint**

Direct deposit reduces the environmental impact by decreasing the amount of paper and ink used to print your check. You can double your efforts by opting out of receiving a Direct Deposit Notice on WinCapWeb-Employee Self Service. All your paycheck information is on the site.

Please contact HR to find out more information about how to sign up!

## Pay Stubs - WinCapWeb

Did you know you can elect not to have your Direct Deposit stub printed? Instead, you can access it at any time on WinCapWeb - Employee Self Service. Employees can view and print out their current and past paychecks in the Employee Self Service area of WinCapWeb online. If you have not elected not to have your Direct Deposit stubs printed but want to do so, log into WinCapWeb. Click on the Employee Self-Service tab, and then select "My Paycheck Printing Elections" from the left-hand side. Use the dropdown box next to "Change Printing Election" and select "DO NO PRINT DIRECT DEPOSIT NOTICES". Next, click on the box stating, "I understand that I am changing my Paycheck Printing Elections". Then click "Submit" and you are all done. No more annoying pieces of paper. This printing feature can be turned back on to resume printing of your Direct Deposit stub. Remember, you can access your past stubs under "My Paychecks".

## **MONROE #1 BOCES**

## 2019 MONTHLY MEDICAL INSURANCE RATES - for full time employees.

BUP (Teachers, Nurses)						
,	Single	Sponsor	Family	Head/House		
RASHP 2 Extended	463.94	1066.52	1229.50	1168.59		
RASHP 2 Select	217.94	502.52	579.20	550.59		
RASHP 2 Value	99.54	228.92	263.70	250.59		
Signature Blue High Deductible	0.00	0.00	0.00	0.00		
BUSS (Transportation, Maintenance, Food Services, Security)						
	Single	Sponsor	Family	Head/House		
RASHP 2 Extended	463.94	1066.52	1229.50	1168.59		
RASHP 2 Select	217.94	502.52	579.20	550.59		
RASHP 2 Value	99.54	228.92	263.70	250.59		
Signature Blue High Deductible	0.00	0.00	0.00	0.00		
BPA (Para)						
, ,	Single	Sponsor	Family	Head/House		
RASHP 2 Extended	447.35	1028.36	1185.55	1126.83		
RASHP 2 Select	201.35	464.36	535.25	508.83		
RASHP 2 Value	82.95	190.76	219.75	208.83		
Signature Blue High Deductible	0.00	0.00	0.00	0.00		
PSP / MSC (Prof Support - Clerical, Technology; Miscellaneous)						
	Single	Sponsor	Family	Head/House		
RASHP 2 Extended	457.30	1051.25	1211.92	1151.88		
RASHP 2 Select	211.30	487.25	561.62	533.88		
RASHP 2 Value	92.90	213.65	246.12	233.88		
Signature Blue High Deductible	0.00	0.00	0.00	0.00		
BASA (Administrators)						
	Single	Sponsor	Family	Head/House		
RASHP 2 Extended	463.94	1066.52	1229.50	1168.59		
RASHP 2 Select	217.94	502.52	579.20	550.59		
RASHP 2 Value	99.54	228.92	263.70	250.59		
Signature Blue High Deductible	0.00	0.00	0.00	0.00		

<sup>\*\*</sup>Please note January-August deductions for medical are taken out from January-June.

## **DENTAL INSURANCE**

2019 **monthly** rates for full time employees for Dental Insurance. \*\*Taken the 2<sup>nd</sup> check of each month.

Single \$5.47

Family \$15.16