

Open Enrollment 2020

Open Enrollment will be held from **November 18, 2020 to December 4, 2020**

You will have the opportunity to review and change your benefits.

For the second year, enrollment will be held online.

All changes will take effect January 1, 2020.

There are a few changes to be aware of this year:

- Health/Dental/Vision Premiums will be taken over all 26 pay periods.

Changes to both Health Plans:

- Premiums have Increased and will be taken over 26 pay periods
- Coinsurance for Tier 2 (UHC Choice Plus Network) changing to 70% (from 75%)
- \$250 fee per ER Visit effective for both plans

Changes to Plan 1:

- Deductible Increase \$2,000 Single/\$5,000 Family
- HFM will be contributing to a Health Reimbursement Account (HRA)- \$375 for Single/ \$1,000 for Family- This will reduce the deductibles to \$1,675 for single/ \$4,000 for Family.
- Don't forget you can also still contribute to an HSA!

Changes to Plan 2:

- Deductible Increase \$1,000 Single/\$2,000 Employee+1 Child/\$3,000 Family

What's NOT Changing:

- Dental Plan or Premium (Except now over all pay periods)
- Vision Plan or Premium (Except now over all pay periods)
- Supplemental Life Insurance
- Long Term Disability