

2017 Benefits
Open Enrollment
will be held
Monday, October 31 –
Friday, November 18, 2016

Hackensack Meridian
HEALTH

A Healthier You Starts Here



2017 Flexible Benefits Bulletin
A Partnership "TOTAL REWARDS" Program

Dear Hackensack Meridian Health Team Member:

Part of being a great place to work means providing a great benefit program with a variety of choices for you and your family. We have exciting announcements that we'd like to share with you as we get ready for this year's Benefits Open Enrollment period for the 2017 plan year, starting **Monday, October 31 through Friday, November 18, 2016**:

- Effective January 1, 2017, it's great to be ONE! **The Inner Circle Networks for Hackensack University Medical Center, Meridian Health, Raritan Bay Medical Center and Palisades Medical Center will merge into one convenient Inner Circle Network.** This means a broader health network and more flexible options for you and your covered dependents.
- **There is an increase to the rates (payroll deductions) for our medical plan, no changes for the dental plan rates, and a slight decrease in the vision plan rates for 2017. All (Legacy Meridian Health) medical, dental and vision plan designs, deductibles and co-pays remain unchanged.**
- **TeamMeridian Teladoc will continue in 2017 with a \$0 co-pay.**

This bulletin provides an overview of the 2017 benefit highlights, including new ways to complete your enrollment.

With such great benefit options for you and your family, it's a great time to be Hackensack Meridian Health!

Yours truly,



Sherrie String,
Executive Vice President,
Chief Human Resources Officer



2017 Enrollment Highlights

Expanded Inner Circle Network – The Inner Circle Network for Hackensack University Medical Center, Meridian Health, Raritan Bay Medical Center and Palisades Medical Center will merge into one convenient Inner Circle Network in 2017. You will continue to enjoy the same Inner Circle benefit at the Tier 1 level, but with a growing number of physicians and hospital-based services. So when you need health care for you and your family, you'll find more options, greater flexibility and easier access. The Inner Circle Tier II level also provides coverage outside of New Jersey through the Cigna Open Access Network.

Benefit Rate Update – Legacy Meridian Health is committed to shouldering the major portion of the cost of health benefits for full time and eligible part time team members. For 2017, there will be an increase in payroll deductions for the medical plan, no changes for the dental plan rates, and a slight decrease in the vision plan rates. The 2017 Benefit Rate information will be available on the new benefits web site, which can be accessed through **Flexible Benefits at TeamMeridian.com**.

TeamMeridian Teladoc Resource – Our telehealth option (the delivery of health-related services and information via telecommunications) will continue through 2017 with a \$0 copay. This gives you free medical consultations with board-certified physicians for non-urgent medical issues via phone, web or mobile app.

New Benefits Web Site – We are introducing a new benefits web site where you will be able to learn about the benefit options available to you, view plan details and get instructions on how to enroll. You can access this new web site from **Flexible Benefits at TeamMeridian.com**.

New Voluntary Benefit Offerings – We are excited to continue to offer you enhanced voluntary benefit options, including accident, critical illness, short term disability and whole life insurance. In addition, we are adding hospital indemnity insurance. This benefit complements your health plan to help you pay for the high costs associated with a hospital stay.

FSA and HSA Transition – Baker Tilly will be the new administrator for the Health Care Flexible Spending Account, Dependent Care Flexible Spending Account and Health Savings Account. If you are enrolled in any of these plans, you will receive a letter in your home mail with more information about this change.

New Ways to Enroll – You can enroll one of four ways this year:

- **Online Enrollment** (Benefits Self-Service) – Available 24/7 during the enrollment period. Enroll anytime, anywhere.
- **Enrollment Café** – You can visit the Enrollment Café at select locations and enroll online at a computer station while a Benefits Counselor is available if you need assistance as you complete your enrollment.
- **On-Site Benefits Counselors** – One-on-one interaction with a Benefits Counselor, who can help you make the best benefit choices for you and your family.
- **Benefits Enrollment Call Center** – Speak with a Benefits Counselor over the phone. Convenient hours are available, including Saturdays.

Visit the new benefits web site! Click on the link at TeamMeridian.com, Flexible Benefits, for benefits information and detailed enrollment instructions and schedules.

Welcome to Your Benefits!

Your benefits are important. Please take the time to make sure they meet the needs of you and your family, now and in the future.

Benefits Open Enrollment is your annual opportunity to:

- Discuss and enroll in benefit plans for you and your eligible dependents
- Learn about new benefits and payroll deductions
- Review and update your personal, dependent and beneficiary data. It is especially important that you verify the Social Security numbers for your dependents so we are in compliance with ACA regulations. Please note: where applicable, Coordination of Benefits (COB) will apply. This is the process by which a health insurance company determines if it should be the primary or secondary payer of medical claims for a patient who has coverage from more than one health insurance policy.
- Take advantage of voluntary benefit offerings, including new options
- Enroll/re-enroll in Health Care and/or Dependent Care Flexible Spending Accounts (**must be done annually**)

You will have four options for completing enrollment this year. Look on the last page for more details!



Scan the code to the left for important enrollment information and other materials on the new benefits web site that can be accessed at TeamMeridian.com, [Flexible Benefits](#).

Let's Connect! Hackensack Meridian Health Trust Index® Engagement Survey, November 3 – November 17, 2016.

Visit <http://www.hackensackmeridianhealth.org/teammembersurvey> and let us know how Hackensack Meridian Health is doing as a workplace. All participants will be entered into a raffle drawing.

Take your shot. Prevent the flu. Visit the Flu Resource Center on TeamMeridian.com for free flu vaccination schedules at your location.

Want to Save on Your Health Care Costs?

- **Take Advantage of Flexible Spending Accounts (FSA)**

Flexible Spending Accounts (FSA) are a great way to set aside pre-tax dollars for certain eligible out-of-pocket health care or dependent care expenses, while reducing your income taxes at the same time. Legacy Meridian Health offers two types of FSAs – a Health Care FSA and a Dependent FSA. **You must actively re-enroll in the FSAs each year – you are not automatically enrolled each year.** You can contribute up to \$2,550 to a Health Care Account and up to \$5,000 to a Dependent Care Account. You **do not need** to be covered by a Legacy Meridian Health medical plan to participate in the Health Care FSA.

- **Use Meridian Ambulatory Pharmacy**

Meridian Ambulatory Pharmacy offers you low co-pays and convenient drop-off/pick-up sites throughout Legacy Meridian Health, as well as great customer service.

What About Work/Life Balance Resources?

Visit TeamMeridian.com to learn about the many ways Legacy Meridian Health can help you meet your work/life balance needs:

- Health Advocate for assistance with personal health care and insurance-related issues, and much more
- Retirement planning through Lincoln Financial Group
- Meridian Fitness & Wellness facilities and memberships
- Legacy Meridian Health Early Childhood Education Centers for children ages six weeks up to 12 years
- Legacy Meridian Health Life Solutions for EAP (Employee Assistance Program) services and work/life balance information and referrals
- Free Smoking Cessation resources, including 100% discount on the copay for prescriptions for smoking cessation medications up to six months through Meridian Ambulatory Pharmacy

What's Next?

- Payroll deductions (benefit rates) for 2017 benefits will be available on the benefits web site (**Flexible Benefits at TeamMeridian.com**).
- Remember to review the ways you can complete your enrollment for 2017 benefits. You can access the online self-service enrollment option, visit the on-site Enrollment Café, contact the Benefits Enrollment Call Center or meet one-on-one with a Benefits Counselor. Schedules will be provided on the new benefits web site. Following these schedules will help you complete your enrollment in a timely fashion.
- If your location has on-site Benefits Counselors, go to **www.benefitsgo.com/meridianOE** to schedule your appointment. If you experience difficulties scheduling your appointment, call 855.874.0437, Monday through Friday, 9:00 a.m. to 6:00 p.m. ET for technical assistance. If your location is not listed as having on-site sessions or if you cannot meet with a Benefits Counselor, contact the Benefits Enrollment Call Center to complete your enrollment at **855.874.0430**, Monday through Friday, 7:00 a.m. to 7:00 p.m. ET, and Saturday, November 5 and 12, 10:00 a.m. to 3:00 p.m. ET. Remember, calling during your suggested call-in window will help to complete your enrollment session in a timely fashion.
- Be sure to visit the new benefits web site, which can be accessed through **Flexible Benefits at TeamMeridian.com**, for more details on all of your benefit options and 2017 enrollment information.

IMPORTANT:

- Remember, we highly encourage you to complete the enrollment process online or with a Benefits Counselor.
- Before you enroll, be sure to have:
 - Team member ID number
 - Eligible dependents' Names, Dates of Birth and Social Security numbers
- If you do not take action during this enrollment period, you will only be able to make changes following a qualifying life event.

Meridian Quality Care is a member of the Hackensack Meridian Health family, serving our communities through the dedication and excellent care provided by our 28,000 team members through the Network and 6,000 physicians.