



Holston Conference Health Benefits Plans

2017 Open Enrollment Information

P.O. Box 850 • Alcoa, TN 37701 • 865/293-4136 • <http://openenrollment.holston.org>

Regular Healthcare Plans

We are pleased to be able to maintain the benefit package for 2017 with no change in deductible or out-of-pocket amounts for both our regular PPO plan and the Health Savings Account (HSA) plan.

We are making some changes, however, as announced at Annual Conference in June. We are giving everyone in these plans the option to choose between providers that are in either the Blue Cross/Blue Shield “S” network or their “P” network. The difference is some providers in the State of Tennessee are only in the “P” network. Enclosed are instructions for you to be able to determine what networks the doctors, specialists, hospitals, etc. you regularly use are participating in.

We will, initially be transitioning all participants to the “S” network. If you determine you would rather be covered by providers who are only in the “P” network, enclosed is a reply card to send back indicating that preference.

Providers outside the State of Tennessee are considered in the “S” network, as they are not subject to the “Dual-Network” system.

Rate sheets are enclosed for both network options and the “S” network rates will increase by 2% from 2016. Should you elect “P” network coverage, there is an additional 10% premium charge for the participant only portion.

If you wish to change from one plan to another, the open enrollment period, which is the month of November 2016, is the time to do so. Enclosed is a change form to make these changes and also add or remove covered dependents and modify your coverage type (Individual, E+1, Family) accordingly.

Dental Coverage and Optional Vision Coverage

Optional dental coverage is included in your PPO and HSA plans at no additional premium. The optional vision coverage premiums remain unchanged from 2016:

\$11 for single, \$18 for Employee + 1, and \$27 a month for family coverage.

Flexible Spending Accounts

Flexible Medical Spending Accounts (FSA) and Flexible Dependent Care Accounts (FDCA) require re-enrollment each year. These separate benefit programs are subject to “Pre-Tax” funding through payroll deduction by your local church. If you wish to participate in these programs for 2017, please complete and return the enclosed enrollment form

FSA funding is subject to an annual limit of \$2,550 and FDCA’s to a maximum of \$5,000. These amounts do not carry over from one year to the next, but you do have until March 15 of the subsequent year to use these funds on covered expenses.

Participants in our regular HSA plan can still participate in an FSA, but covered expenses are limited to dental and vision related costs.

You do not have to be participating in our regular health plan to take advantage of the Flexible Spending Account options. If you are eligible to be covered by our regular plans but covered by a spousal or parent’s plan, etc. you are still eligible to enroll in these options.

PhysiciansNow Program

Enclosed is a brochure explaining the Blue Cross “PhysiciansNow” Program. Please take time to look this over and learn about the exciting alternative to waiting room visits.

