



IMPORTANT NOTICE TO ALL BENEFIT ELIGIBLE EMPLOYEES – Full-time 40-hour Employees

September 15, 2021

Barton Community College Annual Open Enrollment begins September 16, 2021

Barton Community College is holding annual Open Enrollment September 16th through September 22nd. We are very happy to announce that the Medical and Dental Premiums are remaining the same for new Plan Year! Conscientious use of your benefits makes a huge impact on your Premiums, and we would like to thank you for doing your part as a good consumer to keep costs down.

As with last year, the Open Enrollment process requires employees to log into the Benefit Management, LLC's (BML's) website to complete enrollment. The below link for the self-enrollment on-line tutorial will walk you through accessing the website. If you are not making any changes and DO NOT wish to make Flexible Spending Account Elections, there is nothing you need to do. Your current elections (Except Flexible Spending) will remain as they are currently.

If you need to make a change or are choosing contributions to Flexible Spending "FSA"; once logged in you may elect, change or decline **Medical Benefits, Dental Benefits, and Flexible Spending Accounts** (Unreimbursed Medical and Dependent Care). There is also a selection for Waived Medical coverage. If you are declining the Medical Benefit, you must select "Waived Coverage".

The "[Employee's Guide to Open Enrollment](#)" provides a Step-by-Step Tutorial to assist you through the process of completing your on-line enrollment. Please see the guide. If you do nothing, your current enrollment (or declination) of **Medical and/or Dental benefits** will automatically continue as they currently are for the upcoming Plan Year, November 1, 2021 through October 31, 2022. If you wish to contribute to Flexible spending, you **MUST re-elect and enter your contribution amount.**

- **Unused Flex Spending dollars**, as of October 31st, 2021, will be rolled over to the new Plan Year up to \$550. These funds, if not used for 2020-2021 expenses, will be available to you only if you re-elect Flexible Spending. Once it is rolled over, it will not be available to use until after 90-days into the new Plan Year – January 31st. The funds that were rolled over must be used in the 2021-2022 Plan Year.

Be aware that your benefits are *Plan Year Benefits* - November 1st through October 31st each year. Your deductible and co-insurance start over November 1st each year as does your Flexible Spending "FSA".

You may add or terminate eligible dependents for Medical and Dental coverage at Open Enrollment using the on-line portal if you are also enrolled. Please keep in mind you will be asked for proof of eligibility for your dependents. Periodic "Dependent Audits" will be performed. Please consult with Human Resources or your Summary Plan Description to determine if the individuals you are wishing to add are considered "eligible dependents".

Payer Matrix – New for the upcoming year will be a new plan to control prescription costs. This will place an additional burden on some employees using certain brands/types of drugs, but it is necessary to attempt to control the costs of the plan.

This new addition will be put in place as of January 1, 2022 for some of the specially drugs, but will start November 1st for most prescriptions. The plan is called Payer Matrix. They will be partnering with Barton to reduce the cost of your high dollar prescription drugs. Payer Matrix will be working directly with the employee in order to obtain alternative funding through the manufacturer, foundations and grants. There are a number of drugs on the list that some of our employees are currently receiving. We expect to see a significant reduction in the amount charged for these specialty prescriptions. A Care Coordinator will be assigned to work directly with each employee requesting qualifying prescriptions.

Just a few reminders:

SurgeryPlus – Surgery savings program. If you are facing elective surgery, such as a knee replacement, hernia repair or any other type non-emergency surgery; first contact Benefit Management to discuss your options. Many surgeries can be provided through this program, and you will have NO out-of-pocket costs, including receiving a stipend for some travel and lodging expenses, as well as being eligible to receive a percentage of the savings, as a bonus.

Salina Regional Hospital will be a Non-Network Facility. If you utilize Salina Regional Hospital for services, other than an emergency services, their charges will be subject to your out-of-network Deductible and Co-Insurance.

Still available, [24/7 CALL-A-DOC™](#), a premier **Telehealth** provider of on-demand medical consultations over the phone, by e-mail, or by online video. Once you take a few minutes to complete the registration process and add a brief medical history, you will have immediate access to top doctors, who are available to assist you with medical advice, non-emergency care and if necessary, short-term prescriptions.

Pre-certification for certain Out-Patient Services. Please be aware of details about the Pre-certification requirements in this attachment ([click here](#)), as well as the Level I Employee Health Care Plan Summary of Benefits and Coverage “SBC” ([click here](#)) and the “SPD” (as soon as it is available on the BML website).

Prescription Benefit Manager is Elixir. If you have questions or need assistance, contact **ELIXIR** at www.elixirsolutions.com or call (800) 771-4648. Usage of Manufacturer Co-pay assistance is strongly encouraged. You will find information about co-pay assistance via searching the Manufacturers’ website, asking your Physician or Pharmacist or by contacting ELIXIR. For more information on the prescription drug plan, [click here](#).

More about enrolling in the Medical Benefits:

Alternatively, you do have the choice to enroll in the *Barton County Community College Level II Preventive Health Benefits Plan* also referred to as the “Level II Preventive Plan”. Information about the Level II Preventive Plan is available upon request from Human Resources. **Please note: If you choose the Level II Preventive Plan, you will have to decline the current Level I Employee Health Care Plan.** You cannot be enrolled in both the Level I Health Care Plan and the Level II Preventive Plan. Nor, can you change back and forth during the Plan Year. If you decline the Level I Health Care Plan and intend to enroll in the Level II Preventive Plan, please be aware that the Level II Preventive Plan is Preventive Benefits only and has NO COVERAGE for injury, sickness or health conditions. You cannot enroll in the Level II Preventive Plan through Benefit Management’s on-line portal. Contact Rebecca Herrman for the appropriate paperwork.

Additionally, the premiums for the Level II Preventive Plan are after-tax premiums only. You will receive an invoice monthly from BML to remit the premium. These premiums WILL NOT be deducted from your paycheck and there will be no employer share assistance for these premiums.

No matter which Benefit Plan you choose; you must make your elections or changes to enroll in the Dental and Flexible Spending benefits on BML’s website; if you chose Level II Preventive Plan, you will decline the Level I Employee Health Care Plan available on BML’s website and elect the “Waived Medical Coverage” selection, then complete a paper application to enroll in the Preventive Plan.

Flexible Spending Account (FSA) elections MUST be made EACH year and are NOT Automatically Renewable.

If you do not make a new Election for FSA’s during Open Enrollment, you will not be able to take advantage of this tax-saving benefit again until November 2022, unless you experience certain qualifying events. If you wish to elect FSA contributions, you **MUST** do this now, on-line, during Open Enrollment. Please consult with your Tax Professional for more information about FSA’s and their tax saving benefits.

Any left-over balance from the current Plan Year, up to \$550, will be carried to the new Plan Year. You must re-elect Flexible Spending in order to take advantage of the roll-over and provided you do not use those funds for qualified expenses in the current Plan Year, the [carried over funds](#) will become available to you January 31st. Please note, the rolled-over funds must be used during the new Plan Year or you will forfeit the funds. You may take advantage of a new rollover at the end of the new Plan Year of \$550.

With your Flexible Spending Account Election, Unreimbursed Medical, you will receive a [pre-paid WEX Debit Card](#). If you already have a card, do not dispose of it! It will be reloaded with your new election. In addition to the convenience of paying for your qualified expenses with a Debit Card; a [Mobile Application](#) is free to download and use to check your balances, transactions and to submit proof of expenditures via your Mobile Telephone to BML. You may also access your FSA account through the BML FSA portal. Here is a [quick start guide](#) with more information on set-up and access. The materials about how to set up the App are available on the BML Website under the Resources Tab. Remember, certain expenditures will still require [substantiation](#) and can be submitted manually or through the phone app.

The Medical and Dental monthly premiums are remaining the same! There are NO increases. [Click here](#) to review the Health and Dental plan premiums and the [Dental Plan Summary of Benefits](#). For the elections you make during Open Enrollment:

Health and Dental Premium withholding will begin with your paycheck in October:
Hourly employees – October 1st ● Salaried employees – October 27th

Flexible Spending Account deductions will begin with your paycheck in November.
Hourly employees – November 5th ● Salaried employees – November 26th

Please follow the first section of the “[Employee’s Guide to Open Enrollment](#)” which will walk you through these processes on the BML website. During the on-line enrollment process, you will see a RED click icon, read the terms of the Salary Re-direction Agreement. It is important that you are aware of and understand that by completing the on-line enrollment, you are authorizing BCC to withhold all eligible premiums and FSA elections pre-tax and that you agree to the terms of the Barton County Community College Organized Health Care Arrangement “OHCA”. For information on the OHCA, as well as to read other plan notices, please [click here](#).

For information about [Aflac Products](#) available to you, please visit this link www.aflac.com/bartonccc. Aflac Representatives will be happy to assist you with questions and enrollment in any of the Aflac products. Please contact Kaci Wells at 620-793-9190. E-mail: kaci@cpcis.net for an appointment. Changes, terminations, or additions to Aflac products must be completed by September 22nd. Unless you opt-out of Pre-tax withholding, the premiums for Aflac Products you have chosen will be withheld from your paycheck on a pre-tax basis.

Open Enrollment will close September 22, 2021 11:59 PM. Your on-line enrollment must be completed by the close of Open Enrollment.

BCC is dedicated to helping this process work efficiently and smoothly for our employees. Please be certain to ask for assistance if you have any difficulties or questions.

Sincerely,
Rebecca Herrman, HR Benefits Specialist