

COUNTY OF ORANGE
2016 PLAN YEAR - 01/01/16 – 12/31/16
Open Enrollment 10/05/2015 - 11/06/2015

****Requests Must Be Received By or Post-Marked No Later Than November 06, 2015****
Orange County Division of Risk Management - 18 Seward Avenue - Middletown NY 10940

Open Enrollment is the opportunity for employees to make changes to their health, dental and vision coverage that cannot otherwise be made without qualifying events. Please read this brief overview of the benefits that are available to all benefits eligible employees.

Health, Dental, Vision, and Flexible Spending Account enrollments and changes will be accepted from 10/05/15 through 11/06/2015. All approved requests will become effective 01/01/16.

Your current health, dental and vision enrollments will continue for 2016 unless you submit change forms during this open enrollment period. ***Keep in mind that it is your responsibility to maintain all your enrollments, and that each benefit you want to change or update requires its own transaction form submitted to Risk Management.***

Employee contributions for January 2016 Health, Dental, or Vision coverage will begin in December 2015. Flex Plan contributions will begin in January 2016. Any required contributions you make are taken on a pre-tax basis.

Check your Statement of Earnings (paystub) to ensure that the employee contributions for any health, dental and vision changes you request are accurately reflected in your payroll deductions, scheduled to begin with the December 11th pay date. If you are paying for family coverage, please make sure you have at least one eligible, enrolled dependent.

It is the employee's responsibility to inform Risk Management when any enrolled dependent loses eligibility. Ineligible dependents can be removed by using the appropriate health, dental or vision transaction form. (Additional documentation may be required) Open Enrollment is your opportunity to make any necessary updates/corrections. Contact Risk Management if you need assistance in reviewing your enrollment records. The County of Orange is now required by law to report health enrollments of all employees and eligible dependents so this review by you is extremely important.

MEDICAL - Medical coverage is provided by ***The Empire Plan, New York State Health Insurance Program***. Your enrolled children, whether single or married, remain eligible up to **age 26**.

Employee contributions are determined by your contract. CSEA employees will continue to pay at the current capped rates for Individual and Family coverage. Risk Management will inform all other bargaining units of the required employee contributions as soon as the 2016 Empire Plan rates are released by the State.

DENTAL - Dental coverage is provided by the ***Orange County Self-Insured Dental Plan***; Fitzharris & Company, owned by Brown & Brown, is the claims administrator. Your enrolled unmarried dependent children are eligible for coverage from **ages 19-25 only if full-time students**. The employee Family contributions for 2016 will be \$30.67 per pay period.

VISION – Vision coverage is provided by the ***Orange County Self-Insured Vision Plan***; Fitzharris & Company (Brown & Brown) is the claims administrator. Your enrolled unmarried dependent children are eligible for coverage from **ages 19-25 only if full-time students**. The employee Family contribution for 2016 will be \$2.29 per pay period.

FLEXIBLE SPENDING ACCOUNTS – Orange County offers a Health Flexible Spending Account and a Dependent Care Account.

The **Health Flexible Spending Account** is a medical reimbursement plan, funded by your bi-weekly pre-tax contributions, to pay for otherwise unreimbursed medical, dental, and vision expenses. The Plan Year minimum contribution is \$300; the maximum is \$2550.

The **Dependent Care Account** is another voluntary flexible spending account, funded by your pre-tax salary contributions, and available to employees who have dependents under age 13, handicapped children, or adult parents who need care to allow you and your spouse to continue working. The minimum contribution is \$300 and the maximum is \$5000 (\$2500 if married and filing separately).

If you want to enroll in one or both of these accounts for 2016, you must submit an enrollment form during the Open Enrollment Period, 10/05/15 – 11/06/15. **Remember that if you do not use your Flexible Spending Accounts (incur the expense) during the Plan Year you will lose your contributions.**

2016 Open Enrollment forms will be available on the Human Resource News & Events page of the SUNY Orange Website.

Orange County College enrollees should contact OCCC Human Resources for forms.

Medical -To make changes, or to enroll in Empire Plan coverage, complete a *PS-503.1, New York State Health Insurance Transaction Form*.

Medical Insurance BuyOut – Due to our ACA compliance efforts all employees currently enrolled in the 2015 Buyout will receive a *2016 Renewal Request to Decline and Waive Medical Health Insurance Coverage* form. The renewal form must be returned to Risk Management during the Open Enrollment period to continue in the Buyout for 2016. For new requests, to enroll in the medical insurance buyout option, complete a *Request to Decline and Waive Medical Health Insurance Coverage*.

Dental – To make changes, or to enroll in dental coverage, complete an *Orange County Self-Insured Dental Plan* transaction form.

Vision – To make changes, or to enroll in vision coverage, complete an Orange County Self-Insured Vision Plan transaction form.

Flexible Spending Accounts - To enroll in one or both of the flexible spending accounts, complete a Flexible Spending Account Enrollment Form.

Submit original enrollment forms only; no faxes will be accepted during Open Enrollment.

Spouse		Children
Copy of birth certificate		Copy of birth certificate
Copy of Social Security card		Copy of Social Security card
Copy of Marriage Certificate * If married more than 1 year, proof of current marital status is required- showing joint ownership or joint liability. Example: copy of bill or statement indicating both names at same address.		Copy of Student verification if between the ages of 19-25 years old (applies to Dental and Vision only)

Risk Management will continue to check documents (see above) required to process your enrollment and coverage upgrade requests. If you are uncertain as to whether these documents are currently on file, you should contact the Benefits Unit at Risk Management. If you have questions, please contact OC Benefits at 615-3600.

Submit original enrollment forms only; no faxes will be accepted during Open Enrollment.

The deadline to submit Open Enrollment requests is November 6, 2015.