

JULY 1st, 2016 – JUNE 30th, 2017 – ANNUAL OPEN ENROLLMENT

It's Time to Think About Your Benefits



Nye County's annual Open Enrollment will be held between May 16th and June 15th. Changes made during Open Enrollment will be effective July 1, 2016. Representatives from Human Resources, Sierra Health and Life/Health Plan of Nevada, and LP Insurance Services will be holding several brief onsite informational/Q&A sessions which employees are invited to attend. Attendance is not mandatory; however, everyone is strongly encouraged to attend the sessions to have their questions answered and to listen to a brief explanation of the new 2016 medical plans offered through Sierra Health and Life/Health Plan of Nevada. Please click [HERE](#) for a complete list of meeting dates and times.

What is Open Enrollment? Open Enrollment is your once-a-year opportunity to review your current benefit elections and make sure they continue to meet your needs and the needs of your family. Keep in mind that, unless you experience a qualifying life event, you will not be eligible to elect, drop or change your elections until this time next year. Qualifying life events include: marriage, birth or adoptions, gain/loss of other coverage, court-ordered coverage, etc.

Open Enrollment Overview and Instructions. As mentioned above, Sierra Health and Life/Health Plan of Nevada will be our new medical carrier, effective July 1st, replacing Prominence Health Plan. Employees will continue to have four medical plans from which to choose, along with comprehensive dental, vision and employer-paid life/ad&d insurance. The four medical plans offered will "mirror" our four existing Prominence medical plans. Our dental, vision, employer paid life/ad&d and voluntary insurance carriers and offerings will remain the same.

Employees are not required to re-enroll in medical, dental and vision coverage. **Employees will be automatically enrolled in the Sierra Health and Life/Health Plan of Nevada medical plan that matches their current 2015 plan election with Prominence. In addition, employees' current dependent enrollments, i.e. which family members are being covered, will also be automatically enrolled with Sierra Health and Life/Health Plan of Nevada.**



As part of the transition, Southern Nevada members who are enrolling on the Health Plan of Nevada HMO must select a primary care physician from the attached primary care provider directory. If you fail to elect a primary care provider from the attached list, a Southwest Medical Associates primary care doctor will be automatically assigned by Health Plan of Nevada.

In addition to selecting a primary care provider from the attached list, female members should also select a separate and additional OB-GYN provider, also from the attached list.

Only if you would like to change your medical plan, who you're covering, or to select a primary care/OB-GYN provider on the HMO, must you complete and return the appropriate enrollment/change form to Human Resources, no later than June 15th. Otherwise, no action is needed

to complete your enrollment with Sierra Health and Life/Health Plan of Nevada, or to continue your current dental and vision elections.

The below links can be used to download the appropriate enrollment/change forms:

- To change your **medical** plan, who you're covering, or to select a primary care/OB-GYN provider on the HMO plan, click [HERE](#).
- To change who you're covering on your **dental or vision** plan, click [HERE](#)

Cost for covering dependents is posted on our website, under "Dependent Rate Memos" and can be viewed by clicking [HERE](#).

To view detailed benefit information on each of the plans offered, please visit the below links:

- Medical Plans:
 - [Sierra Health & Life - \\$1000 PPO](#)
 - [Sierra Health & Life - \\$500 PPO](#)
 - [High Deductible HSA - \\$3000 PPO](#)
 - [Health Plan of Nevada HMO](#)
- [Dental Plan](#)
- [Vision Plan](#)

Again, if you don't want to make any changes to your medical plan election, who you're covering, and you're not electing the HMO plan from Health Plan of Nevada, nothing further is needed on these items; however, action may be required in other areas; please see below for additional important information and instructions.

Flexible Spending Account. Nye County's Flexible Spending Account plan provides tax savings on qualified healthcare and dependent care expenses. All employees wishing to participate in the Flexible Spending Plan in 2016, must complete a new 2016 enrollment form and return it to Human Resources no later than June 15th. The 2016 FSA enrollment form can be downloaded by clicking [HERE](#). Additional information on the plan can be found [HERE](#).

Health Savings Account (HSA). An HSA is a tax-favored account that allows the accountholder to save and pay for qualified healthcare expenses, tax-free. To open an HSA, you must be enrolled in our HSA-qualified health plan, and meet the IRS' eligibility criteria. You can use funds in your HSA to pay for out-

of-pocket expenses not covered by your health plan, as well as other qualified healthcare expenses. You own your HSA — the account and funds in it stay with you year after year, even if you change employers or health plans.

Nye County's health savings account contributions will remain the same during 2016: **\$83.33/month, totaling \$1,000/year**. If you're electing the HSA plan for the first time in 2016, you'll need to create a HSA account online. To do so, please follow the instructions provided by clicking [HERE](#). Employees wishing to elect/change their personal payroll deduction to their HSA must complete a 2016 HSA payroll deduction form and return it to Human Resources no later than June 15th. Click [HERE](#) to download a copy of the payroll deduction form.

Additional information related to HSA contribution limits, eligibility, investments, etc. can be found by visiting the [Bank of America HSA Website](#).

Pre-Tax Premium Only Plan. Under this arrangement, your share of medical, dental and vision premiums are subtracted from your gross pay before federal payroll taxes are applied. By reducing your gross taxable income, you lower the amount of your income that can be taxed. Because your taxable income is reduced, you pay less in taxes. You pay the same amount for your benefits – but save money doing it!

Employees are not required to enroll in the Premium Only Plan. Unless you request otherwise, your portion of medical, dental and vision premiums will be withheld on a pre-tax basis. If your portion of premiums is withheld on a pre-tax basis, you will not be allowed to change your election for one year unless you have a qualified life changing event. If you wish to waive this benefit, please download and complete a [Waiver Form](#) and return it to Human Resources no later than June 15th.

For additional information regarding the flexible spending account, health savings account and pre-tax premium only plan, please click [HERE](#).

Additional Voluntary Benefits. Employees have the option of electing from a variety of voluntary/employee-paid benefits. These include, but are not limited to: additional life/ad&d insurance for employees and their family members, short-term disability, long term disability, deferred compensation, etc. For additional information on the voluntary benefits available, please click [HERE](#).