



JOHNSON COUNTY COMMUNITY COLLEGE

Benefits Open Enrollment 2020/2021



Before We Get Started...

- **How to locate JCCC benefits Information**

- www.JCCC.edu
- In the Search box type in “Full-time benefits”
- The first result for “Full-time Regular Employees” will take you to:
 - All JCCC full-time employee benefit and leave information

- **Benefit Specialist Contact Information**

- Connie Brickner Extension 4757 Last names starting A-F
 - Lisa Gates Extension 3619 Last names starting G-N
 - Lisa Sullivan Extension 7624 Last names starting O-Z
-
- Jerry Zimmerman, Manager, Benefits – Extension 2776

Open Enrollment Schedule

- The benefit open enrollment period will run from Monday, April 13, 2020 through Friday, April 24, 2020
- You ***HAVE TO ENROLL*** even if you do not want to make changes to your current benefit choices
- Enrollment is for the Benefit Plan Year beginning June 1, 2020 through May 31, 2021
- All changes in benefits will begin to be reflected with your June 15, 2020 paycheck.

How To Enroll

- Log-in to ***MyJCCC***
- Make sure you are on the ***Employee*** tab
- Click on ***Go to My Benefits (blue box)***

How To Enroll



- Employee
- Faculty
- Student
- My Finances
- My Financial Aid
- My Records

- Home Community
- Employee

Faculty Compensation Administration

[Preferences](#)

You must be an administrator to access this channel.

Time Approval

[Preferences](#)

1,6302 , Human Resources
 Semi-Monthly Salary - 2, Period Ending : Jan
 31, 2016, Leave Report

[Update Approval Proxies](#)

Time Reporting

Hourly employees choose Time Sheet (Hourly) and salaried employees choose Leave Report (Salaried).

[Time Sheet \(Hourly\)](#)

[Leave Report \(Salaried\)](#)

Staff Development

Click the green button to enroll in a Staff Development class or drop a Staff Development class you've enrolled in.

MyJCCC uses pop-up windows, so please disable any popup blockers before continuing.

[Add / Drop Classes](#)

My Benefits (Benefit Eligible Employees)

Click on the blue button to be taken directly to the benefits site.

[Go to My Benefits](#)

Direct Deposit

Please disable any popup blockers before continuing.

[Direct Deposit](#)

JCCC Links

- > [Desire2Learn \(D2L\)](#)
- > [Open a Banner Session](#)
- > [JCCC Alert \(RAVE\)](#)
- > [EASI](#)
- > [JCCC Applications](#)
- > [MyID Card](#)



Dependent Eligibility

If you add a previously non-covered dependent to any healthcare benefit plan (medical, dental, vision) during Open Enrollment, or at any other time during the year, JCCC will require you to provide documentation of the dependent's eligibility for coverage.

An outline of eligible dependents and the necessary documentation requirements can be found on the benefits website under "Benefit Enrollment".

Benefit Funding

Full-time benefit eligible employees are in one of two benefit groups. Generally, employees with a benefit eligibility date prior to June 1, 2014 are in benefit Group 1 and employees with a benefit eligibility date on or after that date are benefit Group 2, with the following characteristics:

Group 1

- * Receive flex-credits frozen at \$554.47 per pay period
- * Must purchase medical coverage and \$50,000 of basic life insurance coverage
- * JCCC contributes 7% to the 403(b) Plan

Group 2

- * No flex-credits
- * Medical is voluntary and \$50,000 of basic life is provided at no cost
- * JCCC contributes 8% to the 403(b) Plan

Benefit Funding

Once a year, during Open Enrollment, benefit Group 1 employees have the opportunity to elect to switch to benefit Group 2 or remain in Group 1

If you choose to move to benefit Group 2, your election cannot be changed and you can **NEVER RETURN** to benefit Group 1!



If you decide to change to Group 2 you **MUST** contact your benefit specialist **BEFORE** completing open enrollment

Medical Benefits

The following Blue Cross & Blue Shield of Kansas City medical plan options are available for you to choose from:

1. Preferred Care Blue – EPO
2. Preferred Care Blue – PPO
3. BlueSelect Plus – PPO
4. BlueSaver – HDHP
5. BlueSelect Plus – HDHP
6. A Healthier You™ (Group 1 employees only)

Medical Benefits

- The **BlueSelect Plus HDHP** and **PPO** options have the same in-network deductibles and co-pays as the traditional PPO and HDHP options, and a network that includes over 3,600 providers but **only** nine (9) KC-area hospitals. The **limited network** results in lower premiums for participants.
- There is a substantial financial reward for receiving “In-network” care from the BlueSelect network
- You will want to carefully evaluate whether the limited network of hospitals and providers will work for you and your family before electing one of these options.

Medical Benefits

Any employee who elects coverage in the BlueSelect Plus HDHP has access to Blue Cross & Blue Shield of Kansas City's Spira Care combined care insurance offering.

Spira Care provides members with access to comprehensive personal primary care at convenient Care Centers, at a low IRS "allowable charge" of just \$60 per visit, as well as access to the BlueSelect Plus provider network.

Remember: BlueSelect Plus is a "***limited***" network option of hospitals and provider

Align Care Delivery

COMPREHENSIVE SERVICES



Routine
Preventive
Care



Adult &
Pediatric
Primary Care



Chronic Condition
Management



Behavioral Health
Consultations



Digital
X-rays*



Lab
Draws

CONVENIENT BENEFITS



Common
Prescriptions
Filled On-Site



Specialist
Referrals &
Scheduling



Patient
Wellness
Follow-ups



Outside-of-
Care
Center Support



Routine
Preventive
Care



Access to A
Healthier You
Platform



Online
Scheduling



Online
Care Team
Communication

*X-rays are available at select locations only,

Medical Benefits

Spira Care currently has seven (7) Care Centers

1. Olathe: 15710 W 135th Street, Suite 200, Olathe KS 66062
2. Shawnee: 10824 Shawnee Mission Parkway, Shawnee KS 66203
3. Lee's Summit: 760 NW Blue Parkway, Lee's Summit MO 64086
4. Liberty: 8350 N Church Road, Kansas City MO 64158
5. Crossroads: 1916 Grand Boulevard, Kansas City MO 64108
6. Wyandotte: 9800 Troup Avenue, Kansas City KS 66111
7. Tiffany Springs: 8765 N Ambassador Dr, Kansas City MO 64154

Medical Benefits

Group 2 employees, who elect the BlueSelect Plus HDHP will be provided with a JCCC contribution to their UMB HSA account as follows:

Employee Only Coverage	\$38.75 per pay period	(\$930 annually)
Employee +1 Coverage	\$71.00 per pay period	(\$1704 annually)
Family Coverage	\$97.50 per pay period	(\$2340 annually)

NOTE: These employer contributions will reduce the maximum amount you can voluntarily contribute to the HSA.

Medical Benefits – What’s Changing?

All JCCC medical plan participants have access to the new BCBSKC “Virtual Care” telehealth online doctor visit application, mobile app:



- You can schedule and see a doctor from your phone, tablet or computer
- From your home, the office or while traveling
- You can take care of most common medical issues like colds, flu, fever, rash, abdominal pain, sinusitis, pinkeye, ear infection, migraines and more

It’s free to enroll and the co-pay amount is only \$20 per visit... **except** for participants in an HDHP medical option who have to pay the IRS “allowable charge” of \$59

Medical Benefits – What's Changing?

The deductible for two HDHP's (high deductible health plans) is increasing as follows:

- \$2,800 Individual
- \$5,600 Family (includes employee +1)

Medical Premiums, per pay period

<u>Medical Option & Coverage Level</u>	<u>Benefit Group 1</u>	<u>Benefit Group 2</u>
Preferred-Care Blue EPO		
- Employee	\$319.11	\$61.08
- Employee +1	\$549.28	\$111.99
- Family	\$740.10	\$153.57
Preferred-Care Blue PPO		
- Employee	\$307.33	\$51.46
- Employee +1	\$539.95	\$94.33
- Family	\$710.43	\$129.36
Preferred-Care Blue-BlueSaver HDHP		
- Employee	\$270.36	\$0.00
- Employee +1	\$459.83	\$0.00
- Family	\$617.51	\$0.00
BlueSelect Plus PPO		
- Employee	\$283.51	\$45.28
- Employee +1	\$496.26	\$83.02
- Family	\$650.55	\$113.85
BlueSelect Plus-BlueSaver HDHP		
- Employee	\$248.76	\$0.00 & HSAS
- Employee +1	\$420.26	\$0.00 & HSAS
- Family	\$563.24	\$0.00 & HSAS
A Healthier You™	\$42.90	NA

Health Savings Account (HSA)

- You may voluntarily contribute, through payroll deduction, to the UMB HSA if you elect medical plan coverage under either HDHP option, provided you're not enrolled in Medicare (Part A, B, C, or D)
- The HSA maximum contribution you can make for the remainder of the 2020 calendar year is:
 - Employee Only \$2,070.74 (\$147.91 per pay period)
 - Family \$4,141.62 (\$295.83 per pay period)
 - **Age 55+ can make an additional \$1,000 annual “catch up” contribution** (\$41.66/pay period)

NOTE: Group 2 employees who enroll in the BlueSelect Plus HDHP will receive an “employer” contribution to the HSA, which will reduce the maximum amount that you may voluntarily contribute

Medical Options

- Remember, your PPO/HDHP medical plan option deductible and coinsurance amounts are determined on a **calendar year basis**.
- Any amounts you have paid for deductibles, copays etc. from June 1, 2020 to December 31, 2020 will NOT COUNT toward your 2021 calendar year amounts.
- **Your PPO/HDHP deductible and copay amounts will restart on JANUARY 1, 2021**
- If you switch from the EPO to either a PPO or HDHP option, none of the copays etc. you paid while an EPO participant for the first five months of the year will count toward your 2020 PPO/HDHP deductible or coinsurance

Dental/Life Insurance Benefits

For the 2020/2021 benefit plan year the coverage provisions and per pay period premiums for CIGNA Dental Care are not changing, however, the Delta Dental Premier-PPO per pay period premiums are increasing as follows:

<u>Dental Option & Coverage Level</u>	<u>Benefit Group 1</u>	<u>Benefit Group 2</u>
Delta - Employee Only	\$16.74	\$1.89
Delta - Employee +1	\$32.78	\$3.73
Delta - Family	\$58.24	\$6.62
CIGNA - Employee Only	\$12.98	\$1.38
CIGNA - Employee +1	\$26.34	\$2.81
CIGNA - Family	\$40.58	\$4.33

Basic, Optional, and Dependent life insurance premiums are not changing

Group 1 versus Group 2 Example

Assume:

- Member enrolls in Family EPO
- Member enrolls in Family Delta Dental
- Member has \$50,000 of Basic Life

	<u>Per Pay Period Premiums</u>		<u>Difference</u>
	<u>Group 2</u>	<u>Group 1</u>	
Medical	\$153.57	\$740.10	
Flex-credits	<u>0.00</u>	<u>-554.47</u>	
	153.57	185.63	+\$32.06
Dental	6.62	58.24	+51.62
Basic Life	<u>0.00</u>	<u>3.75</u>	<u>+3.75</u>
	\$160.19	\$247.62	+\$87.43
Annual Group 2 "Savings" vs. Group 1			\$2,098.32

NOTE: Moving to Group 2 will lower the amount of your KPERS gross salary, used to determine your monthly KPERS benefit, as your flex-credits would no longer be included in KPERS gross salary

Vision Benefits

- For the 2020/2021 Benefit Plan Year, Eye Med, and their **Insight Network**, continues to be our vision plan provider
- Vision Plan, coverage provisions and per pay period premiums, are unchanged as follows:

Employee	\$5.24
Employee +1	\$9.95
Family	\$14.62

Other Benefits

- Flexible Spending Accounts
 - Health Care FSA (HCFSA)
 - Dependent Care FSA (DCFSA)
- If you wish to contribute to the HCFSA and/or DCFSA, you **MUST make an election.**
- The HCFSA maximum is \$2,750, *per employee*, or \$114.58 per pay period.
- The DCFSA maximum is \$5,000, *per family*, or \$208.33 per pay period.

Flexible Spending Accounts

- The benefit plan year for the HCFSA and DCFSA runs from June 1, 2020 through May 31, 2021, with an additional grace period to incur expenses through August 15, 2021.
- You may incur eligible expenses up to August 15, 2021, but must submit them for reimbursement ***NO LATER THAN SEPTEMBER 30, 2021***, or you will forfeit any unused HCFSA and or DCFSA contributions.

Enrollment Worksheet

This year we've included an ***Enrollment Worksheet*** in the open enrollment highlights brochure. You can record your current 2019/2020 benefit elections to review when you enroll for your 2020/2021 benefits. Follow these instructions to get your 2019/2020 benefit elections:

1. Log-in to ***MyJCCC***
2. Make sure you're on the ***Employee*** tab
3. Click on ***Go to My Benefits*** (blue box)
4. Click on the ***Confirmation Statement*** icon

You can ***only*** access your 2019/2020 benefit election information until Friday, April 10th

Beneficiary Designation

Make it a priority to review your beneficiary designation for all of the following:

- Basic and supplemental life with JCCC
- JCCC 403(b) Plan and/or 457(b) Plan with TIAA
- Life insurance with KPERS

If You Need Assistance

Unfortunately, the HR Benefits Staff will not be able to conduct enrollment help sessions.

HOWEVER, if you have any questions concerning any of the benefit information, please send an email to one of the following Human Resources benefit team members or if you need enrollment help, beginning April 13th, send an email to one of the following benefit staff members and include a phone number where you can be reached and someone will get back to you to take your benefit elections:

Connie Brickner	Benefits Specialist	cbrickner@jccc.edu	Last Names A-F
Lisa Gates	Benefits Specialist	lgates2@jccc.edu	Last Names G-N
Lisa Sullivan	Benefits Specialist	lsulli10@jccc.edu	Last Names O-Z
Jerry Zimmerman	Benefits Manager	zimmer@jccc.edu	

In closing...

- **Please, Please** enroll electronically **EARLY**...starting on April 13th
- It's important to enroll even if you do not want to make changes to your current benefit choices
- However, if you do not enroll by **Friday, April 24th at 5 pm** we will continue your current benefit elections for the upcoming 2020/2021 benefit plan year except for any election to participate in the health care or dependent care flexible spending accounts.

FINALLY



- Practice Social Distancing
- Stay Well
- Be Kind