



Open Enrollment: October 9 – 20, 2017

Open enrollment begins Monday! Open enrollment is the one time each year that employees can make changes to their benefit elections without a qualifying life event. You can also choose to add coverage for the first time, waive coverage, change plans, and add or drop dependents, and enroll/re-enroll in a flexible spending plan for health and/or dependent care. Below are highlights of what is changing so that you can be prepared to make an informed decision.

Anthem LiveHealthOnline Copay Reduced to \$10

The Anthem LiveHealthOnline (LHO) copay will decrease from \$20 to \$10 in 2018. LHO provides 24/7 access to U.S. board-certified physicians via a smartphone, tablet or PC! Physicians can treat a host of common illnesses quickly and effectively through a real-time video visit. They can even send prescription orders to a local pharmacy. For details, visit livehealthonline.com.

CVS Caremark 90-day Generic Drug Copay Reduced to \$10

The CVS Caremark Maintenance Choice 90-day generic drug prescription copay will decrease from \$20 to \$10 for Anthem PPO members to make it the same as Anthem HMO members' copay.

Healthcare Flexible Spending Account Plan Annual Limit Increased

The 2018 deferral limit for the healthcare flexible spending account is \$2,600. The dependent care FSA annual limit remains at \$5,000. You must enroll via LifeView HR if you plan to participate.

Dual Coverage

Effective January 1, 2018, the waiver of member copays and other out of pocket costs for City employees who are married (or in registered domestic partnership) to one another and enrolled in dual coverage for health, dental and/or vision coverage(s) will be discontinued. However, employees currently enrolled in dual coverage will continue to have the benefit.

Retirees Can Select Vision Coverage as a Standalone Option

For employees planning to retire in 2018, vision coverage through VSP can be selected as a standalone option and not bundled with medical coverage.

Enroll/increase your Voluntary Life Insurance amount by \$25K each year up to 3X your salary up to \$300K. No medical questions asked. Children can also be enrolled up to \$10K – no medical questions asked.