



# EMPLOYEE BENEFITS

## 2017 SWITCH/OPEN ENROLLMENT

**Who:** APS Benefit Eligible Employees

**What:** Switch/Open Enrollment for 2017 Benefits and Health & Wellness Fair

**Where:** Alice & Bruce King Educational Complex (APS City Centre)  
6400 Uptown Blvd NE 87110

West Tower, 1<sup>st</sup> Floor – Arroyo Chico Conference Room

**When:**

### Switch/Open Enrollment

October 2016						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

7:30 a.m. – 5:00 p.m.

### Health Fair

October 2016						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Wednesday from 11 a.m. 5 p.m. / Thursday refer to schedule

See the schedule of events for the Health Fair at

<http://www.aps.edu/staff/employee-wellness>

Mammograms (by appointment)  
(888) 233-6121

Flu, Tdap Pneumonia and Measles Immunizations and other activities

Blood Drive  
Wednesday  
10:00 a.m. – 1:00 p.m.

This notice is just an overview of benefit changes. For more detailed information and to access the 2017 Benefit Plan Rate Schedules, please visit our website at [www.aps.edu/human-resources/benefits](http://www.aps.edu/human-resources/benefits).



# Do I need to take action?

	Take Action		If you take no action
Medical Coverage	<ul style="list-style-type: none"> <li>❖ To enroll if not currently enrolled</li> <li>❖ To change your current medical plan</li> <li>❖ To Elect the <b>new carrier option – New Mexico Health Connections (NMHC)</b></li> </ul>	<ul style="list-style-type: none"> <li>❖ To add or dis-enroll a dependent</li> <li>❖ To waive coverage (if currently enrolled)</li> </ul>	<ul style="list-style-type: none"> <li>❖ If you are currently enrolled with BlueCross BlueShield or Presbyterian Health Plan and wish to remain with them, you will automatically be enrolled in the <b>new</b> three tier option plan with BlueCross BlueShield or Presbyterian Health Plan</li> <li>❖ If you are not currently enrolled for medical coverage and take no action, you will remain without coverage in 2017</li> </ul>
Dental Coverage	<ul style="list-style-type: none"> <li>❖ To enroll if not currently enrolled</li> <li>❖ To change your current dental plan (2 year enrollment lock-in rule applies)</li> <li>❖ To add or dis-enroll a dependent</li> </ul>	<ul style="list-style-type: none"> <li>❖ To waive coverage (if currently enrolled)</li> <li>❖ 2 year enrollment lock-in rule applies to the dental plan</li> </ul>	<ul style="list-style-type: none"> <li>❖ No change in your current dental coverage</li> </ul>
Vision Coverage	<ul style="list-style-type: none"> <li>❖ To enroll if not currently enrolled</li> <li>❖ To add or dis-enroll a dependent (2 year enrollment lock-in rule applies)</li> </ul>	<ul style="list-style-type: none"> <li>❖ To waive coverage (if currently enrolled)</li> <li>❖ 2 year enrollment lock-in rule applies to the vision plan</li> </ul>	<ul style="list-style-type: none"> <li>❖ You will remain enrolled on the vision plan</li> </ul>
Flexible Spending Account (FSA)	<p><b>2017 ON-LINE ENROLLMENT AVAILABLE FOR FSA ONLY</b>  <a href="https://enroll.asiflex.com">https://enroll.asiflex.com</a>  <b>Use Employer Code: APS</b>  <b>You may also complete a paper enrollment form during Open Enrollment</b></p>	<ul style="list-style-type: none"> <li>❖ To enroll in a Health Care FSA for 2017</li> <li>❖ To enroll in Dependent Care FSA for 2017</li> </ul>	<ul style="list-style-type: none"> <li>❖ <b><u>You will not be enrolled for 2017</u></b></li> <li>❖ <b>You must re-enroll in the FSA each year</b></li> </ul>
Life Insurance, Long-Term Disability and Long-Term Care	<ul style="list-style-type: none"> <li>❖ You may enroll at any time during the year, subject to <u>Evidence of Insurability</u></li> </ul>		<ul style="list-style-type: none"> <li>❖ You may enroll at any time during the year, subject to <u>Evidence of Insurability</u></li> </ul>
Voluntary Retirement Savings Plans	<ul style="list-style-type: none"> <li>❖ You may enroll at any time during the year (winter break and summer payroll schedules may impact the start date)</li> </ul>		<ul style="list-style-type: none"> <li>❖ You may enroll at any time during the year (winter break and summer payroll schedules may impact the start date)</li> </ul>

## What is Switch/Open Enrollment?

- ❖ Allows employees to enroll in a benefit plan they are not already enrolled in
- ❖ Allows employees to switch their medical plan coverage to either Presbyterian Health Plan, BlueCross BlueShield or the new health plan option, New Mexico Health Connections.
- ❖ To add or dis-enroll eligible dependents
- ❖ To enroll or dis-enroll in the Pre-Tax Insurance Premium Plan (PIPP)
- ❖ To enroll or re-enroll in the **Flexible Spending Accounts (you must re-enroll each year)**

## Who is Eligible?

- ❖ All full-time employees who regularly work 30 hours or more per week.
- ❖ Employees classified as benefit eligible **including employees who have been notified that they have averaged 30 hours or more of service per week in compliance with the Affordable Care Act (ACA)**.
- ❖ Part-time employees who work at least a .45 FTE or greater and are currently enrolled for benefits.

## How to Enroll

- ❖ Review your 2016 Benefits Current Statement (delivered to your work-site location starting the week of October 10, 2016). **To assist you with any possible plan changes/additions, please remember to bring your 2016 Benefits Current Statement with you to Switch/Open Enrollment on October 21 – 28, 2016.**

## Complete

- ❖ An Enrollment/Change Form between October 21 – 28, 2016. See [www.aps.edu/human-resources/benefits](http://www.aps.edu/human-resources/benefits) for documentation required to enroll dependents.

## Why would I want a Flexible Spending Account (FSA)?

With some higher copayments and the deductible and coinsurance on the APS medical plan, you may want to consider a health care FSA to help you budget for any medical, prescription drug, dental or vision out-of-pocket expenses that you anticipate in 2017. Both the health care and dependent care FSA allow you to pay for eligible out-of-pocket expenses with pre-tax dollars!

There are two types of FSA accounts:

- ❖ Health care FSA (2017 Maximum Contribution: \$2,550)
- ❖ Dependent childcare/eldercare FSA (Up to \$5,000 per household)

Find more information on the APS Benefits website or come to Switch/Open Enrollment.

## What if I do not enroll or make changes during Switch/Open Enrollment?

If you are currently enrolled with BlueCross BlueShield (BCBS) or Presbyterian Health Plan (PHP), and wish to remain with them, you will automatically be enrolled in the **new** three tier option plan with BCBS or PHP. If you want to participate in the Flexible Spending Accounts (FSA) **you must re-enroll each year**. See important information below if you are declining APS benefits.

- ❖ If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the other employer stops contributing toward your or your dependents' coverage).
- ❖ You must request enrollment within 60 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).
- ❖ In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents.
- ❖ You must request enrollment within 60 days after the marriage, birth, adoption, or placement for adoption.
- ❖ To request special enrollment or obtain more information, contact the Albuquerque Public Schools Employee Benefits Department at [employee.benefits@aps.edu](mailto:employee.benefits@aps.edu) or 505.889.4859.