

Did you know open enrollment ends November 30?

November 30 is the last day to make changes to your PEBB health coverage during the 2012 open enrollment. If you've made your plan decisions for 2012 already, great! If not, here are some reminders and quick facts about the changes coming for next year.

Did you know...

- **The medical plans' [monthly premiums](#) will increase for 2012, except for Kaiser Permanente Classic.** If you want to lower your monthly premium next year, consider one of the new consumer-directed health plans (CDHPs), offered through Group Health, Kaiser Permanente, and Uniform Medical Plan. You can find more information about these plans, which include a health savings account (HSA), on [PEBB's website](#) and from each of the plans.
- **All medical plans have some changes to copays and coinsurance.** Know what these [changes](#) are so you won't be surprised at the doctor's office or pharmacy starting January 1.
- **The CDHPs with an HSA work differently than the PEBB Program's "traditional" plans.** Some highlights include:
 - A CDHP has lower premiums, a higher annual deductible, and higher out-of-pocket maximum than traditional health plans.
 - If you cover one or more family members, the entire family deductible must be met before the CDHP begins paying benefits.
 - The CDHPs cover the same preventive care services as the traditional plans at 100% with no deductible.
 - Although the CDHPs don't have a separate prescription-drug deductible, your prescription-drug costs apply to the CDHP annual deductible. You must meet the annual deductible before the CDHP begins paying benefits.
 - If you cover one or more family members, the entire family out-of-pocket maximum must be met before the plan pays 100% for covered benefits.
 - The [annual deductible](#) applies toward the [annual out-of-pocket maximum](#).
 - There are several IRS rules as to who can enroll in an HSA. Refer to the [eligibility requirements](#) for details.
- **If you enroll in a CDHP for 2012, your employer will contribute funds toward a health savings account for you.** Your employer will contribute money in monthly installments into your HSA (annual total of \$700 for an individual account or \$1,400 for family account); you can also make contributions to this account. Any amount that you contribute can be deducted from your taxable income, giving you a tax savings. You can use the funds in your HSA to pay for IRS qualified out-of-pocket medical expenses (such as deductibles, copays, and coinsurance), including some expenses and services that may not be covered by your health plan. You can spend HSA funds on medical expenses for your spouse or tax dependents, even if you do not cover them on your plan.

[HealthEquity](#), Inc. is the qualified trustee that will manage PEBB members' HSAs for Group Health, Kaiser Permanente, and the UMP.

- **If you're currently enrolled in the flexible spending account (FSA) or Dependent Care Assistance Program (DCAP), you must reenroll to continue participating in 2012.** To enroll or reenroll, visit [ASIFlex's website](#).

Note: You cannot enroll in a CDHP with an HSA and an FSA at the same time. If you want to enroll in a CDHP for 2012 and still have dollars in your 2011 FSA, you must spend and claim all your FSA dollars by December 31, 2011.

Where can I get more information?

You can learn more about your plan options and other PEBB benefits through the October issue of [For Your Benefit](#); 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 this final chance to take action during open enrollment and ensure that your plans still fit you best.