



2019-20 Benefits Enrollment News

It's Annual Enrollment!

February 11th – February 22nd

Inspira will hold its annual open enrollment for the 2019–2020 benefit plan year starting February 11 and ending February 22. We encourage you to use this time to review your current benefits and think about the coverage you and your family need in the coming year.

Please read through this newsletter to learn about plan changes, how they may affect you, and what actions you may need to take. Find more detailed information regarding the benefit plans in the 2019–2020 Benefits Guidebook on the HR Inspiranet site (just click on the HR Icon found on every Inspira PC.)

Enroll in Your Benefits

During the annual open enrollment, there are several ways you can enroll, change, or waive your benefits.

- 1 **Log on** to your benefits account at www.myinspirabenefits.org
- 2 **Visit an Enrollment Café** where you can access your benefit account and speak directly to a Benefit Counselor. To the right is a list of the Café locations and times.
- 3 **Call the Enrollment Center** at (800) 868-0798 and speak to a representative, Monday – Friday from 8 am to 6 pm. Discuss your current benefits and any changes you may want to make.

Log on to your benefit account during annual enrollment to verify your coverage and ensure your dependents are still eligible for their plans.

- **If you do not make any changes** or do not log into your benefits account, your existing benefit elections will continue unchanged with the exception of Flexible Spending Accounts (FSAs) and the Health Savings Account (HSA).
- **If you wish to participate in the FSA or HSA** in 2019–2020, you must re-enroll. These elections do not carry over from year to year.

Enrollment Cafés Near You

When		Where
Mon., Feb. 11	7 am - 4 pm	Woodbury Benefits Fair
Tues., Feb. 12	7 am - 11 am	LIFE Benefits Fair
Tues., Feb. 12	1 pm - 4 pm	Elmer Benefits Fair
Wed., Feb. 13	7 am - 4 pm	Vineland Benefits Fair
Thurs., Feb. 14	7 am - 4 pm	Bridgeton Benefits Fair
Mon., Feb. 18	6 am - 10 pm	Vineland, Garden Level Lobby
Tues., Feb. 19	6 am - 10 pm	Woodbury, Employee Cafeteria
Wed., Feb. 20	11 am - 8 pm	Bridgeton, 1st floor in front of elevators
Wed., Feb. 20	11 am - 8 pm	Elmer, Classroom B
Thurs., Feb. 21	6 am - 10 pm	Vineland, Garden Level Lobby
Fri., Feb. 22	6 am - 10 pm	Woodbury, Employee Cafeteria

IT'S IN THE PEOPLE

At Inspira Health, we value the dedication and talent of our employees. We recognize that our team is the foundation of our success. That's why we remain committed to offering comprehensive, competitive, and cost effective benefits to our employees in all areas of your well-being.



What's New in 2019–2020

MEDICAL BENEFIT CHANGES

On April 1, 2019, the following plan changes will occur:

On the Horizon Omnia Plan

- The Out-of-Pocket Maximum will increase to \$5,750 per individual and \$11,500 per family across all tiers.
- **Inner Circle:** PCP visits copays will remain at \$0 for inner circle and specialist copays will increase to \$30.
- **Tier 1:** the copay for PCP and Specialist visits will increase to \$25 and \$50 respectively.
- **Tier 2:** PCP visit copays will remain at \$80 and specialist copays will increase to \$160.
- All Omnia members will receive a new ID card.

On the Horizon MyWay HSA Plan

- The Out-of-Pocket Maximum will increase to \$6,750 per individual and \$13,500 per family.

PRESCRIPTION PLAN CHANGES

The Horizon Omnia Plan automatically provides members with prescription benefits through CVS Caremark. Effective April 1, 2019 the following changes will occur:

- Generic copays for 30-day supplies will remain at \$5. The copay for Preferred Brands will increase from \$40 to \$45, or from \$55 to \$65 for Non-Preferred Brands. The Specialty copay for mail order will increase to \$125.
- Members will continue to save money by filling maintenance medication on a 90-day supply at a 75-day cost at any CVS pharmacy or through Caremark's Mail Order Program.

SHORT TERM DISABILITY CHANGES

Effective April 1, Inspira will transition from Unum to **MetLife** for Short-term disability benefits. MetLife offers new features, including additional coverage for family care, extra rehabilitation coverage, reimbursement for partial disability during return to work, and other benefits. Current participants will roll over to the new plan automatically.

Health Savings Account

Your HSA is a key part of the Horizon MyWay Plan, but you must re-enroll in an HSA each year. 2018 elections will not roll over into 2019. For 2019, you can contribute up to \$3,500 for individual coverage and \$7,000 for family coverage. If you will be 55 or older by December 31, 2019, you may contribute an additional \$1,000. You can change the amount you contribute at any time during the year.

Flexible Spending Accounts (FSAs)

Health Care and Dependent Care FSAs offer you an easy way to save money by letting you pay for qualified expenses on a pre-tax basis.

Medical (Health Care) FSA

A Medical (Health Care) FSA lets you save money on a pre-tax basis on any IRS-allowed health expenses not covered by your health care coverage, including deductibles, copayments, coinsurance payments, vision care expenses, etc. The maximum annual amount you can deposit into a Medical FSA for 2019 is \$2,700.

Dependent Care FSA

A Dependent Care FSA lets you set aside money on a pre-tax basis for day care expenses for your child, disabled parent, or spouse. The maximum annual amount you can deposit into a Dependent Care FSA for 2019 is \$5,000.

Even if you are currently enrolled in the FSA, you must re-enroll! Otherwise your participation will end April 1, 2019.

Confirm Your Beneficiaries!

Open enrollment is a great time to review and update beneficiary information for your life insurance and your retirement plans! Log on to www.myinspirabenefits.org to review your beneficiaries for your life insurance and www.lincolnfinancial.com for your retirement plans. Beneficiaries can be updated at any time throughout the year.



2019 Wellness Plan Requirements

Employees and spouses enrolled in an Inspira medical plan must complete the requirements of the Wellness Program by December 31, 2019 in order to avoid a significant increase in your 2020 benefit contributions.

Requirements include a visit with your PCP (or Endocrinologist or Gynecologist) in 2019 for any reason, **or** you can visit an Inspira Urgent Care for a BMI and Blood Pressure (BP) screening. If the results of the BMI or BP fall outside of the acceptable range, you must follow up with a PCP by the end of the year. Requirements must be completed by 12/31/2019.