



Office of Human Resource Services and Employee Relations

MEMORANDUM

TO: All Eligible Faculty and Exempt Administrators

FROM: Julie Nava
Benefits Coordinator

DATE: November 5, 2019

RE: Open Enrollment Changes

Greetings and Happy Halloween! Great news this year – there won't be any increase in rates or changes to medical, dental, or vision plan coverage. Also due to the collective good health of CHEIBA members statewide, we will also have a premium holiday for the month of December, meaning that you will not have a medical or dental premium deducted from your December 31 paycheck.

For the first time, we will have an online open enrollment. **Open enrollment will run November 1-22.** The open enrollment website is https://sunlifeenrollment-web.solidifyhr.com/webenrollment/#/13307910?_k=fb5kz7. The website is branded by Sun Life, who is a new vendor for us.

Our voluntary life insurance, AD&D, and long-term disability providers are changing to Sun Life. With this change, rates will be decreasing. Sun Life will offer a one-time guaranteed issue voluntary life insurance policy of \$200,000 for employees and \$30,000 for spouses during open enrollment. Employees will also need to be enrolled in voluntary group life insurance to have coverage for their spouse. Spouse coverage cannot exceed 100% of the employee coverage amount. All current Anthem voluntary life insurance policies will transfer over to Sun Life. Sun Life will also offer critical illness and accident policies. Information on these policies can be found at <https://www.unco.edu/human-resources/professional-administrative-staff.aspx>. If you have questions about the plans being offered, you may call the Sun Life Enrollment Hotline at 877-818-7541 during the following times:
November 19, 2019 10:00am-6:00pm
November 20, 2019 10:00am-6:00pm
November 21, 2019 10:00am-6:00pm

Monthly insurance rates are listed below:

Medical Insurance:

	HMO/POS	Prime Blue Priority PPO	2500 High Deductible Health Plan	Blue Priority HMO (Narrow Network)
Employee Only	\$279	\$279	\$215	\$256
Employee + Spouse	\$668	\$668	\$514	\$615
Employee + Child(ren)	\$613	\$613	\$472	\$564
Employee + Spouse + Child(ren)	\$769	\$769	\$592	\$708

Dental Insurance:

Employee Only	\$19
Employee + Spouse	\$44
Employee + Children	\$42
Employee + Spouse + Children	\$50

Vision Insurance: Vision insurance is through Anthem Blue View Vision. Coverage includes an eye exam for \$15 at in-network providers, which include America's Best, Eye Center of Northern Colorado, and See Life Family Vision Center, along with many other local providers. Go to www.anthem.com, click on Individual & Family, Find a Doctor, Search by Selecting a Plan, select Vision for Type of Care and Blue View Vision from the plan/network list to find in-network providers. Coverage includes one pair of eyeglasses (frames allowance of \$130) OR contact lenses (allowance up to \$130, contact lens exam up to \$55) for a \$15 copay every 12 months per covered person. More details are available in the online benefits guide or online web portal (www.mybensite.com/cheiba).

	Full Vision Coverage
Employee Only	\$ 8.68
Employee + Spouse	\$16.26
Employee + Child(ren)	\$16.26
Employee + Spouse + Child(ren)	\$23.62

Flexible Spending Plan (FSA): You can contribute up to \$2700/year pretax in a health care FSA and up to \$5000 per family per year in a dependent care FSA for day care expenses. Enrollment must be completed online. You can carry over up to \$500 of unused money from the health care FSA to the next plan year – all other unused money will be forfeited. Visit www.24hourflex.com for more information on flexible spending accounts.

The 2020 benefits guide is available at <https://www.unco.edu/human-resources/professional-administrative-staff.aspx>.

Human Resources will host an Open Enrollment Benefits/Health Fair for faculty and administrators on November 20, 2019. The Benefits Fair will be held in the University Center Panorama Room from 7am-11am. Representatives from TIAA, VALIC, PERA, AXA Advisors, Sun Life, and Anthem will be in attendance.

You may change your medical, dental, and/or vision plans, enroll in or change optional life insurance, enroll in or change optional AD&D, change from pretax to after-tax (or vice-versa), and change ORP retirement vendors during open enrollment. If you are a PERA member and will be retiring within three years, you may want to change from pretax to after-tax, since this will affect your Highest Average Salary upon which your retirement is based. All changes will take effect with your December paychecks, except for ORP retirement plan vendor changes, which will take effect January 31, 2020. ORP retirement plan vendor changes cannot be done online – the change form is available at <https://www.unco.edu/human-resources/pdf/hr-forms/retirement-election-form-2019.pdf> and can be sent to HR, Box 54 or faxed to 970-351-1386.

Your medical, dental, and vision insurance will continue as is if you do nothing. You must enroll in the flexible spending plan if you want the benefit in 2020. November 22, 2019 is the final deadline to make changes to your benefits. To make changes to your benefits, go to <https://sunlifeenrollment-web.solidifyhr.com/webenrollment/#/13307910?k=fb5kz7>.

Contact Julie Nava at julie.nava@unco.edu or 351-2621 with questions.

Open Enrollment Benefits Information

**Open Enrollment Dates
November 1-22, 2019**

Deadline November 22, 2019

**Open Enrollment Benefits Fair
November 20, 2019
7am-11am**

University Center Panorama Room