

# 2013 Benefits Open Enrollment

## February 18 – March 1, 2013

Open Enrollment for Jefferson Lab's health and welfare benefits runs from **Monday, February 18, through Friday, March 01, 2013, via the Employee Self Service (ESS) system.**

The ESS system allows you to review your current plan enrollments choices; read about plan benefits, review plan design and rate changes for 2013.

All **Regular and Term** employees are eligible for medical, dental, health and dependent care flexible spending accounts, short-term disability and supplemental life insurance.

### **2013 IMPORTANT ENROLLMENT INFORMATION YOU NEED TO KNOW**

1. As in the past, we will continue to offer a **Default System of Benefits Enrollment.** This means that if you are **NOT** changing benefits, selecting a medical option outside of the default health plan and do **NOT** enroll in 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 2013 benefit year.
2. **Flexible Spending Accounts do not carry over from year to year.** Therefore, if you are currently enrolled in the Medical or Dependent Care Flexible Spending Account and **wish to continue your participation, you must re-enroll.** You will need to go into the ESS system online and enroll if you choose to participate in the Flexible Spending plans.
3. **Health Care Flexible Spending Accounts (FSA) maximum contributions are capped at \$2,500.** The dependent care flexible spending maximum will remain at \$5,000.
4. **In compliance with the Affordable Care Act, Summary of Benefits and Coverage (SBC) documents summarizing health plan coverage is available via the Benefits website.**
5. **The ESS system can only be accessed on-site.** Restricted access to the system is to protect your personal information and security.
6. **If you choose to make changes to your current benefit elections outside of the default health plan, you will be required to enroll via the online ESS system. The ESS system is now integrated with the Lab's time collection system. Benefits enrollment can be accessed via the web-based menu located on the left of the ESS system.**
7. As a result of the Health Care Reform you may be eligible to enroll your adult children up to age 26 on your medical and dental plan. Dependent(s) may be added regardless if they reside with you, their marital status, financial dependency, or student status.
  - Please check with Treva or Doug for eligibility rules.
8. Jefferson Science Associates (JSA) is an Optima Medical plan is a grandfathered group-sponsored plan. However, JSA's Anthem medical plan is non-grandfathered as of April 1, 2013.

9. Be sure to review your beneficiary designations for life insurance during the open enrollment period.

You can access the ESS system via the link on the JLab Insight page or directly at: [misportal.jlab.org/time](http://misportal.jlab.org/time)

Use your JLab username and password to login.

Training on the ESS Software as well as an overview of the 2013 new Anthem plans and all other sponsored Lab benefits will be offered at the following times:

Monday	February 18	1:30 - 2:30 p.m.
Wednesday	February 20	10:00 – 11:00 a.m.
Thursday	February 26	3:00 - 4:00 p.m.
Wednesday	February 27	9:00 - 10:00 a.m.

## Key Changes for 2013

### Medical Plans

**The medical plans will continue to be administered through Anthem and Optima. In compliance with health care reform, a new document summarizing health plan coverage, the Summary of Benefits and Coverage (SBC), is available on the Benefits webpage. In addition, preventative care will now be provided at no cost to you, including expanded women's preventative services. The adult dependent age limit has also been extended up to age 26. Eligibility rules are located in the ESS system and on the Benefits page.**

Please refer to the Benefits Overview Matrix and the Summary of Changes Table available on the Company Links page of the ESS system (2<sup>nd</sup> link on the web menu in the ESS system). These documents provide information on the plans and the premium rates. **If you are changing plans, adding or dropping dependents or modifying levels of coverage outside of the medical default, you must complete the online Enrollment Form (Anthem or Optima).**

### Dental Plan

Delta Dental of Virginia will continue to be Jefferson Lab's dental administrator. There is no increase to the dental premium rates for the 2013 plan year. **The adult dependent age limit has also been extended up to age 26.**

The Summary of Changes Table is available on the Company Links page of the ESS system. **If you are enrolling in the plan for the first time or are changing your coverage you must complete the Enrollment/Change form.**

### Short-Term Disability

If you are already enrolled in Short-Term Disability (STD) and wish to continue the coverage, you are not required to do anything. **If you do not have STD and wish to apply, you must indicate this on the STD enrollment page. You will also be required to fill out an application form.**

This will be reviewed by MetLife to determine if coverage will be offered. The form is available in the ESS Company Links page (2nd link on the web menu in the ESS system). **Note: Coverage is not guaranteed.**

### Supplemental (Optional) Life

Under MetLife, supplemental Life is called Optional Life. If you are already enrolled in supplemental life and do not want to change your coverage you do not have to re-enroll; your coverage will be continued automatically. **If you do not have supplemental life and want to enroll in the Optional Life plan, you must submit a MetLife application.** MetLife reviews all applications to determine coverage availability and offers. The form is available in the ESS Company Links page (2nd link on the web menu in the ESS system). **Note: Coverage is not guaranteed.**

### Same-Sex Domestic Partner Coverage

Jefferson Lab will continue to provide same-sex domestic partners coverage through the medical and dental plans. The dependents of the same-sex domestic partner may also be covered. See the Domestic Partner Coverage Summary on the Company Links page of the ESS system. **A notarized affidavit is required (available on the medical and dental ESS pages). Contact Human Resources, if you are enrolling in this coverage.**

### Beneficiaries

It is important that you review your beneficiaries. This applies to both the Basic Life and Optional Life plans. While you are going through the enrollment process check your beneficiaries to be sure that the information is correct. The named beneficiaries in the ESS system will be those that are forwarded to MetLife and receive the benefits of your policies.

## Annual Enrollment Instructions:

- From a JLab computer, go to the JLab Insight page and Click on the Open Enrollment Link or type [misportal.jlab.org/time](https://misportal.jlab.org/time) in your browser address window and click on enter.
- This brings you to the Deltek Time & Expense with Employee Self Service.
- Enter your current JLab user ID and password to access your ESS account.
- Click “Benefits” (link on the left side of the online menu).
- Click “Benefits Enrollment”.
- Read Carefully and Follow Instructions. (Continue, Done and Save, allows you to move forward).
- Review your changes carefully.
- Click the “Confirm” button (bottom of Benefit Summary screen).
  - *Note: You will not receive an email confirmation from the system after the process is complete.*
- **Important – Print the Confirmation page and keep it for your records.**

## **Review of 2013 Benefit Facts**

**If you do not want to make any changes outside of the medical default for your Health Care option you do not have to re-enroll.**

**If you do not want to make any changes and do not want to enroll in the Health Care or Dependent Care Flexible Spending Account you do not have to re-enroll.**

If you want to make any changes and/or sign up for one of the Flexible Spending Accounts you must go through the enrollment process via the ESS.

Remember, if you make any changes to your current plan options outside of medical default, you will be required to complete the corresponding application.

If you want to make any changes in your beneficiary designation you must go through the enrollment process using ESS.

**The deadline to turn in application/enrollment forms and other documents to Human Resources, VARC room 40C, is March 01, 2013.**

2013 Open Enrollment benefits coverage will be effective April 1, 2013 through March 31, 2014.

Your 2013 premium deductions will be reflected on your March 29, 2013 paycheck.