

State Employee Group Insurance Program

Benefit Choice Period ♦ May 1 – June 1, 2020

Effective July 1, 2020

The annual CMS Benefit Choice Open Enrollment Period is quickly approaching. The Benefit Choice information booklet will soon be mailed to your home. *(A link to the booklet is also provided)*

Significant Changes

- Premiums will be changing for full-time employees for the first time in several years. Please review the booklet to understand the changes to your current plan and, if you should wish to change plans, the other options available to you.
 - It is recommended that you review the plan summaries as well since there have been changes to co-payments, deductibles, and prescription costs.
- A new health plan, the Consumer Driven Health Plan (CDHP) administered by Aetna, is now available and includes a Health Savings Account (HSA).
 - The HSA includes a State contribution to the account. Employees may elect to contribute additional funds on a pre-tax basis via payroll deduction.
 - Employees who have the HSA may not participate in MCAP flexible spending.
 - Only those employees who enroll in the CDHP may participate in the HSA.
 - There are additional rules surrounding eligibility for the HSA. Please review the booklet for further details (see booklet page 9).
- The MCAP maximum contribution amount will be \$2,750 for the FY21 plan year with a \$500 maximum rollover. Employees must re-enroll in MCAP for the new plan year in order to qualify for the rollover. You must enroll or re-enroll in MCAP and/or DCAP each plan year. The MCAP benefit is not available if enrolling in an HSA.
- Beginning July 1, 2020, a \$2,500 benefit for hearing instruments and related services every 24 months is available through all plans when a hearing care professional prescribes a hearing instrument. Contact your health plan provider for additional details.

The Benefit Choice Open Enrollment Period begins on May 1, 2020 and will run through June 1, 2020.

- Changes can be made online at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov).
- If you need assistance with enrollment, the MyBenefits Service Center is available at 844-251-1777 or 844-251-1778 (TDD/TTY), Monday through Friday 8:00 am – 6:00 pm.
- Changes to your benefits will take effect on July 1, 2020.
- Please upload any required documentation no later than June 10, 2020 to complete your Benefit Choice changes. Failure to provide required documentation may result in cancellation of Benefit Choice changes.

Human Resources is available to assist with questions you may have. Please feel free to contact us at 309-298-1971 or hr-benefits@wiu.edu.

Please Note: The Benefit Choice booklet indicates that fairs will be held at WIU locations on May 12 & 13, 2020. Given current guidelines regarding large group gatherings, the fair has been cancelled. A link regarding Benefit Choice Virtual Fairs is also provided.