

PEBB's open enrollment starts November 1

State employees receiving health coverage through the Public Employees Benefits Board (PEBB) Program will have an opportunity to make changes to their account during the 2012 open enrollment, which runs November 1 – 30, 2011.

During open enrollment, you can:

- Change your medical and dental plan.
- Disenroll family members from your PEBB coverage.
- Waive PEBB medical coverage, if you have other comprehensive group medical coverage.
- Enroll or reenroll in the flexible spending account (FSA) or Dependent Care Assistance Program (DCAP).
- Add a family member to your coverage. (You must provide copies of [documents](#) that prove your family members' eligibility during open enrollment, or they will not be enrolled.)
- Waive your participation in the state's premium payment plan (which allows you to deduct your monthly premiums from your paycheck before taxes) or reenroll in the state's premium plan after previously waiving your participation. To do either one, complete and submit the *Premium Payment Plan Election/Change Form* to your personnel, payroll, or benefits office by November 30.

All changes take effect January 1, 2012.

What's changing for 2012?

- [Monthly premiums](#) for your medical plan.
- Additional medical plan choices for 2012: **the consumer-directed health plans (CDHPs), linked to a health savings account (HSA)**. The CDHPs, offered by Group Health, Kaiser Permanente, and the Uniform Medical Plan, have a low monthly premium balanced with a higher deductible and higher out-of-pocket maximum. However, you can use funds from your HSA to pay for many out-of-pocket costs (including deductibles), or allow your HSA savings to grow for future medical expenses.

You can find more information on CDHPs and HSAs on the [PEBB Program's website](#), the [health plans' websites](#), [HealthEquity's website](#) (HealthEquity is the plans' qualified trustee for the HSA), or by attending a [PEBB benefits fair](#) in your area and speaking with health plan representatives. You may also call the health plans or HealthEquity directly with your specific questions.

- All PEBB medical plans made cost-sharing changes to some of their benefits for 2012. You can find these changes in the [For Your Benefit newsletter](#) that the PEBB Program mailed in mid-October.
- The Uniform Medical Plan, the state's self-insured preferred provider organization (PPO), will be called Uniform Medical Plan Classic (or UMP Classic) in 2012.
- Optional long-term disability insurance rates will decrease by 25 percent.
- Supplemental life insurance rates will decrease by 15 percent. In addition, the Part C (Optional Life Insurance) and Part D (Supplemental Life Insurance) will merge into a single employee supplemental option starting January 1, 2012.

The PEBB Program and ReliaStar Life Insurance Company (a member of the ING family of companies) will hold a limited reenrollment opportunity in February 2012 to allow many employees to increase their supplemental life insurance without evidence of good health. PEBB members will receive more information about this at the annual open enrollment benefits fairs and in January 2012.

To allow for this transition to the new supplemental life insurance, **current employees cannot make any changes to their coverage amounts from November 1, 2011 through January 31, 2012.** If you wish to make changes to your life insurance, submit your application by October 31, 2011 or wait until February 2012. Newly eligible employees will still be able to enroll in the plan.

Where can I get more information?

Employees will have many opportunities to learn more about their benefits during the upcoming open enrollment: through the October issue of *For Your Benefit*; at the benefits fairs; on PEBB's website; and on the health plans' and other vendors' websites. Your employer's personnel, payroll, and benefits office can also help you find more information to make decisions. Don't miss the chance to take action during open enrollment and ensure that your plan(s) still fits you best.