Open enrollment 2014

Changes to benefits in 2014

King County
Benefits, Payroll and Retirement Operations

In 2014, you will see some changes to your benefits. Some of the changes, though not all, are a result of the Affordable Care Act (ACA) of 2010, which was upheld by the U.S. Supreme Court in June this year.

Supplemental life insurance

For the first time since 2007, you will have the opportunity to add or increase supplemental life insurance for you and your eligible dependents up to the allowed maximum levels without proof of insurability. If supplemental life insurance is something you want, take advantage of this rare opportunity to add it. The only other time you can add or increase supplemental life insurance is after you have a qualifying life event.

In addition, children may be covered under your supplemental life insurance until age 26 regardless of whether they have other coverage and even if they are not dependent on you for support.

Affordable Care Act changes

As a result of the Affordable Care Act, there are several changes in 2014.

You will no longer be denied health insurance coverage because of a pre-existing condition, and you cannot lose insurance coverage for a new medical condition. At King County, this has not been an issue. For some time, our plans have covered pre-existing conditions, and no one has lost coverage as a result of a new condition. Before 2014, the Affordable Care Act only provided this coverage for children under age 19.

If you don't have health insurance coverage through your employer, you now have the opportunity to enroll in coverage through the nationwide Health Insurance Marketplace. Open enrollment for this coverage began in October. The Marketplace website, ***www.healthcare.gov***, offers a wealth of information about this benefit and has a link to the Washington state health exchange. Please note that most Americans will be required to have health insurance coverage beginning January 1, 2014, or pay a tax penalty for not obtaining coverage.

King County's health plans meet the ACA affordability and minimum value standards. As a result, most employees with County health coverage will not save money in the Marketplace.

Previous annual limits on coverage for certain treatments will be removed in 2014:

- **KingCare℠ (Regence)**
  - Cochlear implants
  - Neurodevelopmental therapy for children age six and under (the 60-visit annual limit will remain in effect)
  - Temporomandibular joint disorders
- **SmartCare Connect (Group Health)**
  - Cochlear implants
  - Temporomandibular joint disorders

- **Deputy Sheriff Plan (Aetna)**
  - Treatment of teeth injuries.

Improvements to coverage for contact lenses

A change in contact lens coverage under the County's plan with Vision Services Plan (VSP) will have you seeing potential savings:

- Coverage for the cost of contact lenses through a VSP provider will increase from $105 to $130.
- As with your current coverage, you will pay a $10 copay for an eye exam and receive a 15 percent discount for a contact lens fitting and evaluation. However, your out-of-pocket expense for the fitting and evaluation will not exceed a $60 copay.

Remember that whenever you elect contact lenses over frames and lenses, you have to wait 24 months before you're eligible to receive a new frame.

New debit card and more dynamic website for flexible spending accounts

A flexible spending account (FSA) is an account that allows you to set aside some of your pay before taxes to use on eligible health care and dependent care expenses. You elect how much you want to contribute, and your employer deducts the amount from your paychecks during the plan year. Because you're using pretax dollars for expenses, you've lowered your taxable income and saved money. Funds can only be used in the year in which they are deducted—unused funds are not returned to you.

On June 1, 2013, the administration of King County-sponsored FSAs moved to a new system supported by WageWorks, Inc. Using your FSA will continue to be quick and convenient with new enhancements from WageWorks, including a more dynamic website.

WageWorks offers you three ways to use your funds:

- **WageWorks® health care debit card** (for health care FSA only)
  - Your debit card is preloaded with your annual election amount.
  - Use it at providers or merchants with an industry-standard approval system at the checkout (most drug stores, pharmacies and big-box retailers).
  - Learn more about the approval system and find stores near you at ***www.sigis.com***.
- **Pay Me Back** (for health care and dependent care FSAs)
  - Use out-of-pocket funds and request reimbursement from your FSA. File a claim online, use the EZ Receipts® mobile application, or fax, email or mail the claim.
- **Pay My Provider** (for health care and dependent care FSAs)
  - Payment is sent directly to your provider from your WageWorks account.

A reminder for part-time transit operators

During open enrollment, the County defaults all part-time transit operators in the Partial Benefits Plan to the after-tax benefit program. If you would like to have your health premiums deducted on a before-tax basis, log in during open enrollment and elect the before-tax option.

Questions?

If you have questions, call Benefits, Payroll and Retirement Operations at 206-684-1556 or email ***kc.benefits@kingcounty.gov***.