



MISSISSIPPI STATE UNIVERSITY

Human Resources Management (HRM)
150 McArthur Hall
Phone: (662) 325-3713 Fax: (662)325-0753
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2018 Open Enrollment Information and Resources October 1 – 31

Benefits Open Enrollment will be held from **October 1 through October 31, 2018**. During the Open Enrollment period, employees may add new coverage, change existing coverage, or cancel coverage. All Open Enrollment elections are **effective on January 1, 2019**; premium deductions begin December, 2018.

Online Open Enrollment instructions are provided on page two.

Employees may schedule an appointment in the Department of Human Resources Management Benefits Office for assistance in completing open enrollment.

If you do not want to make changes, your benefits will automatically roll over for 2019 and no action is required to remain enrolled in coverage. You do not need to participate in open enrollment.

Important Deadlines

All online elections must be completed by October 26, and all completed application forms must be received in HRM no later than Monday, October 31 at 5:00 p.m. to be effective for 2019. (To elect changes during the October 27-31 timeframe, contact a Benefits Specialist (662)325-3713 for an appointment, or submit completed and signed enrollment forms by the Oct. 31 deadline, to MSU Benefits, 150 McArthur Hall. Banner online will be closed after October 26; however, Open Enrollment continues to October 31.

Login to MyState to begin the process of making changes to existing insurance or flexible spending account plans. Step-by-step instructions for online open enrollment are provided on the following pages.

Most product and premium information may be accessed in Online Open Enrollment. If you are currently participating in a product that you are unable to access in Online Open Enrollment, please contact the Benefits Office in HRM for assistance. **Pages four and five of this document include important product updates.**

Completed forms are required for products according to the instructions provided online; **completed application forms must be received in HRM by Monday, October 31, 2018**. Online changes will not become effective unless your completed application is received by the deadline. All forms are available through Online Open Enrollment or the HRM Web site under "forms." If there are any differences between your Online Open Enrollment entry and your completed application, the application is controlling and voids your online entry.

HRM WEBSITE

The HRM Web site, www.hrm.msstate.edu, provides all open enrollment product information, premiums, and application forms. On the HRM Web site, click "Benefits," then click your product under options listed on the right. All forms are provided under each Benefit. If you are currently participating in a product that you are unable to access from the Web site, please contact the Benefits Office in HRM for assistance.

All completed application forms must be returned to HRM no later than Wednesday, October 31, 2018.

HRM BENEFITS STAFF

Employees may schedule an appointment with an HRM Benefits staff member to assist in person with Open Enrollment (Call HRM Benefits at 662.325.3713). Federal employees' should contact the MSU Benefits Office for assistance with the federal employees' health and life plans.

COMPLETE THE OPEN ENROLLMENT PROCESS USING ONE OF THE TWO OPTIONS LISTED BELOW:

- 1. HRM BENEFITS OFFICE:** You may complete the benefits open enrollment process with the assistance of an HRM Benefits Specialist, contact MSU Benefits (662)325-3713 for an appointment (located in 150 McArthur Hall). During your appointment, you may ask questions and learn more about your benefits options prior to making changes. **You do not need to enter your elections in Banner Open Enrollment if you schedule an appointment and complete your forms with a Benefits Specialist.** Your elections must be completed no later than the deadline, October 31, 2018, please schedule your appointment promptly.
- 2. ONLINE OPEN ENROLLMENT INSTRUCTIONS**

Instructions provided on the Banner Open Enrollment Web site and listed below will assist you in completing your online enrollment. Please read all instructions before starting the online process.

All pop-up blockers must be disabled before proceeding; otherwise, your enrollment/change forms may not be able to “pop-up.”

Online Open Enrollment Web site will be available from 12:01 a.m. on October 1 until midnight on October 26. From Oct. 27-31, you may complete Open Enrollment by sending your elections via enrollment form(s) completed and signed, to MSU Benefits, 150 McArthur Hall, or meet with a Benefits Specialist by appointment, (662)325-3713. The deadline for Open Enrollment is October 31.

To access open enrollment using Banner:

1. Go to <http://www.msstate.edu> and select myState (just above the Search MSU field on top right bar of screen).
2. Enter your NetID and password in the secure access login box.
3. Select the Banner tab and choose “myBanner For Employees,” under Benefits and Deductions, select Open Enrollment.
4. Click on Start Open Enrollment button:
Three groups of benefits are provided: Health, Flex Benefits, and Life. You must click on a benefit group to make changes to any benefit. **Please read carefully all information contained in the online pre-tax agreement, which contains important guidelines applicable to benefits elections. You have the right to request a paper pre-tax agreement by calling (662)325-3713.**
5. The Open Enrollment Group detail page displays your current benefits/deductions and the other options available within the benefit group. Click on the title of the benefit deduction you want to change, add, or delete. Then enter your change, addition, or cancel according to your desired benefits for the 2019 year.
 - a) Proceed through the online process to add new benefits, make changes to existing benefits, or drop any benefits.
 - b) Paper enrollment/change forms are required for adding, changing, or canceling coverage in Dental, Vision, State Life/Health, all UNUM products, all AFLAC products, all CNA products and American Fidelity products, and Mediflex/Careflex plans. **Genworth Long Term Care applications should be submitted online, www.genworth.com/groupltc enter group ID MSU and Access code: groupltc. You may also call Genworth toll-free; 800.416.3624.**
6. For a cost breakdown on your selections, click on “Calculate Costs.”
7. If you need to start over at any time during the Open Enrollment process, click the “Restart” button. When you select this option, all of your previous selections are deleted and you begin the entire process again.

Remember to finish the online open enrollment process by clicking the “Complete” button on the bottom of the first Open Enrollment screen. If you do not click “Complete,” your selections will not be saved.

What if I Don't Want to Make Any Changes?

Your benefits will automatically roll over for 2019, unless you make changes during open enrollment.

The next opportunity to change your coverage is during next year's open enrollment period – unless you experience a family status change. If you experience a family status change (such as birth, a change in marital

status, or new employment), you have 60 days from the date of the family status change to make benefits changes. Additional information about family status changes may be found on the HRM Web site: www.hrm.msstate.edu, by clicking Benefits and then Insurance. If you need to make a change to your Benefits due to a family status change or need additional information, please contact Human Resources within 60 days of the date of the family status change for assistance.

Who is Eligible for Coverage?

A Benefits-eligible employee is 50% time or greater with employment expected to continue for more than 4.5 months. Dependents and/or family members eligible for coverage include legal spouse or dependent children. Dependent children may enroll with one primary enrollee and are eligible to age 26 regardless of student or marital status.

When Will Coverage Begin?

Your coverage will begin January 1, 2019 for State and School Employees' Health Plan, Dental, Vision, Accident, Cancer plan, Critical Care plan, Long Term Disability, Term Life Insurance, and Accidental Death and Dismemberment. **Premium deductions will begin in December, 2018.**

Coverage for the State and School Employees' Life Plan and Long Term Care will become effective upon approval of the insurance carrier. "Catch up" premiums may be required depending on the effective date of approval.

PRE-TAX BENEFIT PLAN: Mandatory Cafeteria Plan, Effective January 1, 2019

The university offers a pre-tax benefit plan, which gives you the opportunity to pay for certain benefits deductions with pre-tax dollars rather than after-tax dollars. This may help you realize both a larger take-home paycheck and lower total tax liability at the end of the year. Insurance premiums which are required to be tax sheltered under the pre-tax benefit plan beginning January, 2019:

- State and School Employees' Health Insurance Plan
- State and School Employees' Life Insurance (employee's share only)
- Vision: Davis Vision
- Dental: Delta Dental
- Accidental Death & Dismemberment: AIG
- Accident Advantage - AFLAC
- Cancer – AFLAC
- Specified Disease Rider - AFLAC
- Intensive Care – AFLAC*
- Critical Care - AFLAC
- Cancer & Dread Disease – Central United*
- Intensive Care/Critical Care – Central United*
- Careflex Dependent Care Plan: SABC
- Flexible Spending Account – FSA: SABC

AFTER TAX benefits plans: Term Life Insurance (UNUM), Whole Life (UNUM) and all riders*, Long Term Care (Genworth and/or CNA), Long Term Disability (UNUM and American Fidelity), Universal Life (First Penn Pacific)*, Critical Illness, Cancer Rider, HBS Rider (UNUM)*

*These plans are no longer offered; please contact Benefits (662)325-3713, to request assistance.

No action is required for you to comply with the Pre-Tax Mandatory Plan. The MSU Benefits Office will sweep all eligible benefits plans on all employees' records to pre-tax status on November 30, 2018; prior to the beginning of the 2019 plan year. If you choose to drop affected plans rather than change to the required pre-tax option, you must do so during Open Enrollment, which starts October 1, 2018, and ends October 31, 2018. To use the Open Enrollment application online, go to the MyState login, then myBanner for Employees, and click on Open Enrollment.

Under the required pre-tax mandatory plan, you may not change the amount of the monthly deductions during the plan year (January through December), unless you experience a family status change, including but not limited to; marriage, death of a spouse or dependent, divorce, birth of child, change of employment status of a spouse, or

employee (or spouse) take an unpaid leave of absence. Under family status change, you are required to elect your benefits change within 60 days of your qualifying event. You must contact the MSU Benefits Office: (662)325-3713, or visit 150 McArthur Hall, for status change benefits requests required within 60 days of the status change.

Since the plan reduces reportable taxable income, you may incur a reduced Social Security benefit at the time of retirement. The extent of this reduction depends on both the length of time under the pre-tax benefit plan and the total amount of tax reductions.

Plan Premium Payments: Your Responsibility and University Contributions

The University Pays Part of the Premium for State and School Employees' Life and Health Plans.

Please watch your mail for the newsletter entitled, **Know Your Benefits**. This newsletter will contain plan information for 2019, and it will be mailed to your home address on file with Blue Cross/Blue Shield of Mississippi. Information about premium rates may be found online, <http://www.hrm.msstate.edu/benefits/insurance/statehealth/>

You Pay the Premium For: Dental (Delta Dental), Vision (Davis Vision), Long Term Care (Genworth and/or CNA), Cancer Indemnity Plan (Aflac), Critical Care Plan (Aflac), Long Term Disability (UNUM and American Fidelity), Term Life & AD&D (UNUM), and Accidental Death and Dismemberment (AIG)

Product Information and Resources: Guide to Important Benefits Updates

State and School Employees' Health Plan

Employees are encouraged to review the "Know Your Benefits" Newsletter prior to Open Enrollment for updates regarding the State and School Employees' Health Plan regarding changes that will be effective January 2019. A 2019 Plan Document (PD), which contains benefits, plan provisions, and eligibility guidelines, will be available on the plan Website. You can find an electronic version of the PD online at <http://knowyourbenefits.dfa.state.ms.us> under Publications. If you do not have access to the internet, you may request a paper copy of the PD by calling the Office of Insurance, (601)359-3411, or toll free (866)586-2781.

Prescription Benefits

The State & School Employees' Health Plan is working to manage the challenge of rising prescription costs for the plan. The plan may change, add, or remove medications from the "Formulary List" (list of approved plan medications) during the plan year, typically after thorough review of high-cost and non-preferred medications for generic or other more cost efficient equivalents.

Please check your "Formulary" list (a formulary is a list of covered drugs for a broad range of diseases) using instructions below. Your plan benefits cover most prescription generic medications listed in Formulary, and "Prior Authorization" may be required before your plan will cover other types of medications.

How to find out about your prescription coverage, get your prior approval form, and look up covered medications:

Current prescription coverage is listed on the plan website using the following steps

1. Go to knowyourbenefits.dfa.ms.gov
2. Click on "Prime Therapeutics Pharmacy Benefits"
3. Click on www.MyPrime.com (in the middle section of the webpage)
4. Access the sign-in box, and click on the bottom link, "continue without sign in", or register for an online account. You aren't required to register; just click "continue without sign in."
5. Use the dropdown and enter your Health plan, "Mississippi State and School Employees Health Plan"
6. Scroll down and select "PrimeChoice Accord Formulary." The "Formulary" list shows all approved medications for the plan. Other forms and resources, including the "Prior Authorization" form are also listed for your convenience.

Rate Increase Announced: State & School Employees' Health Insurance

The State & School Employees Board announced a 3% rate increase effective January 1, 2019. **Premiums will be deducted beginning December, 2018.** The first table below shows current rates, the second table is for Jan. 2019.

CURRENT Monthly Premium Rates: Effective January 1, 2017								
	LEGACY (hired before 1/1/06)				HORIZON (hired on/after 1/1/06)			
	BASE		SELECT		BASE		SELECT	
	Total Premium	EE Pays	Total Premium	EE Pays	Total Premium	EE Pays	Total Premium	EE Pays
EE	\$356	\$0	\$376	\$20	\$356	\$0	\$394	\$38
EE & Spouse	745	389	819	463	745	389	837	481
EE, Spouse, Children	949	593	1,023	667	949	593	1,041	685
EE & Child	457	101	531	175	457	101	549	193
EE & Children	614	258	688	332	614	258	706	350

NEW Monthly Premium Rates: Effective January 1, 2019								
	LEGACY (hired before 1/1/06)				HORIZON (hired on/after 1/1/06)			
	BASE		SELECT		BASE		SELECT	
	Total Premium	EE Pays	Total Premium	EE Pays	Total Premium	EE Pays	Total Premium	EE Pays
EE	\$367	\$0	\$387	\$20	\$367	\$0	\$406	\$39
EE & Spouse	768	401	843	476	768	401	862	495
EE, Spouse, Children	978	611	1,053	686	978	611	1,072	705
EE & Child	471	104	547	180	471	104	566	199
EE & Children	633	266	708	341	633	266	727	360

No rate increase occurred for calendar year 2018. State & School Employees' Health Insurance Management Board initially scheduled a 5% rate increase for July, 2018. Later, the Board delayed the increase to January 1, 2019, with a 3% increase.

Mediflex/Careflex Pre-Tax (Flexible Spending Account)

The new annual plan limit for 2019 is \$2,650.00. Participants may elect to set aside monthly contributions toward the annual limit of \$2,650.00 in pre-tax funds in a flexible spending account for out-of-pocket expenses not covered by insurance or any other third party. First, estimate your out-of-pocket expenses (and those of your family) expected to be incurred during 2019. Then, set aside any monthly contribution amount up to the new plan limit for 2019, \$2,650.00.

Any funds remaining in your flexible spending account at the end of plan year will be forfeited per IRS requirements. Your flexible spending account is established by employee payroll deductions (no employer contributions), and may be used to cover deductibles, co-pays, vision care, dental/orthodontia, or medical expenses.

Plan information is available online, www.sabc.flex.com, click on "Unreimbursed Medical Spending Account."

A separate Dependent Care pre-tax spending account may also be established; plan limits for 2019 remain unchanged at \$5,000.00.

Aflac Plans: Accident Advantage, Cancer, Critical Care

No premium increase, no plan changes for 2019 plan year.

Delta Dental Premiums

No premium increase; no plan changes for 2019 plan year.

Davis Vision Premiums

No premium increase; no plan changes for 2019 plan year.

UNUM Term Life/Disability Plans

No premium increase; no plan changes for 2019 plan year.

Supplemental Retirement Planning

All employees are eligible to enroll in a supplemental retirement plan at any time during the year. Supplemental retirement plans include the Mississippi Deferred Compensation Plan and Trust and 403(b) plan. Contributions for these plans are made by the employee only and deducted with pre-tax dollars. There are limits to the contributions employees can make each year, and other restrictions apply. Additional information on supplemental retirement planning can be found at <http://www.hrm.msstate.edu/benefits/retirement/>.

Off-Campus Open Enrollment Schedule for MSU Extension Centers and MSU Meridian Campus

All Extension Center and Meridian Campus employees may meet in person with an MSU Benefits Specialist according to the schedule below. Employees who have questions about Benefits, need forms, plan information and/or cost, and general assistance during Open Enrollment should plan to meet with the Benefits Specialist during the times posted. An appointment is not required. Each worksite location/room number for in-person Benefits sessions are TBA.

Location:	Stoneville	Raymond	Verona	Biloxi	Meridian
Date:	Thursday Oct. 4	Friday Oct. 5	Wednesday Oct. 17	Wednesday Oct. 24	Thursday Oct. 25
Time(s):	10:00-12:00 and 1:00-2:00	10:00-12:00 and 1:00-2:00	10:00-12:00 and 1:00-2:00	1:00-3:00	3:00-6:00