

# OPEN ENROLLMENT 2022

PLAN YEAR 2022-2023





# YOUR BENEFITS TEAM

**Call: 801-535-6600**

**OR use our**

***NEW* Benefits Email**  
**[Benefits@slcgov.com](mailto:Benefits@slcgov.com)**

**Lori Gaitin-** Benefits Manager

**Kate Blackwood-** Benefits Supervisor

**Trent Steele-** Benefits Supervisor

**Michelle Ross-** Sr HR Tech

**Erin Franey-** Sr HR Tech

**Roxanne Turner-** HR Tech



**ENROLL MAY 1 - 31**

**PEHP**

[www.pehp.org](http://www.pehp.org)  
801 366 7555

**SLC Voluntary Benefits**

[www.slcvoluntarybenefits.com](http://www.slcvoluntarybenefits.com)  
888 935 9595



**RESEARCH  
OPTIONS**

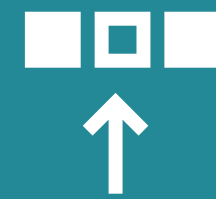


**CONSIDER  
CHANGES**



**ENROLL**

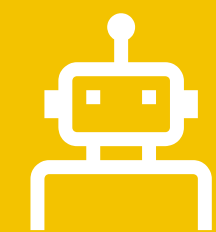
# REMINDERS



In preparation for Workday changes please review your benefit enrollments, covered dependents and beneficiaries.



Must re-enroll in Flex accounts (Medical, Limited Purpose and Dependent)



Adult Designees must enroll/make changes through Kate Blackwood



Benefits Team cannot see your enrollment (call PEHP or SLC Voluntary Benefits for confirmation)

# REMINDERS



HSA/HRA/FLEX frontload deposited on  
July 1<sup>st</sup> (\*subject to Council approval)



SLC Voluntary Benefits Deductions are  
in 'View Deduction History' on  
[www.slcvoluntarybenefits.com](http://www.slcvoluntarybenefits.com)



VSP Vision – You will not be issued a  
card - Give the provider your City ID #  
with 3 zeros in front (000+Employee ID)



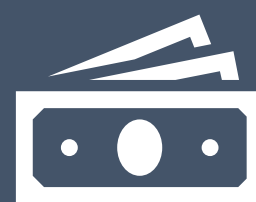
PEHP Medical Coverage (not VSP)  
includes an annual eye exam in your  
benefit



# REMINDERS



Check your first July paycheck to confirm deductions are correct



Last paycheck in June combines old & new premiums



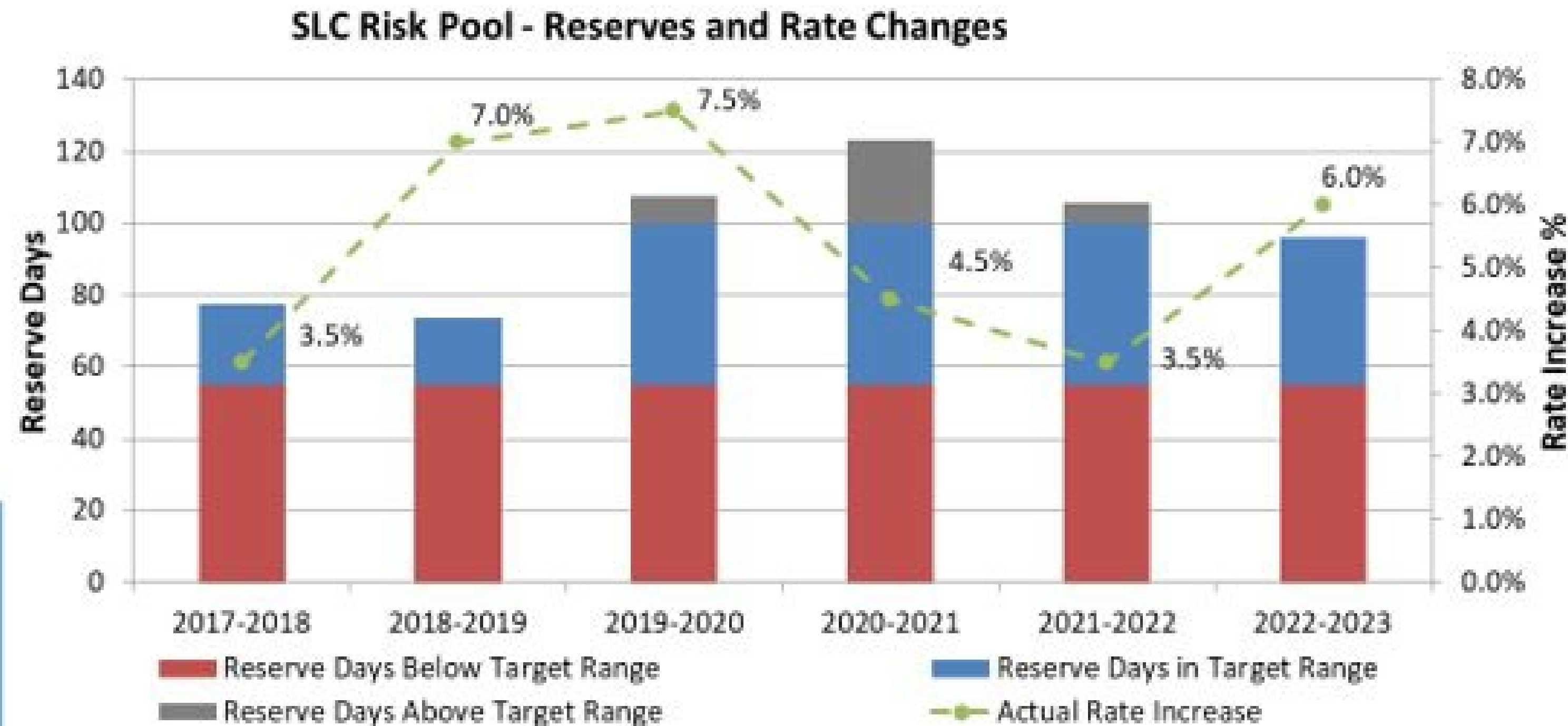
Benefits end on your last day of employment



If you are rehired with the City (even Seasonal/Hourly), your Aviben 501c9 HRA account will be suspended until you separate employment

# IMPACTS TO MEDICAL RESERVES

## Medical Reserves and Rate Changes



# MEDICAL PLANS STARTING JULY 1, 2022

## Medical Plan Changes:

- 6% premium increase
- HSA/FLEX/HRA \$750 or \$1,500 front load
- Enhanced/new benefits:
  - Prior benefits covered at 50% after deductible now will be covered at 90% in-network and 70% out-of-network.
  - Infertility benefits will be covered at 90% and will no longer have a limited benefit.

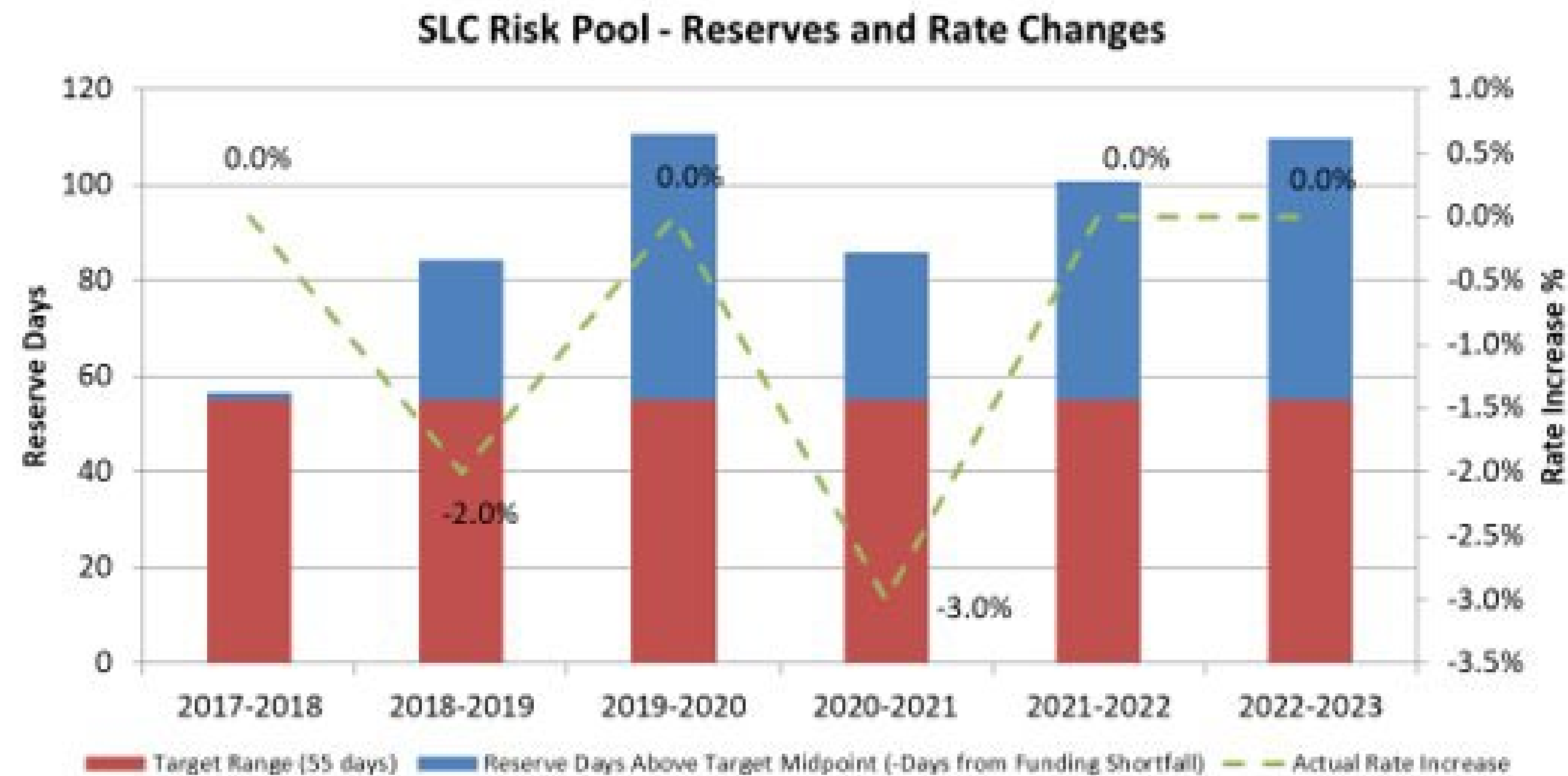
Coverage	2021-2022 Employee Bi-Weekly Premiums	Bi-Weekly Change	2022-2023 Bi-Weekly Premiums	
			Employee Cost	City Cost
Single	\$10.59	+\$0.64	\$11.23	\$213.30
Double	\$23.83	+\$1.43	\$25.26	\$479.93
Family	\$31.77	+\$1.91	\$33.68	\$639.89

\*All Subject to Council Approval



# IMPACTS TO DENTAL RESERVES

## Dental Reserves and Rate Changes



# DENTAL PLANS

## STARTING

### JULY 1, 2022

#### Dental Program Changes:

- There will no longer be a 3-year waiting period to re-enroll in dental coverage after voluntarily cancellation.
- Dependents can now be covered on dental insurance up to age 26, even if they are married.
- Anyone currently satisfying the waiting period, may re-enroll this year.
- No Rate Changes.

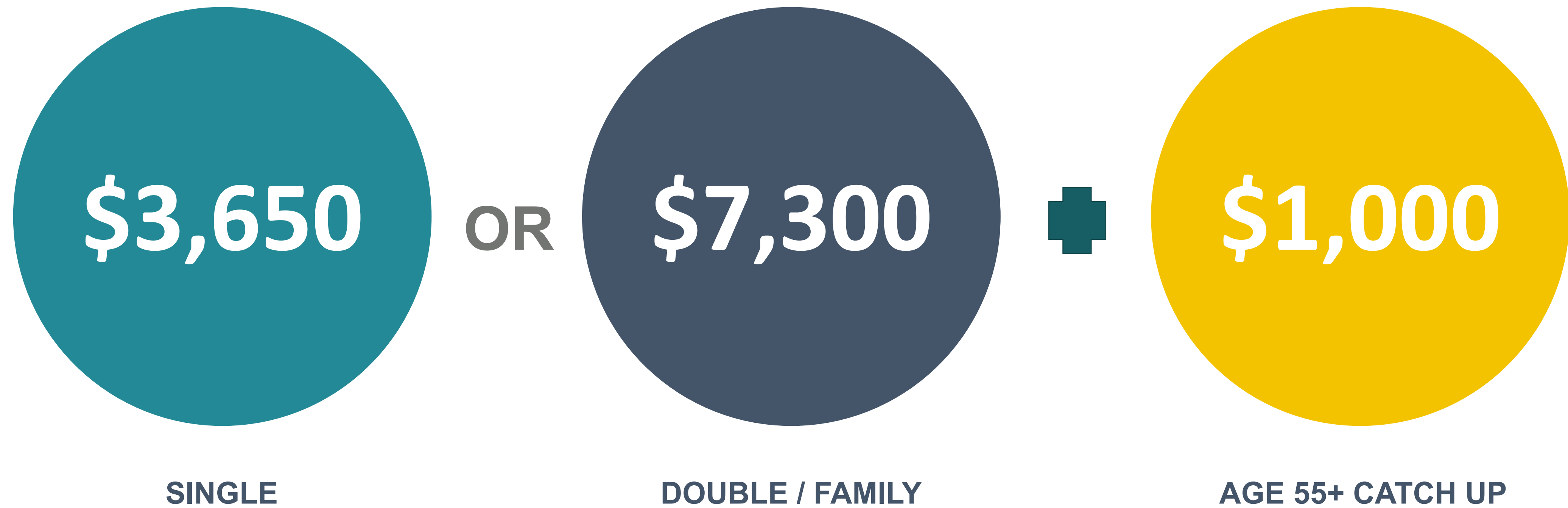
#### Dental Rates:

Preferred Choice	City Cost	Employee Cost(Pre-Tax)
Single	0	17.26
Double	0	34.84
Family	0	45.54

Premium Choice	City Cost	Employee Cost(Pre-Tax)
Single	0	20.31
Double	0	41.01
Family	0	53.60

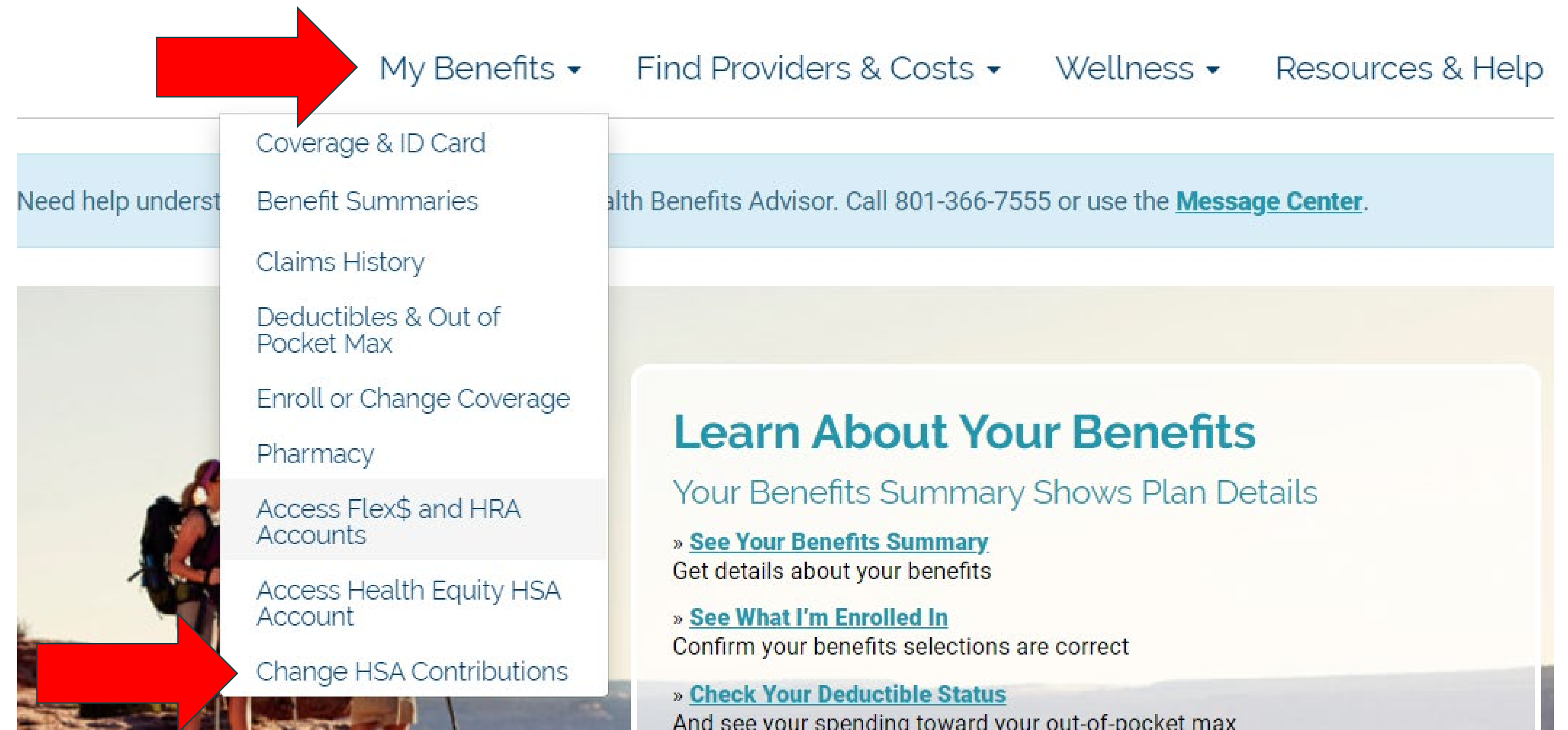


# IRS ANNUAL HSA LIMITS FOR 2022



# CHANGING YOUR HSA CONTRIBUTION

- Can be done at anytime
- Go to myPEHP
  - Click on My Benefits
  - Then click on Change HSA Contributions
- Becomes effective within 2 pay periods





# IRS ANNUAL FLEX SPEND LIMITS FOR 2022



**\$2,850**

**FLEXIBLE SPENDING**



**\$2,850**

**LIMITED PURPOSE**



**\$5,000**

**DEPENDENT DAY CARE**



# Wellness, Voluntary Benefits, EAP





# SLC360 New Rebate System

Last year [SLC360](#) launched our new rebate system that will allow you to cash in points for eGift Cards. You can earn up to \$150 per plan year. This new rebate system replaces the HSA rebate systems used in previous years.

SLC360 points will reset June 30<sup>th</sup> at the end of the plan year.

*The SLC360 program covers employees on the PEHP medical program with SLC, covered spouses and Adult Designees are also eligible to participate in the program. Children are not eligible.*



# SLC360 Rebate System

Go Shopping: Choose from popular eGift Cards at the following locations:

- Amazon
- Apple
- Best Buy
- Home Depot
- Hotels.com
- Starbucks
- Target
- Visa Gift Card
- Walmart
- Whole Foods

You may also donate your funds to the following organizations:

- Clean Water Fund (donation)
- Habitat for Humanity (donation)







# SLC360 Roadmap

## Sign up for your account

Visit [slc360.wellright.com](https://slc360.wellright.com) to sign up for your account



## Complete your AgeGage

Voluntary 10 min survey  
(all info is confidential in SLC360)



## Preventive Services

Annual Physical, Flu Vaccine, Mammogram, PSA, Colonoscopy and COVID-19 Vaccine



## Other challenges

Quarterly Challenges, Events, SLC360U and more



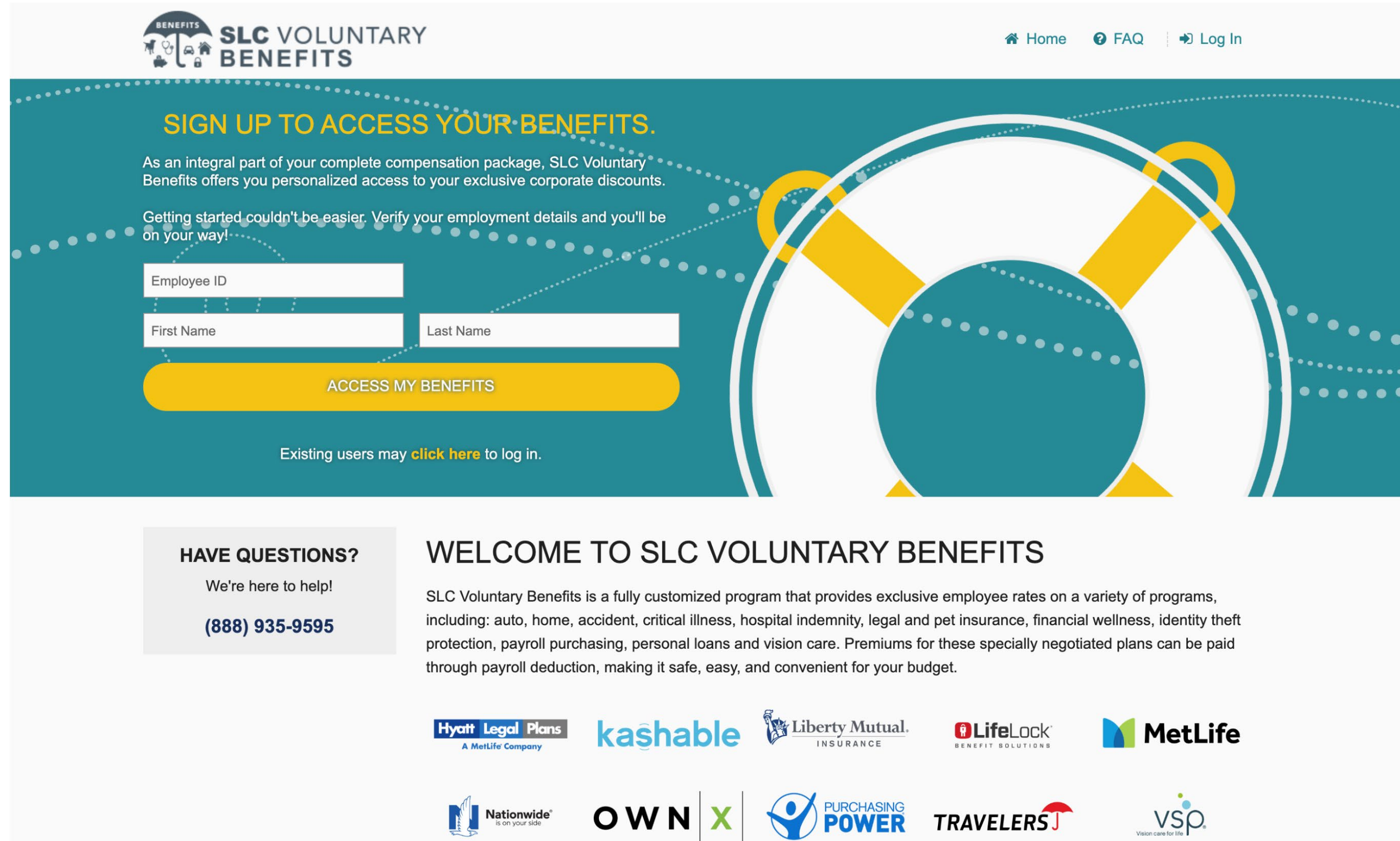
## Cash out a \$150 gift card

Redeemable at a variety of vendors

For help with your account email: [SLC360@slcgov.com](mailto:SLC360@slcgov.com)



# SLC Voluntary Benefits



The screenshot shows the SLC Voluntary Benefits website. At the top, there's a navigation bar with 'Home', 'FAQ', and 'Log In' links. The main header features the 'SLC VOLUNTARY BENEFITS' logo. Below this, a large teal banner contains the text 'SIGN UP TO ACCESS YOUR BENEFITS.' followed by a paragraph explaining the benefits. A sign-up form with fields for 'Employee ID', 'First Name', and 'Last Name' is present, along with an 'ACCESS MY BENEFITS' button. A note for existing users is at the bottom of the banner. Below the banner, a 'HAVE QUESTIONS?' section provides a phone number. A 'WELCOME TO SLC VOLUNTARY BENEFITS' section describes the program. At the bottom, a row of logos for partner companies is displayed.

**SLC VOLUNTARY BENEFITS**

Home | FAQ | Log In

## SIGN UP TO ACCESS YOUR BENEFITS.

As an integral part of your complete compensation package, SLC Voluntary Benefits offers you personalized access to your exclusive corporate discounts.

Getting started couldn't be easier. Verify your employment details and you'll be on your way!

Employee ID

First Name Last Name

**ACCESS MY BENEFITS**

Existing users may [click here](#) to log in.

**HAVE QUESTIONS?**  
We're here to help!  
**(888) 935-9595**

## WELCOME TO SLC VOLUNTARY BENEFITS

SLC Voluntary Benefits is a fully customized program that provides exclusive employee rates on a variety of programs, including: auto, home, accident, critical illness, hospital indemnity, legal and pet insurance, financial wellness, identity theft protection, payroll purchasing, personal loans and vision care. Premiums for these specially negotiated plans can be paid through payroll deduction, making it safe, easy, and convenient for your budget.

**Hyatt Legal Plans** **kashable** **Liberty Mutual** **LifeLock** **MetLife**  
A MetLife Company INSURANCE BENEFIT SOLUTIONS

**Nationwide** **OWN | X** **PURCHASING POWER** **TRAVELERS** **vsp**  
is on your side Vision care for life

Enroll by visiting  
[www.SLCVoluntaryBenefits.com](http://www.SLCVoluntaryBenefits.com)

- Use your 6-digit employee ID (on your paystub) to
  - Create your account
  - See premiums
  - Enroll

**Need assistance? Call customer care at 888-935-9595**



# MetLife Legal (Hyatt Legal) Plan Changes

MetLife Legal Plan - No rate change for the new plan year (\$9.81/check)

- New services covered under the plan
  - **Money Matters:** Tax Audit Representation
  - **Home & Real Estate:** Boundary or Title Disputes, Home Equity Loans, Property Tax Assessment, Refinancing of Home, Sale or Purchase of Home, Security Deposit Assistance, Tenant Negotiations, Zoning Application
  - **Family & Personal:** Immigration Assistance, Protection from Domestic Violence
  - **Plus Parents!** – Covered services available to parents and parents in-law of plan participants.
    - Money Matters: Identity Management Services, Promissory Notes
    - Home & Real Estate: Deeds, Mortgages
    - Estate Planning: Codicils, Complex Wills, Healthcare Proxies, Living Wills, Powers of Attorney, Simple Wills
    - Family & Personal: Affidavits, Demand Letters, Review of ANY Personal Legal Document
    - Elder-Care Issues: Consultation & Document Review for your parents (deeds, leases, Medicaid, Medicare, notes, nursing home agreements, powers of attorney, prescription plans, wills)

As is the case with all covered services, we recommend that plan participants reach out directly to MetLife Legal Plans for additional details regarding all coverages and exclusions, **800-821-6400**.

# VSP Benefit Update

Your VSP ID is 000 at the beginning of your Employee ID.  
For example, if your employee ID is 123456, then your VSP ID would be 000123456.

**VSP Vision** – Current plan designs will remain as-is. Renewal rates reflect a 6.7% increase across all tiers. A new rate guarantee is locked in for 2 years. The rates reflected below are in biweekly format.

VSP Choice Core Plan (base plan)	
<u>Tier</u>	<u>New Rates</u>
EE Only	\$2.57
EE + 1	\$5.14
EE + Child(ren)	\$5.50
EE + Family	\$8.78

VSP Choice Enhanced Plan (buy-up plan)	
<u>Tier</u>	<u>New Rates</u>
EE Only	\$3.90
EE + 1	\$7.80
EE + Child(ren)	\$8.34
EE + Family	\$13.32





# SLC Voluntary Benefits (Open Enrollment Only)

## Accident Insurance (MetLife)

This coverage can help pay essential living expenses and costs not covered by your medical insurance.

## Critical Illness (MetLife)

If a serious illness happens to you or a loved one, critical illness insurance provides you with a lump-sum payment that can be used to pay for expenses not usually covered by other plans.

## Hospital Indemnity (MetLife)

Group Hospital Indemnity Insurance can complement your medical coverage by helping to ease the financial impact of a hospitalization.

## MetLife Legal

This benefit provides you and your family value, convenience and comfort in knowing you can access legal services for many personal legal matters.

## VSP

VSP is a hardware only vision program with significant discounts.



# Additional Voluntary Benefits

## Benefits Available Anytime:

- Auto and Home Insurance  
(MetLife/Liberty Mutual/Travelers)
- Financial Wellness (OwnX)
- Student Loan Consolidation (Gradfin)
- Pet Insurance (VPI)
- Short Term Loans (Kashable)
- Hearing Care (Hearing Care Solutions)
- Discount Shopping
- Purchasing Power
- LifeLock



# Employee Assistance Program: ComPsych

**Utilize your Employee Assistance Program.** Did you know that your EAP is a free, confidential service for you and your household family members that can take on your to-do list and provide you with the amount of time necessary to manage the changes around you?

1. **Personalized concierge resources**
2. **Telephonic appointments with EAP attorneys, Health Coaches and financial planners**
3. **Confidential guidance from a local counselor**
  - 10 sessions per event for Public Employees
  - 15 sessions per event for SLCStrong

## **ComPsych For Public Employees:**

Call: 855- 823-5389

Website: [www.guidanceresources.com](http://www.guidanceresources.com)

WEB ID: SLC

## **SLC Strong (Police, Fire, Dispatch, including civilian positions):**

Call: 844-206-4097

Website: [www.guidanceresources.com](http://www.guidanceresources.com)

WEB ID: SLCPS



# OPEN ENROLLMENT

## MAY 1 - 31

### WHAT DO YOU NEED TO DO?

✓ Review your coverage(s), enroll, or make changes	<a href="http://pehp.org">pehp.org</a>	801-366-7410
✓ Review <b>all</b> your beneficiaries	<a href="http://pehp.org">pehp.org</a>	801-366-7495
	<a href="http://urs.org">urs.org</a>	801-366-7700
	<a href="http://empowermyretirement.com">empowermyretirement.com</a>	800-701-8255
✓ Re-enroll in FLEX: Limited, Medical, Dependent	<a href="http://pehp.org">pehp.org</a>	801-366-7503
✓ Review your coverage(s), enroll, or make changes	<a href="http://slcvoluntarybenefits.com">slcvoluntarybenefits.com</a>	888-935-9595
✓ Adult Designee cannot be done online, contact HR	<a href="mailto:benefits@slcgov.com">benefits@slcgov.com</a>	801-535-6600
✓ <b>All changes must be done no later than May 31</b>		

# OPEN ENROLLMENT

## MAY 1 - 31

### WHAT IF I DO NOTHING?

- ❖ You will remain on your current plan(s)
- ❖ If enrolled in a FLEX plan, you will not be re-enrolled for the upcoming plan year, and your coverage(s) will end June 30

### WHAT THINGS SHOULD I REMEMBER?

- Remember to keep track of your annual limits on HSA, 401, 457, and IRA. Do not wait until the end of the year!
- If your HSA payroll deduction was stopped due to reaching your annual max, you must log into your account at [www.pehp.org](http://www.pehp.org) in **January** to re-start your contributions.
- If you are enrolled in PEHP's Accident Weekly Indemnity Plan and have received a salary increase, you will need to log into your account at [www.pehp.org](http://www.pehp.org) to increase your coverage, this may be done at any time during the year.
- You may enroll/change term life policies at any time during the year.
- If you are nearing retirement or separation, be aware of when you should STOP your HSA contributions; contact [Benefits@slcgov.com](mailto:Benefits@slcgov.com) or 801-535-6600.