



2021 Health Insurance Open Enrollment & Flex Passive Election Form

PLEASE NOTE: Due to the pandemic, we ask that you do not come to Human Resources.

😊Please read entire instructions before starting😊

Email Leta (LinternL@billingsmt.gov) (preferred) or call (657-8265) if you have questions.
If you are having miBenefits access issues, you will need to work with EBMS directly (ph. [800-777-3575](tel:800-777-3575)).

As a reminder, this document delivery is as follows:

- **Teamster Union Employees:** *hardcopy via interoffice mail & city email (for those that have it)*
- **Non-Bargaining, Police Union & Fire Union Employees:** *electronically via city email only*

The open enrollment timeframe is your annual opportunity to change your medical, dental, and vision plan options, Health Savings Account (HSA), Flexible Spending Account (FSA), and Dependent Care Flexible Spending Account (DCA) for January 1, 2021.

The **2021** Open Enrollment process has three (3) options, depending on your situation:

1. If you do not have **any changes** from your current elections and you **do not have flex** – then you do not have to do anything! Everything will stay the same. Do not go online to miBenefits.
2. If you do not have **any changes** from your current elections, but you **do have flex** – then you will need to complete the **2021 Flex Passive Election form** provided at the end of this document to keep your flex election into 2021 per the IRS. (You don't have to do this for HSA, it will stay the same). Do not go online to miBenefits. The form is fillable, so it can be emailed (preferred) to Leta, during the Open Enrollment period. Leta will acknowledge receipt of your emailed form. For Teamsters with hardcopy paperwork, you can find the electronic form on the city website if you prefer: <https://ci.billings.mt.us/417/Forms-and-Resources>
If you do not return the form, then your personal FLEX contributions will default to \$0.00 (medical & daycare).
3. If you have **ANY allowed changes** (medical, dental, flex, HSA & vision) from your current elections then you will need to complete Open Enrollment online through your EBMS miBenefits login and re-elect **ALL** of your health insurance elections for **2021**. Therefore, options 1 & 2 do not apply to you. Please see details in this document regarding **CHANGES for 2021** and miBenefits online open enrollment.

Bottom line, EBMS miBenefits Online Enrollment submissions should only be employees with health insurance election CHANGES for 2021.

→If you are Mayor/City Council making changes, please alert Leta as there are system limits since your premiums process over 12 months, instead of 26 pay periods.


→2021 Open enrollment will be November 1st through November 15th.

Changes are effective for 01/01/2021.

If you have any **CHANGES** for **2021** to medical, dental, vision, HSA or FSA's; you are required to do this online through your EBMS miBenefits account by **November 15th**, or you will forfeit the ability to make changes for 2021 and your current elections, except FSAs, will remain in place for the new year. Use the "**2021 City of Billings Health Insurance Announcements and Benefits Guide**" as your reference to your enrollment options, eligibility, and questions. This document is also available on the city website: <https://ci.billings.mt.us/417/Forms-and-Resources>

Open Enrollment Miscellaneous Items:

- Computers are available throughout City building locations. If you are not aware, inquire within your department.
- The city allows married city employees to elect separate health coverage or to combine under one plan, with the other married city employee as a dependent. If you are changing this, contact Leta before the deadline to determine if this can be done through Open Enrollment, or if it manually needs to be processed.

On your  dashboard, select "Open Enrollment" at the top or on the side under Quick Actions.

Open Enrollment will walk you through the following eight (8) sections: Enrollment Current Selection, Demographic Information, Manage Dependents, Upload Document, Product Selection, Beneficiary Information, Review, and Submit.

(1) Enrollment Current Selection:

- This will show your current elections and eligible dependents. You will be able to select as follows, depending on the changes you are making. If you only have Flex or HSA changes, select that Update option. If you have plan changes, select Edit Current Selection and it will take you through all options. If you currently have HSA it will stated Elected; however, it will not populate your current contribution since this is a bank account in your name.

[Update Flex/HSA Only](#) [Continue with Current Selection](#) [Edit Current Selection >](#)

(2) Demographic Information:



- You cannot edit greyed-out fields. If you see an error that you cannot edit, email Leta regarding this.

(3) Manage Dependents & (4) Upload Document:

- Dependents listed here are the ones you will be able to select coverage for in the Product Selection of medical, dental, or vision.
- If you add a qualifying dependent to your coverage(s), proof of dependency is required. You are able to upload the document. Please note that even though miBenefits allows you to state the documentation is on file, you still need to upload it, since they are a newly added dependent.
 - Spouse: legal marriage certificate or legal Declaration of Marriage (This does not include common law)
 - Dependent child under age 26: birth certificate

If you are removing a dependent from your medical coverage, I will assume it is due to other coverage; therefore, a COBRA health insurance notice will not be issued. *If you are removing a dependent and they do not have other medical coverage, you are required to notify Leta by November 15 via email and include your dependent's mailing address or email, so Leta can send the COBRA notice.*

(5) Product Selection:

- At the top of each, it will show current dependents covered, if any, for that product and the top card will show your "Current" coverage. 
- If you want to change the dependents covered for a specific product, click the dependent (checkmark will show if selected) for the product to show the plans and premiums at that coverage level.
- You are required to select a coverage card or decline (except medical) before you will be able to go to the next selection. "Selected" will show in the card corner. 
- Refer to your **2021** Health Insurance Announcements & Benefits Guide if you have questions regarding these products.

→Product Selection – Medical:

- Everyone is required to be on a medical plan (Mayor/City Council are the only employees that are not required). You can select either the Standard Plan or the High Deductible Health Plan (HDHP).
- If you select the HDHP-Employee only, this plan is free and you receive a \$9.79 kickback premium each pay period to apply to HSA, if eligible, or medical flex. Make sure you select where to apply the kickback in the HSA or FSA section.

→Product Selection – HSA & FSA's:

- If you are on a Standard plan, you will receive a default message that HSA is not available for you.
- It is also your responsibility to confirm if you are eligible per the IRS for a HSA and the maximum contribution allowed for 2021 based on individual or family unit coverage. Refer to your 2021 Benefits Guide.
- If you currently have a FSA, your current election *should* show at the top once you select "yes" that you want to contribute. If you are making your own contribution, plus the city kickback premium, it will show a combined total. However, due to system limitations, HSA current contributions will not show.
- When asked "how much would you like to contribute", type in your annual contribution election and select "annually" under frequency. Please note: if the system rounds up the annual contribution in the "how your elections will be deducted" section, then the city may need to adjust your per pay period contribution, so you don't exceed the IRS limits over the 26 pay periods. For example, if you elect the maximum for Daycare flex of \$5000, the per pay period contribution shows \$192.31. City payroll defaults to the per pay period amount, \$192.31 x 26pp annually = \$5000.06, so you would exceed the maximum allowed. We would change your contribution to \$192.30/pp.
- If you are HDHP–Employee only, you are eligible for the \$9.79 city kickback premium to either HSA or flex. You will need to check the "add employer contribution of \$9.79/pp" in either HSA or flex. Your contribution plus the city kickback must be within the allowed IRS limits.
 - *Due to a system limitation, if you are taking the city kickback premium and no personal contribution, then please put zero on the personal contribution field.*
 - *Due to a system limitation, if you elect the kickback premium to HSA, then it will show the employer contribution in the summary at the bottom of the page; but the system may not show this for flex. However, when you reach the review section it will show the totals.*

→Product Selection – Dental & Vision:

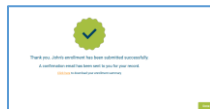
- Participation in dental and vision is optional. Once elected, employees are required to stay on dental for two (2) consecutive years and vision for one (1) year, before you can decline at Open Enrollment.

(6) Beneficiary Information:

- This will only apply to new Health Savings Account (HSA) individuals, since it is a medical bank account in your name.

(7) Review & (8) Submit:

- Carefully review your open enrollment selections, you should only submit one. If you need to edit, there is an edit pencil next to the products.
- Once you have verified your enrollment, you will certify your submission for 01/01/2021 elections by selecting "Submit". You will have a screen that states your enrollment has been submitted successfully with a checkmark.



- You also have the option to download a copy of your enrollment for your records. This is highly recommended. You will receive an alert in your miBenefits Notifications that your request is being reviewed for approval. FYI – City approval of your elections takes time to process. You will not be able to see your elections in your miBenefits until 2021.

Open Enrollment Reminders & Requirements:

- 2021 Plan Documents for Medical/Rx/Dental and Vision (not changing from the current year) will be on the city website when ready: <https://ci.billings.mt.us/417/Forms-and-Resources>. They will also be available on EBMS miBenefits & VSP.
- *It is your responsibility to view your January paychecks and employee portal to ensure your health insurance elections are correct. Please notify Leta by email before January 31, 2021, if there is a discrepancy.*
- Health Insurance and Open Enrollment questions, contact:
 - Leta Lintern, Human Resources Associate/Benefits Coordinator**
 - LinternL@billingsmt.gov
 - 657-8265