

Attention All Regular and Term Employees,

The 2018 Benefits Online Open Enrollment Period for JSA **begins today, February 8, 2018, and will be offered through Wednesday, February 21, 2018.** This is your opportunity to review and, if necessary, modify your benefits options.

Below are a few reminders concerning the Open Enrollment Process as well as important updates regarding any plan changes.

Default Enrollment: If you are NOT changing your benefits, selecting a medical option outside of the default health plan, and do NOT want to enroll in or continue to contribute to a Flexible Spending Account (FSA), you do not need to re-enroll. Your current benefit elections will remain on file and be effective for the April 1, 2018 – March 31, 2019 benefit year.

Conditions in which you will need to access the Employee Self Service (ESS) System:

- **To make changes to your current benefit elections.**
- **To participate for the first time in a Medical Care or Dependent Care Flexible Spending Account Plan.**
- **To continue your enrollment in a Medical Care or Dependent Care Flexible Spending Account since your elections do not roll over from year to year.**

To access the Open Enrollment link go to the Lab's Insight page, under Spotlight News. Or follow this link: misportal.jlab.org/time

The link will take you to the Deltek Time & Expense System. Once there, you will need to click "Self Service" at the top of the page; select "Payroll & Benefits" and then "Benefits Enrollment" to enter the Open Enrollment screens.

2018 Benefits Annual Renewal at a Glance Table: Key Changes

Type of Benefit	Highlights for April 2018
Medical Insurance	<ul style="list-style-type: none">• Anthem Premium increases: KeyCare 10 PPO plan is 3.6% and the HealthKeepers 15 POS plan is 10%. Anthem is requiring a few copay changes on both plans, including a slight increase in the prescription drug copays.• Optima Premium increase: The proposed 10/25 HMO plan increase is 16.4%. To keep premium rates more affordable and moderate cost, the Lab is replacing the current plan with a 20/40 HMO Optima plan that has a "Standard" drug formulary. This action results in an overall increase of 8.8% for the 2018 Optima medical premium renewal. Please visit the Benefits Webpage to learn more about Optima's "Standard" drug formulary details.
Dental Insurance	<ul style="list-style-type: none">• Premium rates and benefits remain unchanged.

Employee Voluntary: Short-Term Disability	<ul style="list-style-type: none"> • Short-term disability premium rates and benefits remain unchanged. • This is your opportunity to apply for the coverage, if you're not enrolled. All applications are subject to approval from MetLife, JSA's disability insurance company.
Employee Voluntary: Optional Life Insurance	<ul style="list-style-type: none"> • Optional life insurance premium rates and benefits remain unchanged. • This is your opportunity to apply for the coverage, if you're not enrolled. All applications are subject to approval from MetLife, JSA's disability insurance company. • Employees should review beneficiary designations in the Employee Self-Service (ESS) system to ensure they are up to date (ex. Life Insurance beneficiary designee).
Flexible Spending Accounts (Medical & Dependent Care)	<ul style="list-style-type: none"> • Health Care Flexible Spending Account (FSA) contribution limit will continue at \$2,550. • Dependent Care Flexible Spending Account (FSA) contribution limit will continue at \$5,000; consult the plan for eligibility requirements • <i>All current participants must re-enroll each year to continue participation in either Flexible Spending Account</i>

- **View the *Summary of Benefits Matrix* found on the Benefits web page or the attached PDF to learn more specifics about premium changes.**
- **Dependent coverage is available up to age 26; consult the plan for eligibility requirements.**
- **JSA's benefit plan year renews on April 1, 2018, and remains in effect through March 31, 2019. Therefore, any changes made during open enrollment will be effective on April 1, 2018.**

Training on the ESS System, as well as a brief overview of the 2018 medical plans and all other JSA sponsored benefits will be offered at the following times in CEBAF Center, Room F113:

- Tuesday, February 13, 2018 - 10:00 am - 11:00 am
- Monday, February 19, 2018 - 2:00 pm - 3:00 pm

The deadline to make changes for the 2018 benefits year is February 21, 2018. The elections you make will remain in effect for the entire benefit year unless you experience a permitted life status change.

If you have any questions please contact Treva Ferguson, Benefits Consultant, at ext. 7291.

Regards,
Rhonda Barbosa
Human Resources Director