

The 2019 Open Enrollment period began Wednesday, November 7, 2018 and concludes Wednesday, December 5, 2018. Open Enrollment is the one time of year you may enroll in, change, or opt out of our insurance plans without a qualifying life event. If you experience a life event, e.g., marriage, birth of a child, divorce, aging out of plan, etc., you have a 30-day window from the event date to make changes to your insurance coverage.

Our 2019 benefits and carriers include:

- **Medical:** (CDPHP, Empire Blue Cross Blue Shield & MVP)
- **Dental:** (Metlife)
- **Vision:** (Blue View Vision-Empire Blue Cross Blue Shield)
- **Flexible Spending:** (Progressive Benefit Solutions) *Medical, Dependent Care and Limited Purpose* (limited to qualifying dental and vision expenses available to employees enrolled in a high deductible health plan and HSA.)
- **Health Savings Account:** (Health Savings Bank)
- **Optional Voluntary Life Insurance:** (Sun Life Financial)
- **Optional Accident, Cancer, Critical Illness & Short Term Disability Insurance:** (Transamerica)
- **Optional Legal:** (Legal Club)
- **Employee Assistance Program (“EAP”):** *The Workplace at Mid Hudson regional Hospital of Westchester Medical Center*

Our 2019 Open Enrollment page is: <https://sites.google.com/a/caryinstitute.org/intranet/human-resources/2019-benefits>. By Monday, November 12, 2018, this page will include the video presentation of the Open Enrollment meeting with our broker, Mr. Chris Labatte, Executive Vice President, Marsh & McLennan. Mr. Labatte was joined by Ms. Kim Mulligan, MVP representative and Ms. Kate Hooker from CDPHP, who presented their value-added benefits available to Cary employees. All benefits are listed on the 2019 Open Enrollment page.

Your 2019 elections are required of all benefit-eligible employees, regardless of whether you will be enrolling in our benefits. When you log in to the Employee Navigator, please accept or decline each benefit offered for 2019.

How to Enroll/Decline 2019 Benefits:

Progressive Benefit Solutions (“PBS”) is again processing our enrollments via the Employee Navigator. This system will be open to Cary employees on Monday, November 12, 2018. The Employee Navigator instructions are posted on Cary’s Open Enrollment page. Please access the

link, www.pbs-select.com and follow the instructions for logging in. Our company identifier is “cies”. The Navigator instructions include easy directions if you have forgotten your user name or password.

When making elections, the Navigator will have the names, dates of birth and social security numbers of dependents added to your plans in 2018. You will be required to have this information available for any new dependents you wish to add in 2019.

Please be sure to click “Agree” on the final page of the Navigator to complete your elections enrollment successfully. You will be able to view and print a summary of all your benefit elections upon completion.

Flexible Spending Account – Benny Cards

PBS will continue its administration of our flexible spending account (“FSA”) plan for medical, dependent care and limited purpose accounts. New enrollees will receive two Benny cards in the mail which require activation before using. Benny cards cannot be sent to PO boxes, therefore please be sure to include a street address in the Employee Navigator for this purpose.

If you are re-enrolling in a flexible spending benefit in 2019, you will not receive a new card. Benny cards are valid for five years. The card will be loaded on January 1, 2019 with your new annual election amount for medical and limited purpose-related expenses. For dependent care accounts, it will be loaded incrementally each pay period.

The annual 2019 FSA contributions limit is \$2,650 for health expenses and \$5,000 for dependent care expenses.

Cary has again approved the rollover of up to \$500 of unused flexible spending funds from 2018 into 2019. This rule applies only to flexible health and limited purpose accounts. Dependent care funds may not be rolled over from one year into the next. Unused amounts in excess of \$500 will be forfeited, in compliance with plan rules. You may not change your flexible saving contribution amount during the calendar year in which you are enrolled, unless you experience a life event, e.g., marriage, birth of a child, divorce, aging out of plan, etc.

You may contact a Progressive Benefit Solutions Customer Service Representatives to assist you with any questions regarding your FSA account. They may be reached at 1-888-333-3901 or 1-203-985-1711, Monday-Friday, 8:30 a.m. – 4:30 p.m.

Health Savings Accounts:

Employees who newly enroll in the HSA with HSA Bank need not complete a separate enrollment form. You will be enrolled based on your election via the Employee Navigator. A Benny Card will be mailed to the address listed in the Employee Navigator.

The annual 2019 HSA contribution limit is \$3,500 for individual coverage and \$7,000 for family coverage. Employees who will turn 55 in 2019 may contribute an additional \$1,000.

CIRS 401k, TIAA 403b, Catch Up and SRA Enrollments:

CIRS and TIAA participants may defer up to \$19,000 in deferred contributions in 2019. Employees who will turn 50 in 2019 may elect up to an additional \$6,000 in Catch Up contributions effective the beginning of the year.

If you wish to newly enroll in the CIRS 401k Catch Up, TIAA 403b Catch up SRA or ROTH plans, please complete the forms available on the Open Enrollment page. Please submit completed forms to Human Resources by December 5, 2018.

New forms must be completed each year by employees who wish to take advantage of Catch-up contributions.

Employee Assistance Program “EAP”:

The Employee Assistance Program is available to all Cary employees beginning with the date of hire. This is a 100% employer paid benefit which does not require enrollment via the Employee Navigator.

New Payroll Deductions:

Deductions for **new elections** for TIAA & CIRS Catch Up, SRA, Roth, Flex Medical, Flex Dependent Care, H.S.A., Earth Share and United Way will begin in Payroll Period 1, December 17 – December 30, 2018. Deductions for medical, dental, vision, optional life insurance and optional benefits (accident, cancer, critical illness, short-term disability, and legal) will begin in Payroll Period 2, December 31 - January 13, 2019. New York-based employees will see a slight increase in their contribution amount toward the New York State Paid Family Leave due to the increase in this benefit in 2019. New salary increases, previous elected CIRS 401k & required TIAA 403b contributions will be reflected in this payroll as well.

Mandatory Beneficiary Forms for Employer Provided Life Insurance:

Mutual of Omaha Beneficiary Designation Form

Mutual of Omaha is our current Life, Accidental Death & Dismemberment and Long Term Disability carrier for employees enrolled in the TIAA retirement plan and non-union employees enrolled in the CIRS retirement plan. This is a 100% employer paid benefit in which employees are automatically enrolled at the time of hire or new eligibility.

Sun Life Financial Beneficiary Designation Form

All employees who newly enroll in or are current participants in the Sun Life Financial voluntary life insurance plan must update their beneficiary information by using the beneficiary designation form available on the Open Enrollment page. Please submit completed forms to Human Resources by December 5, 2018.

Enrollment Assistance From Human Resources:

I will be available throughout the Open Enrollment period to assist with questions. I will keep the week of November 12-16, 2018 free to assist any employees with this process. You are welcome to call me or drop by my office any time. Please have the dates of birth and social security numbers available of any dependents who will newly enroll.

Opt Out Medical Reimbursement Plan Benefits:

For eligible employees hired prior to January 1, 2013, the Cary Institute also offers an opt-out medical expense reimbursement plan. This may be used in lieu of medical insurance coverage through the Cary Institute. Eligible employees who waive Cary Institute coverage and provide evidence of other coverage in 2019 may receive a \$30 bi-weekly payment into a medical expense reimbursement account for a total reimbursement of \$780. Participants in this Plan become eligible for \$30.00 each pay period. Reimbursement is limited to the number of pay periods which have occurred at the time of submission. The account may be used for un-reimbursed, eligible medical expenses. You have until March 31, 2020 to submit reimbursement for expenses incurred by December 31, 2019. Please submit completed Opt Out forms to Human Resources by December 5, 2018, along with evidence of coverage.

For your convenience, I have included the 2019 rates, as well other documents for which a signature has been requested based on your benefit elections.

- 2019 Rates
- 2019 TIAA Catch-Up/Roth/SRA Agreement
- 2019 Sun Life Beneficiary Form
- 2019 Opt Out Enrollment Form

******Your 2018 benefits will conclude on December 31, 2018. Please log in to the Employee Navigator to ensure your 2019 options are registered in our system******

You are very welcome to contact me with your questions or comments. Thank you.

Sincerely,

Patricia A. Jones
Manager of Human Resources