

We are stronger together

Jackson
HEALTH SYSTEM



Employee Benefits

OPEN ENROLLMENT NEWS

Important Dates

OPEN ENROLLMENT DATES:

Nov. 16, 2020 – Dec. 4, 2020

VIRTUAL BENEFIT FAIR DATES:

Nov. 12, 2020 – Nov. 20, 2020

PERIOD OF COVERAGE:

Jan. 1, 2021 – Dec. 31, 2021



To enroll online or schedule your appointment go to **JacksonBenefits.org** or call 866-998-2915.

YOU NOW HAVE 4 WAYS TO ENROLL!

1. SELF-ENROLLMENT ONLINE

- Go to the Jackson Open Enrollment website at JacksonBenefits.org and select "Self Enroll Online."
- To access your account, you will need to register for a username and password (if you have not already done so).
- You will need your name, your mailing ZIP code, a valid email address and only one of the following, (not all three IDs): Your SSN, your Employee ID, or your FBMC Member ID.
- You will use the email address and a password you select to access your enrollment and account information on myFBMC.com.

2. ONSITE ENROLLMENT

For assistance in scheduling an onsite enrollment session, call 866-998-2915 or simply visit JacksonBenefits.org to access the appointment scheduler and select an onsite enrollment session date. No walk ins will be accepted.

During Onsite enrollment, the following safety measures will be in place to protect employees and staff against the spread of COVID-19:

1. Benefits Counselors will be screened daily according to CDC guidelines, including temperature screening
2. Counselors will wear face masks at all times

3. Meeting spaces will be sanitized between each appointment
4. Social distancing of six feet or more will be observed between Counselors and employees
5. A desk shield will be in place between Counselors and employees
6. A thorough response procedure is prepared for any potential COVID 19 exposure

3. TELEPHONIC ENROLLMENT

For assistance in scheduling a telephonic enrollment session, call 866-998-2915 or simply visit JacksonBenefits.org to access the appointment scheduler and select a telephonic session date. You'll receive a follow up phone call (generated from area code 850) from a highly trained Benefits Counselor at your scheduled appointment time.

4. VIRTUAL ENROLLMENT SESSION

For assistance in scheduling a virtual Zoom enrollment session, call 866-998-2915 OR simply visit JacksonBenefits.org to access the appointment scheduler and select a virtual enrollment session date. You will receive an email with a Zoom link to join your virtual session. You must prepare to have your session in front of a computer (no cell phones or tablets).

REMINDER: If you do not enroll during the open enrollment period, your current medical coverage and that of your dependents will be auto assigned to the Jackson First HMO Plan. All other benefits and those of your dependents will roll over for the 2021 Plan Year with the exception of any Flexible Spending Accounts (FSAs). If you are currently enrolled in an FSA and wish to continue, you must re-enroll annually.

What's New?

- **Medical Rates:** All medical premiums will remain the same.
- **Wellness Medical Premiums:** Employees had Fiscal Year 2020 (Oct. 1, 2019 - Sept. 30, 2020) to complete an annual wellness visit with their respective physician; employees who did not complete their wellness visit will see an additional increase of \$50 bi-weekly for the 2021 plan year.
- **You will only pay a \$5 copay at all UHealth Jackson Urgent Care Centers.**
- Employees can now self enroll in Voluntary Benefits.
- **Flexible Spending Accounts:** The FSA annual maximum contribution increased to \$2,750.
- **Legal Plan** - The legal plan has been enhanced, which is the reason for the very minor increase.
- **NEW BENEFIT for 2021!** - You are now offered a Health Consumer/ Fertility & Family Planning benefit.

ADDITIONAL VOLUNTARY BENEFITS INFORMATION ON OTHER SIDE.

Critical Illness Insurance

AMERICAN HERITAGE LIFE INSURANCE COMPANY (AHL) - Allstate Benefits is offering a Group Voluntary Critical Illness Plan, which provides coverage for specified chronic illnesses, injuries, and additional critical illnesses, such as Advanced Parkinson's disease and Occupational HIV. Dependent children are automatically covered at no additional cost to the employee. The Group Voluntary Critical Illness Plan offers two levels of coverage as well as a Variable Wellness Rider that pays employees a benefit should they receive one of the 24 covered wellness services and tests. The Group Voluntary Critical Illness Plan is offered "guaranteed issue," which means that no medical questions will be asked.

Trustmark Universal® Insurance

Issued and Underwritten by Trustmark insurance COMPANY - Trustmark Universal LifeEvents is two-in-one security. It combines permanent life insurance with benefits that can help with the high costs of long-term care services. If you use the benefit for long-term care services, the full death benefit is restored. It helps protect your family from the financial impact of losing a loved one or needing extended care. You select a benefit amount that works for you, and you "lock in" a rate that is designed to last a lifetime and doesn't increase due to age. Universal LifeEvents adjusts to your changing needs as you age. It provides a higher death benefit during your working years, when you may need the protection most. The death benefit then reduces after age 70, while your benefit for long-term care remains at the same high level. You can apply for family members as well as for yourself.

ConstantCredit

Constant Credit monitors your credit report for any changes that may indicate suspicious activity or possible fraud. With Constant Credit, you can be more aware of your credit health by receiving alerts when changes are reported, receive information on your credit score, and have access to tools that allow you to keep track of how current and future activities could affect your credit score.

ID Commander

With ID Commander's 360-degree approach to Identity Theft Protection – protection, detection, restoration – you can have the most complete identity protection coverage available, including \$1 Million in Insurance Coverage. ID Commander, a leader in proactive identity theft protection, uses a variety of industry leading tools to help protect you from the growing crime of identity theft.

Legal Insurance

ARAG® - Legal insurance gives you a place to turn for help with addressing a wide range of everyday situations, like dealing with traffic tickets, resolving warranty issues, buying a home or creating a will. For as low as \$6.20 bi-weekly, you'll receive "100% paid-in-full coverage on network attorney fees for most covered legal matters. And the tax services with Ultimate Advisor Plus, your tax season just got a little easier!

Whole Life Insurance with Long Term Care (LTC)

UNUM - With Unum's Whole Life Insurance, you can give your family the added financial protection they may need in the event something unexpected happens.

All employees have the opportunity to enroll during this enrollment period with an amount purchased up to \$30 per week to a maximum of \$300,000.

A Long Term Care (LTC) Rider is available to employees and spouses ages 15 to 70 with face amounts of \$10,000 or more. This rider provides a LTC facility, nursing home care or assisted living facility maximum monthly

benefit that is the lesser of 6% of death benefit, less any policy debt at the end of the waiting period, or \$3,000.

This rider also provides a monthly benefit for home health or adult day care that is the lesser of 4% of the death benefit, less any policy debt at the end of the waiting period; your actual monthly expenses; or \$1,500.

Accident Insurance

ALLSTATE - Most major medical insurance plans only pay a portion of the bills. Allstate coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses. With accident insurance from Allstate Benefits, you can gain the advantage of financial protection, thanks to the cash benefits paid directly to you. Allstate offers guaranteed issue coverage – meaning no medical questions to answer – coverage is available for dependents, premiums are affordable and are conveniently payroll deducted and coverage may be continued.

Pet Assure and PetPlus

Pet Assure is the nation's oldest and largest veterinary discount plan, saving pet caretakers money on pet expenses since 1995. Pet Assure is a post-tax employee benefit program that enables members to receive a 25% discount on all in-house medical services provided by network veterinarians. You will save hundred on your pets' medical care for only \$8/month. PetPlus is a pet product and prescription discount plan that provides members-only pricing (up to 50% off) on prescriptions, preventatives, food, treats, toys, and other pet-related products which are almost never covered by insurance.

Hospital Indemnity Protection

AMERICAN HERITAGE LIFE INSURANCE COMPANY (AHL) - This plan supplements medical insurance by providing additional insurance every day that you and your covered dependents are in the hospital from the first day of hospitalization up to 365 days of each period of continuous hospital confinement. Benefits increase each coverage year up to year six.

All eligible employees and their dependents have the opportunity to enroll on a Guaranteed Issue basis during this enrollment period. This coverage is fully portable if you leave your employer. For more features about the policy, please see your Benefits Guide.

Term Life Insurance with Long Term Care (LTC)

CHUBB - You work hard to provide a good life for your family. However, what if something happens to you? If they need you, you need a champion to defend and protect your family. Here's how Lifetime Benefit Term can be your family's champion:

LifeTime Benefit Term protects your family with money that can be used any way you choose. It is most often used to pay for rent or mortgage, college education, retirement, household expenses, long-term care, child care, family debt or burial.

If you become chronically ill, your LifeTime Benefit Term certificate will pay you 4% of your death benefit each month you receive long-term care. You can use this money any way you choose, and your life insurance premiums will be waived. You can receive 50% of your death benefit immediately, up to \$100,000, if you are diagnosed as terminally ill.

NEW! Health Consumer/Fertility & Family Planning

This membership discount benefit includes:

Fertility Advocacy to guide you every step of the way through your fertility treatment journey, **Financial Wellness** to assess issues, discuss options, and help members determine the best course of action for their situation, **Health Navigation** to help members understand insurance benefits, and **New Benefits Rx** to receive discounts on thousands of medications at 60,000+ retail pharmacies nationwide.

For more information on the voluntary benefits, review your Benefits Guide or schedule your appointment at JacksonBenefits.org

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