

SARASOTA MEMORIAL

HEALTH CARE SYSTEM

Take Action: August 28 – September 11, 2020

This is your annual opportunity to make changes to your benefits. If you are not making any changes for the new plan year, please take a minute to closely review your current coverage to ensure all choices and covered family members on each plan are correct. If you do not take action, you will not be able to change your 2021 benefit elections, unless you experience a Qualified Life Event.



HR Benefits
1700 S. Tamiami Trail
Sarasota, FL 34239

SMHCS Mobile Wallet Card

Access your SMHCS benefits contacts and information on the go! Visit mymobilewalletcard.com/smh to find insurance carrier names and coverage details along with key company contact information (HR, IT, Payroll).

The Mobile Wallet Card is accessible from your computer, tablet or mobile device. No login or username is required.

Open Enrollment for 2021 Benefits

At Sarasota Memorial Health Care System (SMHCS), we believe our benefits should make a difference ... to you, your job and the life you lead outside of work.

Now more than ever, it is important to review your benefits package to ensure you have selected the right coverage to meet the needs of you and your family. This year's Open Enrollment period for Fiscal Year 2021 benefits is **August 28 through September 11**. Your choices will be effective October 1, 2020.

If you do not take action during the Open Enrollment period, you will remain in the same plans you are enrolled in today, at the same coverage level and at the new 2021 rates (if applicable). Please note, there are additional coverage levels for dental and vision, which may require your attention.

Remember: You will not be able to make changes to your benefits until next year (2022), unless you experience a qualifying life event, such as a marriage or the addition of a child.

Meet Alex®!

Talk to ALEX®



Use Ask ALEX®, our NEW benefit plan decision support counselor, to help you pick the best plans for you and your family. Get started during Open Enrollment at myalex.com/smh.

More Information

This newsletter is intended to be a quick reference. The On-Demand Open Enrollment Presentation, the 2021 Benefits Guide and Ask ALEX, our new benefit plan decision support counselor, are available on the SMHCS Mobile Wallet Card at mymobilewalletcard.com/smh.

What's Changing Effective October 1?

Amount You Pay for Coverage

- There will be changes to your portion of the premiums as shown on the next page. SMHCS covers the majority of the cost of our plans, but health care expenses continue to rise.
- When you elect dental and/or vision coverage, your cost may change based on who you cover. We are introducing four tiers to more accurately reflect the cost of the coverage associated with those covered on your plan.
 - » Employee Only » Employee + Child(ren)
 - » Employee + Spouse » Employee + Family

Enhancements to Dental and Vision Coverage

- There are several exciting enhancements to our **dental plans**. Starting October 1, 2020, both plans will cover preventive exams/cleanings at 100% in-network to encourage those routine check-ups. In addition, the cost of preventive exams will no longer count toward the annual maximum, and if you complete those preventive measures, up to \$200 of your unused annual maximum may rollover for use in the following plan year. In addition, coverage for composite fillings has been expanded.
- There are also enhancements to our **vision plan**. The plan will now cover up to \$160 toward the cost of frames or contact lenses every 12 months, and you can now use the frame allowance for prescription sunglasses (in lieu of glasses or contacts).

Life Insurance Changes

- Life insurance is an important part of your financial security, especially if you have a family to support. SMHCS automatically provides \$10,000 in Basic Life and Accidental Death & Dismemberment (AD&D) insurance to all eligible employees.
- Your current Supplemental Life and AD&D insurance coverage will convert to Supplemental Life insurance only effective October 1, 2020. In addition, you will be allowed to elect up to five times your salary in supplemental coverage and you may enroll in coverage up to \$350,000 without having to provide Evidence of Insurability (EOI). Current employees may only increase their supplemental life election by one coverage level during Open Enrollment without having to satisfy EOI requirements. This may be a good time to re-evaluate your current elections and perhaps make some changes.
- To provide you more choice and flexibility, Supplemental AD&D coverage will be available as an election separate from Supplemental Life. If eligible, you may enroll yourself, or yourself with your family, but you will need to make an election during Open Enrollment. AD&D provides a benefit if you have an accidental death or dismemberment, such as the loss of a limb or dying as a result of a car accident. There is no EOI requirement for AD&D and you can elect coverage in levels: one to six times your annual base salary.

What Else Should I Consider?

Take Care of Yourself and Your Family with Preventive Care

- Remember that all medical plans cover in-network preventive care at 100% – there is no out-of-pocket cost to you. Review the covered preventive care at healthcare.gov/coverage/preventive-care-benefits and be sure to take advantage of this valuable benefit.

Save by Using SMHCS Providers

- You will always pay the least amount of money if you use the SMHCS provider network. Our Comprehensive Plan continues to be the most cost effective medical plan for most employees. If you choose to enroll in the Extended Plan, you will be able to save money by using a provider in the Gulf Coast network instead of an out-of-network provider. Search the network at gulfcoastprovider.net.

Save on Your Taxes with an FSA – Enrollment Later this Fall

A Flexible Spending Account (FSA) helps you pay for dependent care or health care costs using tax-free dollars.

- A Dependent Care Flexible Spending Account (DCFSA) is a great way to save for day care or qualified elder care expenses.
- A Health Care FSA (HCFSA) allows you to save tax-free money to pay for qualified medical, dental and vision expenses like copays, deductibles and coinsurance. In some cases, you may also use your HCFSA for over-the-counter medicines and supplies.
- Watch for more information on making your FSA elections for the 2021 calendar year this November.

We appreciate your continued hard work and dedication during this challenging time. If you have any questions, please contact Human Resources at HR-ServiceCenter@smh.com or 941-917-6177.

Important Legal Notices

The following required notices can be found in your 2021 Benefits Guide:

- CHIPRA
- HIPAA
- Women's Health and Cancer Rights
- Notice of Privacy Practices
- Prescription Drug Coverage and Medicare
- GINA
- Newborn's and Mother's Health Protection Act
- COBRA
- 403(b) Universal Availability Notice
- 403(b) Auto Deferral Notice

How Much Will It Cost Out of My Paycheck?

The following bi-weekly rates are effective October 1, 2020, through September 30, 2021. Full-time rates apply to those who work 70 hours or more per pay period. Part-time rates apply to those who work 40 – 69 hours per pay period.

MEDICAL				
Full-Time	Single	Emp + Spouse	Emp + Child(ren)	Family
Comprehensive Medical/Extended Rx	\$64.72	\$157.70	\$143.22	\$241.79
Comprehensive Medical/Comp Rx	\$52.18	\$127.73	\$117.14	\$196.15
Comprehensive Medical/Basic Rx	\$47.68	\$118.17	\$108.26	\$182.86
Basic Medical/Extended Rx	\$49.49	\$128.34	\$115.67	\$202.70
Basic Medical/Comprehensive Rx	\$36.96	\$98.38	\$89.59	\$157.06
Basic Medical/Basic Rx	\$32.45	\$88.81	\$80.71	\$143.77
Extended Medical/Extended Rx	\$123.78	\$299.10	\$267.55	\$453.65
Extended Medical/Comprehensive Rx	\$111.25	\$269.14	\$241.47	\$408.00
Extended Medical/Basic Rx	\$106.73	\$259.58	\$232.59	\$394.72
Part-Time	Single	Emp + Spouse	Emp + Child(ren)	Family
Comprehensive Medical/Extended Rx	\$96.79	\$233.56	\$212.88	\$359.70
Comprehensive Medical/Comp Rx	\$92.90	\$218.77	\$203.80	\$332.04
Comprehensive Medical/Basic Rx	\$89.64	\$210.95	\$196.50	\$320.33
Basic Medical/Extended Rx	\$82.59	\$222.33	\$207.04	\$336.95
Basic Medical/Comprehensive Rx	\$61.41	\$153.53	\$140.35	\$241.56
Basic Medical/Basic Rx	\$32.45	\$139.19	\$127.05	\$221.63
Extended Medical/Extended Rx	\$183.73	\$456.23	\$426.86	\$682.01
Extended Medical/Comprehensive Rx	\$164.92	\$442.44	\$413.99	\$661.32
Extended Medical/Basic Rx	\$158.16	\$430.86	\$403.21	\$643.98
Per Diem Employees (Averaging 30 hours/week annually)	Single	Emp + Child(ren)		
Basic Medical/Basic Rx	\$32.45	\$127.05		

DENTAL								
	Full-Time				Part-Time			
	Single	Emp + Spouse	Emp + Child(ren)	Family	Single	Emp + Spouse	Emp + Child(ren)	Family
Premium	\$14.46	\$21.69	\$23.14	\$31.81	\$23.17	\$35.28	\$36.75	\$50.72
Standard	\$6.40	\$12.80	\$13.44	\$19.20	\$10.36	\$20.32	\$21.16	\$29.20

VISION				
	Single	Emp + Spouse	Emp + Child(ren)	Family
Full or Part-Time	\$2.76	\$5.51	\$6.20	\$8.95

SUPPLEMENTAL LIFE: FULL- OR PART- TIME			
Age Band	Rate per \$1,000 of Coverage	Age Band	Rate per \$1,000 of Coverage
0 – 24	\$0.024	50 – 54	\$0.184
25 – 29	\$0.024	55 – 59	\$0.272
30 – 34	\$0.028	60 – 64	\$0.531
35 – 39	\$0.037	65 – 69	\$0.786
40 – 44	\$0.053	70 – 74	\$1.554
45 – 49	\$0.101	75+	\$2.050

SUPPLEMENTAL AD&D: FULL- OR PART- TIME	
Rate per \$1,000 of Coverage	
Employee Only	\$0.020
Employee + Family	\$0.035

Important Notice If You Use Nicotine/Tobacco

Going nicotine- and tobacco-free is one of the most important steps you can take to maintain good health. That's why SMHCS rewards you with a \$10 per paycheck discount on your medical plan premiums if you do not use tobacco, nicotine or e-cigarettes. You can earn this discount by completing a tobacco cessation program with Tobacco Free Florida. To enroll call 866-534-7909 or visit tobaccofreeflorida.com/quityourway. Once the program is finished, you can complete a tobacco-free affidavit and send it, along with your completion certificate, to HR-ServiceCenter@smh.com.

What Do I Need to Do?

Open Enrollment Checklist

- Be informed:** Review this newsletter, your 2021 Benefits Guide and the On-Demand Open Enrollment Presentation. (All resources are available on the SMHCS mobile wallet card.)
- Ask ALEX:** This NEW online decision support tool will help you pick the best medical plan for you and your family. Get started during Open Enrollment at myalex.com/smh.
- Confirm your non-tobacco status:** Remember to check your tobacco status in **MyHR**. If it is not correct, you can complete the tobacco-free affidavit, which can be accessed via mymobilewalletcard.com/smh, and send it to HR-ServiceCenter@smh.com no later than September 11, 2020.
- Verify your current coverage and covered dependents:** You can view your current coverage information by accessing **MyHR** > Benefit Details > Benefits Summary.
- Gather your dependent information:** Collect the names, dates of birth and Social Security Numbers for your spouse and/or any dependents you are enrolling for the first time.
Note: If you enroll a new dependent, you will need to provide verification of the dependent's eligibility within 60 days or their coverage will be dropped retroactively to the effective date of their enrollment.
- Confirm your Primary Care Provider (PCP):** If you are electing the Comprehensive or Basic Medical Plan for the first time, you will need to indicate or confirm a PCP for yourself and your dependents. The list can be found at www.gulfcoastprovider.net.
- Enroll and confirm your benefit selections:** Review the 2021 Benefits Guide and Open Enrollment information on the SMHCS Mobile Wallet Card. Access **MyHR** to complete your enrollment.
Remember, there are now additional coverage levels for dental and vision, so if you are currently covering a spouse only or child(ren) only, make sure to review your coverage level and make the appropriate update.
- Indicate your beneficiaries:** Confirm and/or update your beneficiary(ies) for Life and AD&D insurance while enrolling on **MyHR**.
 - » This is also a good time to review your beneficiary(ies) for your 403(b) Retirement Plan by logging on to Lincoln Financial's website www.lfg.com.

Make Your 2021 Benefits Elections Between August 28 and September 11

If you are using a computer on the SMHCS network:

1. Open the SMHCS intranet and go to the PULSE homepage
2. Go to the Application Links
3. Click on **MyHR**
4. Enter your domain user ID and password

If you are using a computer not on the SMHCS network:

1. Log on to www.smh.com
2. Click on the "For Employees" tab
3. Under Human Resources, click on **MyHR**
4. Enter your domain user ID and password

For help with your MyHR password, please contact the Call Center at 941-917-6107.

Your 2021 benefits are effective October 1, 2020 through September 30, 2021. If you change your coverage level or number of dependents, or you are enrolling for the first time, you will receive new ID cards. They will be mailed to your home within a few weeks after Open Enrollment closes. You can get contact/plan information and access directions to print temporary cards at mymobilewalletcard.com/smh.

More Information

For easy access to your benefit carriers' group numbers, phone numbers and websites, along with the On-Demand Open Enrollment Presentation, the 2021 Benefits Guide and Ask ALEX, bookmark mymobilewalletcard.com/smh on your smartphone and computer. If you have any questions, please contact Human Resources at HR-ServiceCenter@smh.com or 941-917-6177.