



2020 - 2021

# OPEN ENROLLMENT *is here!*



## Welcome to Open Enrollment 2020

Open Enrollment is your one opportunity during the year to enroll for the first time or make changes to your benefit plans for the 2020-21 plan year.

**Open Enrollment is June 1, 2020 to June 19, 2020**

**IMPORTANT**

After our open enrollment period ends, **you cannot make changes during the year, unless you experience a qualifying event** such as marriage, divorce, birth, adoption, etc. You have 31 days after the event to notify HR to make a change.



All full-time employees **MUST** log in to Dayforce for Open Enrollment this year.

## 2020-21 Benefit News

### 2020-21 **Bi-Weekly** Total Costs - Medical and Dental, Vision

Summary of Benefits will be available on [WWW.TOMP BENEFITS.COM](http://WWW.TOMP BENEFITS.COM).

**Medical and Dental Coverage**  
We are remaining with TCC . Medical and Dental rates are remaining the same.

Medical & Dental	Direct Primary Care Plan	Standard Plan
Employee Only	\$33	\$66
Employee + Spouse	\$110	\$220
Employee + Child(ren)	\$100	\$200
Employee + Family	\$115	\$230

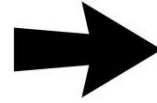
**Vision Coverage**  
We are remaining with VSP. Vision rates are **DECREASING** by 16%! Contact lens allowance increased from \$135 to \$150. Materials copay decreased from \$25 to \$20.

Vision	
Employee Only	\$3.31
Employee + Spouse	\$5.05
Employee + Child(ren)	\$5.58
Employee + Family	\$8.93

**Materials Copay** is a single payment that applies to the entire purchase of eyeglasses (lenses and frames), or contacts in lieu of eyeglasses.



We will be switching carriers **from** Lincoln Financial **to** Mutual of Omaha for the coverages below.



Effective July 1, 2020, ALL rates for the below coverages will be decreasing!



- Long -Term Disability (mandatory)
- \$50,000 Life Policy (paid for by the Town)
- \$50,000 Accidental Death and Dismemberment policy (paid for by the Town)
- Short-Term Disability (optional)
- Supplemental Life Insurance (optional)
- Supplemental Spouse Life Insurance (optional)
- Supplemental Child Life Insurance (optional)

**Important Requirement!**



**You must enroll or decline coverage in Dayforce.**



- Short-Term Disability (enroll or waive)
- Supplemental Life Insurance (enroll or waive)
- Supplemental Spouse Life Insurance (enroll or waive)
- Supplemental Child Life Insurance (enroll or waive)

**EVIDENCE OF INSURABILITY (EOI)**

EOI is an application process in which you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage.

**Your current elections for the above plans will NOT carry-over.**

If you currently have coverage from one of these four plans, you **MUST** re-enroll. If you are electing for the first time, you will not need to submit evidence of insurability (EOI) as long as you elect the Guaranteed issue amount or less coverage.

**If you do not re-enroll in SHORT-TERM DISABILITY or VOLUNTARY LIFE (YOU, SPOUSE, OR CHILD) your coverage for those plans will be**



**Short -Term Disability** is optional. Previously, you could select a benefit anywhere from \$300 per month to \$3,000 per month. With Mutual of Omaha, your benefit is a flat 60% (not taxed) of your salary. Rates were greatly reduced this year, however, **if you had chosen a benefit of \$300 per month, and you elect STD again, coverage will adjust to 60% of your salary.** In a few cases, employees will see their premiums rise, but only because they are getting a much better benefit! If you currently have short-term disability with Lincoln, you will not be subject to a pre-existing clause with Mutual of Omaha.



**You do, however, still need to enroll via Dayforce.** If you are selecting short-term disability for the first time, and you have a claim within the first three months, Mutual of Omaha will look back at your medical history for the past six months, and they can deny the claim based upon the pre-existing condition clause.

#### SUPPLEMENTAL LIFE

You must purchase supplemental life insurance on yourself if you wish to purchase the coverage for your spouse. Your spouse is permitted to have **up to 100% of the amount** of life insurance that you choose for yourself.

**Supplemental Life Insurance** is optional. The maximum amount of life coverage that you can purchase is \$500,000 or 3x your salary, whichever is less. Dayforce will show you the age-banded rates for life insurance if you choose to elect coverage. **You must log in to Dayforce to enroll or waive coverage.**



We all pay for **Long -Term Disability (LTD)** but rates are going DOWN by almost 20%! You do not need to re-enroll in LTD. For a covered injury/illness, LTD will pay you 60% of your salary after being out for 90 days. You are not taxed on the 60% benefit, and no evidence of insurability is required for anyone.



For Long-term disability, and the \$50,000 life policies, you don't have to do anything. Your beneficiaries will remain the same. For the others, everyone is **REQUIRED** to login to Dayforce, even if you don't currently have the other coverages.

# OPEN ENROLLMENT INSTRUCTIONS

Open Enrollment must be completed in Dayforce, on a desktop or laptop. (sorry, you cannot use a mobile phone).

For **step-by-step instructions** on how to complete enrollment, visit [www.TOMPbenefits.com](http://www.TOMPbenefits.com), and click on **2020 Open Enrollment.**

## Need to make enrollment changes for your dependents?

If you wish to add or remove a dependent (child or spouse) from Medical/Dental or Vision coverage, you will need to log in to Dayforce. You will then need to go to “Benefits.” There will be an “Open Enrollment 2020 – Medical/Dental and Vision” form. From there, you can add or remove dependents. Please keep in mind that we will need a marriage certificate to add a spouse, and/or a long-form birth certificate to add a child. Also, you will need to enter in their Social Security Numbers, so be sure to have those handy.

## Need to Change your Tobacco Status?

If you need to change your tobacco status for you or any covered dependents, you will need to log in to Dayforce. You will then need to go to “Benefits.” There will be an “Open Enrollment 2020 – Tobacco Affidavit” form. From there, you can change your status. **IF YOUR STATUS HAS NOT CHANGED, YOU DO NOT NEED TO AFFIRM YOUR CURRENT STATUS.**

## NEED HELP USING DAYFORCE?

If you need help with making changes to your benefits in Dayforce, please reach out to Human Resources.



Be sure to visit our  
TOMP benefits portal at  
[www.tompbenefits.com](http://www.tompbenefits.com)  
to view all of your benefits.





# MEDICAL PLAN COVERAGE OVERVIEW

## Direct Primary Care Health Plan

## Standard Plan

In-Network Coverage		
Deductible <b>DED</b>	\$750 per person \$1,500 family max	
Out-of-Pocket Maximum	\$2,750 per person \$5,500 family max	
Primary Doctor Visit		
Paladina Primary Doctor	<b>Paladina PCP</b>	<b>Non-Paladina PCP</b>
	\$0 copay	\$100 copay
Specialist Doctor Visit	\$25 Copay	
OBGYN Visit	\$0 Copay (Preventive Visit) \$25 copay (Diagnostic Visit)	
Diagnostic Tests (X-Rays)	<b>DED</b> then 30%	
Imaging: MRI / CT / PET	<b>DED</b> then 30%	
Urgent Care Center	\$100 Copay	
Emergency Room	No Charge (Life threatening) <b>DED</b> then 50% (Non-Life threatening)	
Inpatient Hospitalization	<b>DED</b> then 30%	
Mental Health/Behavioral Health/Substance Abuse	Inpatient: <b>DED</b> then 30% Outpatient: \$25 Copay	

## PHARMACY COVERAGE

NOTE: A \$10 SURCHARGE PER PRESCRIPTION APPLIES IF THE PRESCRIPTION IS FILLED AT CVS OR WALGREEN'S

PHARMACY OUT OF POCKET MAX	\$3,850 per person \$7,700 family max	
Retail Prescriptions (up to 31 day supply)		
Prescriptions dispensed at Paladina Health	\$0 copay	\$0 copay (for Paladina members)
Generic	\$7 copay	\$14 copay
Preferred Brand	\$35 copay	\$70 copay
Non-Preferred	\$50 copay	\$100 copay
Specialty	\$250 copay	\$500 copay
Therapeutic Alternative	\$125 copay	\$250 copay

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.

# FREQUENTLY ASKED QUESTIONS (FAQS)



**Q: Are employee rate contributions for the South Carolina Retirement System (SCRS) or the Police Officer’s Retirement System (PORS) going up this July?**

**A:** No. Rates will remain 9.0% for SCRS members and 9.75% for PORS members. The Town’s contribution will remain the same at 15.56% and 18.24%, respectively.

**Q: Do we have a network of dentists?**

**A:** No. The Town’s plan pays on what is “reasonable and customary” for the area. For example, if it has been determined that a “reasonable and customary” charge for a dental cleaning and x-rays is \$95, and your dentist charges \$100 for those services, the dentist may “balance bill” you for \$5.

**Q: When can I change my contribution amount to my 401k or 457?**

**A:** You can make changes anytime, without the need for a qualifying life event. Simply login to the [empower-retirement.com](http://empower-retirement.com) website. It will take one or two pay cycles before the amount is changed in your paycheck.

**Q: Where is a great resource to get more information on Town provided benefits?**

**A:** Answers to most questions can be found at [www.TOMP BENEFITS.com](http://www.TOMP BENEFITS.com)

**Q: Does the Town have a prescription-by-mail service?**

**A:** Yes. With a written three-month prescription, you will only pay two co-pays for most pharmaceuticals. Plus, you’ll save three errands because the medicine is delivered to your house. Visit HR or [TOMP BENEFITS.com](http://TOMP BENEFITS.com) for an information packet. Remember, Paladina Health can also get you set up on 90-day supplies of medications at no cost to you.

**Q: What other times can I make changes to my benefits?**

**A:** Outside of Open Enrollment, you may only make changes due to a Qualifying Life Event.

**Q: What is a Qualifying Life Event?**

**A:** Examples are birth, marriage, death, divorce, or gaining other coverage. You may change coverage after any of these events, provided you make contact with HR and submit your changes in the Dayforce system within 31 days of the event. Human Resources is happy to help. Please see the Plan of Benefits for exact requirements.

**Q: What is an Employee Assistance Program?**

**A:** SAVE, The Town of Mount Pleasant’s Employee Assistance Program (EAP) offers confidential counseling to you and your family members at **no cost** to you. The benefit is generous with up to ten (10) sessions per topic. Call (843) 747-5327 for a confidential appointment.