

Benefit Choice Period

Elect Your Benefits May 1 - June 1, 2021

TAKE ACTION! Here is a quick view of benefit changes for the coming plan year. Action is **ONLY** required if you intend to enroll or re-enroll in a Flexible Spending (MCAP/DCAP), or Health Savings account. If you wish to keep your current coverage as is, no action is required.

What's New

The following Benefit Changes effective July 1, 2021

Premium Changes

Contribution amounts will vary based on the member's salary and chosen health plan (see page 3).

Dental Only Coverage

Beginning July 1, 2021, employees now have the option to enroll in Dental Only coverage. However, if you enroll in health coverage and choose dental coverage, dependents must mirror the coverage of the member.

Health Plan Availability

New this fiscal year, effective July 1, 2021, members now have the option of choosing from three OAP plans. We are pleased to announce that these Open Access Plans (OAP) will now be offered by Aetna, Healthlink and Blue Cross Blue Shield. Please check the map on Page 2 for coverage availability.

HealthLink Service Area Outside of Illinois

HealthLink members will continue to have network access in Missouri, Arkansas, Indiana, Kentucky, Ohio and Wisconsin. HealthLink members will no longer have access in other areas such as Florida or Texas.

Behavioral Health

For those enrolled in the Quality Care Health Plan (QCHP) and the Consumer Driven Health Plan (CDHP), your behavioral health provider network and claims will now be administered by Aetna. Please make sure to review the Aetna provider directory to ensure your provider is in-network, or contact Aetna (see page 15 for contact information) to discuss transition of care.

Medical Care Assistance Plan (MCAP) & Dependent Care Assistance Plan (DCAP)

For FY2022, the IRS has extended and added to the temporary COVID-19 flexibility for MCAP and DCAP (per the guidance of Notice 2021-15):

- Any unused funds from your MCAP/DCAP account will be rolled over as long as you re-enroll in that program.
- Additional election flexibility allowed, contact [MyBenefits.illinois.gov](https://mybenefits.illinois.gov).

The American Rescue Plan has increased DCAP contributions to \$5,250 for the FY22 plan year.

You must enroll or re-enroll in a Flexible Spending Account each plan year. The MCAP benefit is not available if enrolling in an HSA.