

## Choose Your Benefits for 2017/2018

Open Enrollment is your once-a-year opportunity to change your Basic Benefits (Health Plan) choices for the next Plan Year, beginning July 1, 2017.

If you want to have a Flexible Spending Account for the next Plan Year, you need to enroll now (FSAs do not rollover). This is also the time to enroll or change coverage amounts for Voluntary Benefits (Life Insurance, AD&D and Disability Insurance).

Outside of Open Enrollment, you cannot make any changes to your benefit choices, unless you have a qualifying family change (a marriage, birth, loss of other coverage, etc.).

### Plan Changes for 2017/2018

Your Trustees know it's important to you to maintain your outstanding benefit coverage. To do that, we must carefully manage rising health care costs. To help control overall Plan costs, and to maintain the Blue Plan, the Trust is making the following changes:

- **The Blue Plan employee contribution rates and deductibles will increase.** (See pages 4 and 7 of the Benefits Guide.)
- **The Yellow Plan employee contribution rates and deductibles will stay the same.** (See pages 4 and 7 of the Benefits Guide.)
- **The HRA allowance for Yellow Plan Family will increase to \$1,500.** (See page 5 of the Benefits.)
- **The Surgery Center of Anchorage will be a new PPO provider within the Municipality of Anchorage.** (See page 8 of the Benefits Guide.)
- **Prescription coinsurance will increase for generic and specialty medications.** (See page 12 of the Benefits Guide.)

### Four Great Reasons to Consider the Yellow Plan

- 1** Annually you'll save \$1,200 for Employee Only coverage or \$1,500 for Family coverage in payroll deductions.
- 2** You get a \$1,000 Health Reimbursement Arrangement (HRA)/Employee Only coverage, or \$1,500 HRA/Family coverage to help pay for out-of-pocket costs.
- 3** Your unused HRA funds rollover to the following Plan Year.
- 4** Your combined health plans may cover 100% of your out-of-pocket costs, if you have other coverage. However, you do not have to have other health coverage to enroll in the Yellow Plan.

- **Effective October 1, 2017,** some non-formulary medications will be excluded from coverage.

### Two Ways to Enroll By Monday June 12, 2017

You must enroll if you want to change your Basic Benefits (Health Plan option) or Voluntary Benefits (Life, AD&D or Disability), have a Flexible Spending Account (FSA) in 2017/2018, and/or add or drop dependents.

- 1** Online at [local71trust.com](http://local71trust.com). Enrolling online is secure, quick and easy. Use your user name and password to access your account and then follow the instructions. You can make changes until the last day of Open Enrollment. If you enroll online, and need to change your personal information, you will need to complete and mail or fax the first page of the enrollment form.



**Public Employees  
Local 71 Trust Fund**

111 West Cataldo Ave. #220  
Spokane, WA 99201

800.557.8701, option 2, then 2 (toll-free)

**CONTINUED ON BACK**

**2** By mail or fax. Only submit the forms on which you have made changes and keep a copy for your records. Forms must be received or postmarked on or before June 12, 2017.

- Fax: 509-534-5910 (Be sure to keep a copy of your fax confirmation.)
- Mail: Use the enclosed envelope or mail to Zenith American Solutions, 111 West Cataldo Ave. #220, Spokane, WA 99201.

**REMEMBER!** If you want to keep your benefits exactly as they are, you don't need to do anything. Your benefits will rollover (except for FSAs). If you miss the deadline, the Trust cannot process changes received after Open Enrollment ends.

**Questions?** Please contact Zenith American Solutions at 800-557-8701, option 2, then 2 (toll-free).

## Your Open Enrollment Checklist

### 1 READ THE BENEFITS PLUS GUIDE (ENCLOSED).

- Learn about your benefit coverage, deductibles, changes for 2017/2018 and other important information.

### 2 CHOOSE YOUR HEALTH PLAN AND COVERAGE LEVEL.

- To select a different Health Plan or coverage level than you currently have, fill out the **Basic Benefits Form**.

### 3 CHOOSE YOUR VOLUNTARY BENEFITS.

Your current Voluntary Benefit choices (Member & Dependent Life, AD&D and Disability) are shown on the enrollment form in bold type. Your current Voluntary Benefit choices will rollover unless you submit an enrollment form.

- To sign up or make changes, fill out the **Basic and Pretax Voluntary Benefits Form** (Page 2) and/or the **After-tax Voluntary Benefits Form** (Page 3).
- Fill out the **Beneficiary Designation Form** if you are signing up for Life or AD&D Insurance for the first time, or if you want to change your beneficiary.
- After Open Enrollment, if required, you will receive an **Evidence of Insurability Form** to fill out and send in to Aetna, the insurance company.

### 4 CONSIDER A FLEXIBLE SPENDING ACCOUNT (FSA) FOR THE 2017/2018 PLAN YEAR.

Read the Benefits Plus Guide to learn how an FSA could save you money. If you already have an FSA, remember that FSAs do NOT rollover; even if you currently have an FSA, you must turn in an enrollment form to have an FSA in the 2017/2018 Plan Year.

- To enroll in an FSA for 2017/2018, fill out the **Basic and Pretax Voluntary Benefits Form** (Page 2).

### 5 UPDATE YOUR PERSONAL INFORMATION.

Ensure that your benefits are paid without delay by notifying Zenith American Solutions of any family changes (for example, you married or divorced, had a baby or adopted a child, or your grown child is no longer eligible), and your other health coverage (for example, through a spouse's employer).



#### Public Employees Local 71 Trust Fund

111 West Cataldo Ave. #220  
Spokane, WA 99201

800.557.8701, option 2, then 2 (toll-free)