



DATE: October 26, 2020
TO: Benefit Eligible Employees of the ACSHP
FROM: Spencerville Local Schools, a member of the ACSHP
RE: **IMPORTANT** – Annual Open Enrollment Information
Effective Date of Coverage: January 1, 2021

The **ANNUAL OPEN ENROLLMENT** for health, prescription drug, dental, vision, voluntary life insurance and flexible spending will be from **November 2, 2020 through November 13, 2020** with coverage effective January 1, 2021. Unless you have an IRS qualified life event, this is the only time an employee can (1) change coverage, (2) add or enroll in coverage, or (3) add or remove an eligible dependent or (4) terminate any type of coverage.

For a list of IRS qualified events, check out the ACSHP website at www.acshp.benefithub.com.

*******Your benefit elections MUST be completed on-line*******

ACSHP uses the **Plan Source** on-line enrollment system. Keep reading for details!

Note, no plan changes were made for the 2021 Plan year.

New Program Effective May 1, 2020

Don't forget about utilizing SmartShopper to help you save money on several medical procedures. You can earn \$\$\$\$ when you use the program and choose a LOW cost, HIGH quality provider for service!

When you need a non-emergent medical procedure, start with SmartShopper.

- They provide you with the options you need to make good health care choices.
- If you choose a low cost, high quality provider – you will receive a check in the mail!
- Your Personal Assistant can also schedule your appointment.

Call your SmartShopper Personal Assistant team at 1-877-292-1541 Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. EST.

To review the SmartShopper flyer and list of elective services eligible for rewards, visit the ACSHP Website at www.acshp.benefithub.com and click on the Benefits tab, then the “Read More” button under the Medical Section!

Enrolling for the 2021 Plan Year

The on-line open enrollment process will be an **ACTIVE** open enrollment.

What does this mean to you?

- You **MUST** log on to the PlanSource system and confirm your elections.
- Your dependents and your current elections will be visible when you log in.
- You must confirm your current elections OR make changes.
- **If you currently participate in Flexible Spending or Dependent Care, these accounts will be reset to \$0 effective January 1, 2021. YOU MUST RE-ENROLL ANNUALLY.**

How do I log on to PlanSource?

- PlanSource recommends using **Firefox** or **Google Chrome** as your search engine when logging into the benefit enrollment system. You may experience navigation issues when using **Internet Explorer**.
- Type <https://benefits.plansource.com> into your search engine.
- **USERNAME:** This will NOT change. It is the first initial of your first name, then up to six letters of your last name followed by the last four digits of the your SSN.

Examples:

Employee name: John Smith

User Name is: jsmith4157

Employee name: Susan Schneider

User Name is: sschnei3312

- **PASSWORDS:** All passwords have been reset to a default password, which is your birthdate in the following format: YYYYMMDD
- **PLEASE NOTE:** If you worked at another ACSHP district previously, your Username will be slightly different. If you need assistance, contact the Treasurer's office.

For further guidance, visit the ACSHP Website at www.acshp.benefithub.com for the step-by-step instruction guide on how to log into the Plan Source system. The process is easy!

Dependent Audit & Spousal Coordination of Benefits

- **Dependent Audit PROCESS:**
 - If you have a dependent listed in PlanSource, the Dependent Verification Acknowledgement Agreement will automatically generate. This Agreement explains dependent eligibility for the Medical, Dental and Vision benefits, and lists the required documentation to confirm dependent eligibility.
 - The required documents can be uploaded into PlanSource. If you do not choose to upload the documents in PlanSource, a Dependent Eligibility Verification Packet will be mailed to your home in January. If you do not upload or mail a copy of the required information before January 31, 2021, **your dependents will be removed from the plan effective January 31, 2021.**

- **NOTE, if you've provided documentation on your dependents in the past, you will not need to complete it again.**
- **Spousal Coordination of Benefits (COB) Certification PROCESS:**
 - If you are covering a spouse on the ACSHP health and prescription drug plan as primary, the Spousal COB Certification Acknowledgement page will generate which explains the Spousal COB requirement for spouses who are eligible for coverage from their own employer or retirement plan.
 - You may be required to upload a Spousal COB Recertification form in PlanSource.
 - If you do not choose to print and upload the Spousal COB form during open enrollment, you will receive a Spousal COB Eligibility Certification form from PlanSource mailed to your home in January. You can return this by mail, or upload the completed form in PlanSource. If you do not provide the required information, **coverage for your spouse will be terminated effective January 31, 2021.**

For further guidance, visit the ACSHP Website at www.acshp.benefithub.com and click on the Life Events tab!

Flexible Spending & Dependent Care Accounts

- Whether you want to continue your current elections OR enroll for the first time in Flexible Spending and/or Dependent Care you MUST:
 - *Meet with an American Fidelity Representative;*
 - *Complete an American Fidelity Assurance (AFA) Enrollment Form; AND*
 - *Enter your FSA and/or Dependent Care elections in the PlanSource system.*
- **REMEMBER – The amount you enter in PlanSource MUST match your AFA enrollment form.**
- The employee's contribution limit for the medical FSA is \$2,700

Voluntary Life Insurance

- You may add or increase your Voluntary Life Insurance amount during open enrollment.
- Some changes require **Evidence of Insurability** and will not become effective until approved by Dearborn Insurance Company.
- Currently enrolled employees and dependents may increase their Voluntary Life amount up to \$10,000 without the Evidence of Insurability requirement.
 - Guarantee Issue Maximums still apply:
 - Employee: 5x the employee's salary or \$300,000 employee *whichever is less*
 - Spouse: \$50,000

All of the rules are outlined in PlanSource.

IMPORTANT DATES TO REMEMBER:

Open Enrollment Period: November 2, 2020 through November 13, 2020

Plan Source On-line System Open: November 2, 2020 through November 13, 2020

DEADLINE TO COMPLETE ON-LINE ENROLLMENT

All eligible employees **MUST complete their benefit elections via the PlanSource Self-Service Enrollment system no later than November 13, 2020.** The system will close on this date. Failure to do so may result in loss or delay of coverage effective January 1, 2021.



The ACSHP Website www.acshp.benefithub.com has lots of great information, including:

- **Open Enrollment Section that includes:**
 - **PlanSource Enrollment Guide**
 - **Benefit Summaries & SBCs** for all of the plans offered
 - **Videos** outlining **PPO vs. HDHP** and **Health Savings Account (HSA) vs. FSA** rules and regulations
 - Your **ComPsych® GuidanceResources®** which provides Employee Assistance for all employees for anything that stresses you!
 - **Information on Teladoc** which is **24/7/365** access to U.S. board certified doctors through the convenience of phone or video consults, saving you time & money.
 - **Required Annual Notices**
- **Customer Service Numbers** and links
- **Spousal Coordination of Benefits** Rules and Forms
- How to **log on to Medical Mutual of Ohio's** website to find network providers, check the status of a claim, review EOBs, view your member ID card, utilize SmartShopper and the My Care Compare Tool or contact customer service.
- **How to find a dentist or vision provider**
- Information about our **Wellness Program**
- And so much more!