**What’s New (and not so new) in Benefits! FY17**

**Flexible Spending Plans:** Nyhart will remain as the Administrator of this plan for FY17.

With Flexible Spending, you may set aside dollars on a pre-tax basis and use those dollars for qualified expenses under Health Care or Dependent Care. See more detail on the Benefits Open Enrollment web page on the Intranet under Human Resources.

**Rollover!** Under Health Care FSA you may rollover up to $500 from one year to the next. No more use it or lose it!

**Benny Cards!** Don’t want to file for paper reimbursement? Now you don’t have to! For Health Care Flexible Spending, your Benny Card is front loaded so you can use your card starting July 1, 2016 for your eligible health care expenses. Keep saving those receipts in the event that you are asked to substantiate the claim.

You can also use your Benny Card for your Dependent Care election at qualified child care centers. With Dependent Care, you may only spend, or be reimbursed for what you have contributed.

If you choose, you can still file for paper reimbursement for both Health Care FSA and Dependent Care FSA.

**The maximum amount you may set aside in FY17:**

- Health Care FSA = $2,550
- Dependent Care FSA = $5,000 per household

**Life Insurance:** The College has changed life insurance carriers from Reliance to Standard Life Insurance Company.

If you are currently enrolled in supplemental coverage, you can add an additional $10,000 in supplementary life coverage for you and your spouse during open enrollment. Need a form? Ask HR or go to the Benefits Open Enrollment web page under the Life Insurance section.

If you have not enrolled in the supplemental life insurance plan, you have the opportunity to do so during the Open Enrollment Period without a health history up to $150,000 for yourself and $10,000 for your spouse. Please go to the Benefits Open Enrollment Web page for application and details, or contact HR for a form.

**Waive Option!** All staff and faculty may decline coverage for Medical, Dental and Vision Plans. In PeopleSoft Self-Service click the “Waive” radio button. And if you decline the medical plan, you will be asked to sign a form indicating that you are declining coverage. Find it on the Open Enrollment web page.

**Medical Insurance Plans:** CLC offers two distinct medical plans to meet your needs! Both plans are administered by Blue Cross Blue Shield of Illinois. You have the choice between:

- HMO Illinois Network Only Plan
- Standard PPO Plan

There have been some changes to plan design for both the HMO Illinois and Standard PPO plans. Please review the side by side plan summary for more information regarding deductibles, out-of-pocket max, and co-pays. The plan summary can be found on the Benefits Open Enrollment web page under the Medical Insurance section.

There are also some mandatory changes to the prescription coverage. If you are a current member and affected by these changes, you will receive notice from BCBS and Prime Therapeutics, your pharmacy benefit manager (PBM). For a complete list of changes, go to the Benefits Open Enrollment web page under the Medical Insurance section.

If you are electing the HMO Illinois plan for the first time, you will need to select a primary care provider for yourself and any dependents. To do so, complete a BCBS application. You can find this form on the Benefits Open Enrollment Web page or ask HR.

**Dependent Verification:** If you are enrolling a spouse, civil union partner, or dependent child for the first time during open enrollment, you will be required to provide documentation of dependent status. See the Open Enrollment web page for detail or contact HR.

**Voluntary Long-Term Disability (Faculty)**

Faculty have the opportunity to purchase Long-Term Disability Insurance. This coverage will coordinate with SURS Disability benefits. Please see the information and application forms for “Faculty Only” on the Open Enrollment Benefits web page or contact HR for details.

The plan year for all benefits is July 1 through June 30

If you have any questions about what’s new for FY17 or any of your benefits, please contact Katy Johnson at Ext. 2425 or e-mail at kjohnson3@clcillinois.edu