



## 2016 Open Enrollment Facts and Dates

**November 17<sup>th</sup> – December 2<sup>nd</sup>, 2015**

**(At this time, open enrollment dates only apply to Unions that have had successful negotiations)**

- **If you do not re-enroll during this Open Enrollment period the following will occur:**
  - ✓ Your healthcare coverage will continue, both benefits and premium changes will automatically be applied
  - ✓ Your dependent(s) healthcare coverage will continue, both benefits and premium changes will automatically be applied
  - ✓ Your Flexible Benefits will continue
  - ✓ Your Flexible Spending Accounts (FSAs) contribution will continue
- **Your Benefits Salary (annual base salary) determines:**
  - ✓ Employee and Dependent's healthcare premium contribution
  - ✓ Board-paid life insurance amount
  - ✓ Disability enrollment eligibility
- **Salary Bands:**
  - ✓ Determines the Board Contribution and the employee's per pay deduction for employee and dependent(s) healthcare cost
  - ✓ Will be reviewed for indexing on a cycle of a three year term, based upon an average of most recently published Consumer Price Index (CPI)
- **Healthcare Plans**
  - ✓ Employee only rates remain the same
  - ✓ Most employees who pay for dependent healthcare coverage and choose either OAP 20 or LocalPlus will experience a premium decrease with no reduction in benefits
  - ✓ Employees covering dependent(s) in OAP 10:
    - may experience an increase in premium
    - slight increase in both in- & out-of-network
    - increase in deductible and maximum out of pocket