



Open Enrollment Highlights

Open Enrollment is October 2 - 20

YOUR EMPLOYER MAY HAVE A SHORTER ENROLLMENT PERIOD WITHIN THESE DATES.

Open enrollment is the time to review your plan options. Your benefits package includes options for you to select from the plans made available by your employer. It's important you understand your options and the value-added benefits/services included with your selections. We encourage you to visit our carrier partners' websites to review information about programs/services that go well beyond providing treatment for an illness. There are also lifestyle wellness programs that provide incentives and discount programs.

In addition to reviewing benefits, it's also your opportunity to add or delete dependents from your coverage. The effective dates of your open enrollment changes are:

- Jan. 1 for medical or dental changes. If dependents are added for the first time, you must submit the required documentation by Nov. 30, or your dependents will not be covered.
- Jan. 1 or later for Supplemental Employee/Spouse Life, depending on when you complete your Evidence of Insurability (EOI). The EOI must be completed by Nov. 30, or your open enrollment life election will not be processed.
- Jan. 1 for other voluntary plans.

OPEN ENROLLMENT SUPPORT

855-763-3829

cisbenefits@cisoregon.org

If you have issues registering for CIS-Connect or have benefits questions, you can reach the Benefits team by calling our Benefits Helpline 8 a.m. to 5 p.m., Monday – Friday, or emailing us at cisbenefits@cisoregon.org.

One of the Benefits team will respond within 24 hours.

855-763-3829

<u>cisbenefits@cisoregon.org</u> www.cisbenefits.org

Getting Started on CIS-Connect

Visit <u>www.cisbenefits.org</u>. CIS-Connect is the online enrollment portal you access to view your current benefits and make open enrollment changes. Until you complete the process, you will receive reminder emails to complete your enrollment. During the first week of the open enrollment period the reminders will be weekly and will increase to daily reminders during the last week.

CIS-Connect is accessible on the latest versions of Chrome, Firefox, Edge, Safari, and Opera. <u>CIS-Connect does not support</u>
<u>Internet Explorer — using it will result in errors.</u>

Email Address: You need to use your primary email address in CIS-Connect to log in. For many employees, your work email address is what you'll use to access CIS-Connect. If that doesn't work, try your personal email address. (You may receive reminders at both your primary and secondary email address but can only log in with your primary.) Your employer may be able to provide you confirmation of your primary email address. If you try both and still can't log in or want to change your email address, please call the Benefits Helpline at 855-763-3829 or email us at cisbenefits@cisoregon.org

Password: If you don't remember your password, click the "Forgot Password?" button and follow the instructions to receive a new password. The password you set up must meet the following criteria.

- At least eight characters in length
- At least one uppercase letter
- At least one lowercase letter
- At least one number
- Include **ONLY** the following special characters: !@#\$%
 - Special characters not listed here, such as .*+, will result in errors and will not allow you to proceed.

Completing Open Enrollment: You must click the "Complete" button on the last page, or your election changes are not processed. This step also takes you back to the homepage, where you will see links for any required documentation, if applicable. As soon as you click "Complete" you will also receive an email, if there is required documentation. If you upload your documents immediately, you can disregard that email.

Documentation Requirements*

• If adding a spouse or registered domestic partner to medical, dental, or supplemental life coverage, a copy of your marriage or Oregon-registered DP certificate/license is required.

IMPORTANT NOTE:

Open enrollment closes on the earlier of (1) the date set by your employer or (2) 5:00 p.m. PDT on Oct. 20.

Make sure you go online before that date to ensure your benefits are correct or to make any changes.



- If adding child(ren) to medical or dental coverage, a copy of their birth or adoption certificate(s) is required.
- If enrolling in Supplemental Employee/Spouse Life, you must complete Hartford's Evidence of Insurability (EOI).

While it's best to have the documents ready to upload during the open enrollment process, you have until Nov. 30. Until you upload the required documents, you will receive reminder emails each week. If documents are not received by Nov. 30, your requested open enrollment changes will be discarded. If you are having problems acquiring the required documents, please contact CIS **prior** to this deadline so we may assist you with possible alternative options.

*Please see the entire list of documents in the Eligibility Guide located in CIS-Connect under the Enrollment Materials tab.

Benefit Highlights & Other Important Information

Please note: Some open enrollment resources may provide information about alternate benefits CIS offers. <u>Not all employers</u> <u>choose to offer every benefit available</u>. You will see only the benefits available to you when going through the open enrollment process.

If you opt out of or waive a medical and/or dental plan, you must do so in CIS-Connect.

SHORT-TERM DISABILITY (STD) CHANGES

- Due to Paid Leave Oregon, <u>The Hartford is discontinuing</u> their STD plan for CIS members Dec. 31, 2023. All claims incurred before the end of The Hartford contract will be paid in full.
- In 2024, CIS will offer a new STD plan through MetLife. If your employer offers this plan, it will be available for selection during your open enrollment event through CIS-Connect. Coverage will be effective Jan. 1, 2024.
- Highlights of the new plan are listed below. Please review the plan details under the Enrollment Materials tab in CIS-Connect for more information.
 - o 14-day elimination period
 - o 60% of salary benefit, with a weekly maximum amount of \$2,000 for up to 13 weeks
 - o Offsets with Paid Leave Oregon
 - 12-month pre-existing conditions clause (waived if currently enrolled on The Hartford STD plan)

REGENCE BLUECROSS BLUESHIELD OF OREGON ("REGENCE")

- The CIS Health Manager on the Regence website (regence.com) is the customized homepage for members enrolled in a CIS health plan administered by Regence. This site provides access to the programs that supplement your medical plan, such as Express Scripts (prescription drugs), BeyondWell, Hinge Health, and MDLive (telehealth).
 - Regence also has a smartphone app to access your digital ID card and view coverages and claims information.
- MDLive Members enrolled on a CIS health plan administered by Regence have access to MDLive, a 24/7 virtual care service.
 MDLive gives you and your covered dependents access to board-certified doctors, counselors, and psychologists, all at a reduced cost.
- Hinge Health Members enrolled on a CIS health plan administered by Regence are eligible for a back and joint pain management program through Hinge Health. This virtual program is available to enrolled employees and their eligible family members at no cost. For more information visit, hingehealth.com/cisbenefits or call (855) 902-2777.
- SurgeryPlus CIS offers an additional surgery network to all members enrolled on a CIS health plan administered by Regence through SurgeryPlus. This program connects you with a care advocate who will help you find high-quality surgeons with low complication rates. By utilizing the SurgeryPlus network, members have lower out-of-pocket costs. For more information visit <u>cisbenefits.surgeryplus.com</u> or call (833) 603-0511.
- ID Cards Unless you change plans, you will not receive new
 medical ID cards from Regence. ID cards are specific to each
 member therefore newly added dependents will receive an ID
 card but current participants need to retain their current ID card
 for 2024.
- The BeyondWell lifestyle program continues for 2024. You and your covered spouse (if enrolled) can each earn up to \$150 in Amazon.com gift cards. Be sure to review the BeyondWell flyer for program highlights.

VSP (FOR MEMBERS IN CIS HEALTH PLANS ADMINISTERED BY REGEENCE ONLY)

- ID cards are not created. When making a vision appointment, you should identify yourself as a VSP member, and the provider will verify eligibility at that time. The member ID number is the last four digits of the employee's SSN for all family members.
 - All VSP members should visit vsp.com to learn about coverages and discount programs, and to locate providers.
 Consider signing up for the VSP newsletter.

KAISER MEDICAL & DENTAL

- Kaiser-covered employees and spouses (if enrolled) are eligible for CIS' BeyondWell program and can each earn up to \$150 in Amazon.com gift cards. Be sure to review the BeyondWell flyer for program highlights.
- Only newly added dependents will receive a medical ID cards. Please retain your current ID card for 2024.
- Be sure to visit kp.org to access telehealth services, schedule appointments, and access your digital ID cards. Kaiser also has a smartphone app available.



(Applicable only to employees who are offered CIS' FSA plan through ASIFlex. Plans selections are only available if your employer offers them.)

2024 Plan Year

- The Healthcare FSA rollover amount for the 2024 to 2025 plan year will be limited to \$610.
- The Dependent Care FSA is not eligible for rollover into the 2024 plan year.
- Mid-year changes to the Healthcare FSA will only be allowed if you experience a qualified life event.
- Dependent Care FSA can be changed based on changes to dependent care costs/needs.
- The Healthcare FSA maximum is \$3,050 for 2024.
- The Dependent Care maximum is \$5,000 for 2024.
- Refer to the ASIFlex flyer for plan details.
- Enrollment for the 2024 plan year for all pre-tax plans MUST be done online in CIS-Connect during open enrollment.



REMINDER:

If you do not re-enroll in the Healthcare FSA for the 2024 plan year and you have unused carryover dollars from the 2023 plan year, they must be used by the end of 2024, or they will be forfeited. If you re-enroll for the 2024 plan year, the time limitation does not apply.

HARTFORD - LIFE/DISABILITY PLANS

(Applicable only to employees who are offered CIS' Life/Disability Plans. Plan selections are only available if your employer offers them.)

- Be sure to review your beneficiary designations. Benefits will be paid to whoever is listed in CIS-Connect, even if the beneficiaries listed are not current.
 - You can view and update beneficiaries anytime in CIS-Connect under the My Profile tab, then Beneficiaries.
- Please refer to the life flyer for rates.

VOLUNTARY PLANS – IDENTITY THEFT, CRITICAL ILLNESS/HOSPITAL INDEMNITY/ACCIDENT, TRAUMA COVERAGE

(Applicable only to employees who are offered CIS' Voluntary Plans. Plan selections are only available if your employer offers them.)

- Allstate Identity Protection
 - Please refer to the Identity Theft flyer for plan information and rates.
- MetLife Critical Illness, Hospital Indemnity, or Accident
 - You can enroll in any combination of the three plans.
 - Please refer to the Critical Illness, Hospital Indemnity, and Accident coverage flyers for plan information and rates.
- Trauma Coverage offered by Lloyd's of London
 - Please refer to the Trauma flyer for plan information and rates.

Completing the Process

After reviewing the summary page, click on "Complete" and then "I Agree" or your election changes will not be processed, and the event will show as incomplete. After clicking the two links, you'll see a message that reads "Thank you. You have completed this event. If there are any action items, they are listed below."

This message means you have completed open enrollment. If you have any action items listed, you must upload or complete the required documentation by Nov. 30, or your election changes will not be processed.

