



December 3, 2018

Dear Employees,

Please take note of **important changes** to the Open Enrollment process and to the healthcare insurance and changes to the supplemental group insurance plans.

1. **Healthcare insurance** is available to all employees who were hired for 30 hours or more per week.
 - a. *Open Enrollment deadline* is **Thursday, December 13, 2018**.
All eligible employees must complete the Open Enrollment Selection form either selecting the plan they wish or declining healthcare insurance from the conference in order to be *covered for insurance or to receive the opt-out payment*.
 - b. *Opt-out payment* will only be paid on completion of required form. There will be no retroactive opt-out payment for any reason.
 - c. *Healthcare premiums* – please note the new premium rates on attached schedule.
 - d. *Spousal coverage* – you must provide an official letter from your spouse's company HR director/manager stating that the company does not provide healthcare insurance to him/her. In the absence of healthcare coverage by his/her employer or if he/she is not employed or self-employed, his/her W-2 must be submitted. If the relevant documents are not submitted by the February 15 deadline, your spouse will *not* be insured after February 2019.
2. **Healthcare Savings Account (HSA)** – Contributions are pre-tax!!! This is available to those on the PPO health plan. SCC contributes \$1,200/year for individual and \$2,400/year for family. This contribution is *free money* to you! In addition, you can also opt to contribute your pre-tax funds up to \$2,300 (single) or \$4,600 (family). If you are 55+, you may contribute an extra \$1,000 per year into your HSA.
3. **Flexible Spending Account (FSA)** – this is also a pre-tax benefit!!! Note that the funds allocated are use-it-or-lose-it.
 - a. You can set aside up to \$5,000 per year for dependent care.
 - b. For those with HMO health plan, you can set aside up to \$2,700 for qualified medical expenses.
4. **Supplemental Life (SL) and Accidental, Death & Dismemberment (AD&D)** insurances are available to those who work 20 hours or more per week. Change: These are no longer linked together where you had to purchase both insurances if you wanted these optional insurances. You will now be able to purchase one or the other or both insurances. This means the AD&D insurance is significantly more affordable especially if you wish to only purchase this insurance.
5. **Legal Shield** insurance provides legal and *identity theft* assistance at an affordable monthly group rate. Contact Jeni Carbajal Sayud at jenicarbajal@legalshieldassociate.com.

It is extremely important that you take action NOW in order to be insured for healthcare and/or to purchase the supplemental group coverage for January 1, 2019. For your security, do not include social security numbers PLEASE, on any scanned documents that you are emailing us.

All open enrollment forms are online at <https://scc.adventist.org/departments/human-resources/employee/2019-open-enrollment>

If you have any questions, please contact Deanna Simeone at dsimeone@sccsda.org or 818-546-8415.

Sincerely,

Iris Chuah
Human Resources Director