April 25, 2016

To: Benefits-Eligible Faculty and Staff

From: James P. Davito, Executive Director, University Payroll and Benefits (UPB)

The State Department of Central Management Services (CMS) has announced that the Fiscal Year (FY) 2017 Benefit Choice enrollment period begins May 1 and will end on May 31, 2016. FY 2017 Benefit Choice elections will be effective July 1, 2016. If you do not want to change health, dental, life or dependent coverage, your current elections will continue.

Beginning on May 1, 2016, Benefit Choice NESSIE will be available with the following reference materials and forms to assist you in making changes.

- Benefit Choice Options booklet
- CMS 8-page flyer
- Online Enrollment for Benefit Choice (Please do not use the forms on the CMS website)
- MCAP and DCAP online forms and instructions (Please do not use the forms on the CMS website)
- Benefit Choice Information Session schedules

During the Benefit Choice period employees may use NESSIE to:

- Change State health and life coverage
- Opt into the State group health insurance plan
- Opt out of the State group health insurance plan with documentation reflecting proof of non-state health coverage
- Opt into or opt out of the State dental plan
- Part-time employees may waive or elect coverage
- Employees may also add or drop dependents. (documentation is required when adding dependents)
- Opt out and dependent documentation should be faxed to 217-244-3135 on or before June 10
- Enroll or re-enroll in Flexible Spending Accounts (FSAs)
  - Re-enrollment is not automatic, so you must re-enroll in DCAP and/or MCAP to continue your pre-tax savings
  - Your enrollment in DCAP and/or MCAP for FY 2017 is for the period of July 1, 2016 to June 30, 2017
  - The plan administrator will remain as ConnectYourCare (CYC)
Benefit Choice Changes and Information:

CMS will be mailing an 8-page flyer to employees’ home addresses outlining Benefit Choice information. *Employees should carefully review all information in the flyer.*

MCAP

- Employees MUST re-enroll in MCAP for the new plan year in order to qualify for the rollover provision. Those who do not re-enroll will forfeit any amount eligible for rollover.
- The maximum plan year rollover amount will remain at $500.
- The annual plan contribution limit will remain at $2,550.
- All services must be received by June 30, 2017.
- Employees will continue to have until September 30, 2017, to submit claims.
- The rollover provision does not apply to DCAP accounts.
- Employees planning on retiring or separating during the FY 2017 plan year are not eligible to participate during FY 2017.

FY 2017 Premiums:

- The State paid portions of the health and dental insurance premiums are expected to increase; therefore, part-time employees’ health and dental costs are likely to increase. Part-time rates will be available as soon as the State paid portions have been finalized.
- *Per CMS – The premium levels listed in the benefits flyer are for FY 2016. Employees should be aware that these premiums may be subject to an increase, pending the outcome of an ongoing legal dispute between the State and AFSCME and that this premium increase may be applied retroactively to July 1, 2016. See the Special Notice on Page 5 of the CMS flyer.*
- There are no carrier changes for health, dental and vision plans.

Out-of-Network Providers:

You are encouraged to use in-network providers to receive the best health plan benefit. Using out-of-network providers from the Quality Care Health Plan (QCHP), Coventry and HealthLink Open Access Plans (OAP) will significantly increase your out-of-pocket medical costs. Their allowable charges are now based on Medicare reimbursement rates, which are drastically lower than the Usual and Customary (U&C) rates which CMS used previously. If you are referred to, or choose to see an out-of-network provider, you should contact your health plan, whether the QCHP, HMO or OAP, **prior to receiving services**, to ensure the services meet medical necessity criteria, to receive authorization, and to request a cost estimate. View “Out-of-Network Providers” communication for further information.

Questions:

If you have questions, please review the information on NESSIE prior to contacting University Payroll and Benefits.

- Benefits Mailbox: benefits@uillinois.edu
- Urbana: 217-333-3111
- Chicago: 312-996-6471
- Springfield: 217-206-7144 or 217-206-7211
- Documentation Fax Number: 217-244-3135