



## IMPORTANT NOTICE: BENEFITS OPEN ENROLLMENT WILL HAPPEN IN TWO PHASES THIS YEAR; FIRST PHASE STARTS AUG. 3

This year, Insurance Open Enrollment (IOE) will become Benefits Open Enrollment (BOE) as a few major changes will occur. First, benefits will transition to a calendar-based plan year. We will also move to one combined annual open enrollment starting next year for both IOE and Flexible Spending Account Open Enrollment (FSA OE).

To allow this move to calendar-based plan years and one consolidated annual enrollment period for all benefits, there will be **two enrollment periods in 2020**. They will be called **BOE Part 1 and BOE Part 2**.

**BOE Part 1 runs from Aug. 3, 2020 through Aug. 18, 2020.** Like IOE in the past, employees may change or enroll in the usual benefits – health, dental, vision, disability, and life insurance – and add or remove dependents. To shift to calendar-based plan years in 2021 for all benefits, the coverage period for **BOE Part 1 elections will last only three months from October 4, 2020 through December 31, 2020.**

**BOE Part 2 will take place from Nov. 2, 2020 through Nov. 24, 2020.** Benefit elections during **BOE Part 2 will have coverage effective from January 1, 2021 through December 31, 2021.**

BOE Part 2 will include both insurance and FSA enrollment, beginning a single, comprehensive open enrollment for state insurance and FSA benefits. This will occur each fall moving forward, with benefit elections effective the following January 1.

During BOE Part 2, a new health insurance option will be introduced: a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). A Limited Purpose Health Care FSA will also be introduced that will only cover dental and vision expenses and is compatible with the new HDHP with HSA plan. More information on these new options will be shared before their first of-

fering during BOE Part 2.

Beyond the big-picture changes to enrollment, there are also plan design changes during BOE Part 1 for vision, dental, and health benefits.

Effective Oct. 4, 2020 polycarbonate lenses will be a covered in-network benefit under the State Vision Plan and computer and safety glasses benefit. Also, an employee-only \$1,000 Lasik reimbursement benefit will be added to the State Vision Plan. This is a lifetime maximum benefit and applies only to employees; dependents who are not also benefit-eligible state employees are not covered.

Beginning Oct. 1, 2020 through Dec. 31, 2020, the State Dental Plan's annual benefit maximum will be \$1,000. Over a standard 12-month plan year, the maximum is normally \$1,500, as it will be in 2021. In 2022, the annual maximum will increase to \$2,000.

Lastly, for BOE Part 1 coverage starting Oct. 4, 2020, HMO enrollees will pay the same deductibles over the following 15-month period that they normally would during a 12-month plan year. No HMO deductibles will be charged during the Part 1 plan year. Deductibles will reset as normal at the start of the BOE Part 2 plan year on Jan. 1, 2021.

Much more information will be shared throughout the year to explain these changes. Employees will find all the usual open enrollment information they have come to expect and details and resources on the changes occurring in 2020 and beyond at [www.mi.gov/BOE](http://www.mi.gov/BOE).

Beginning Aug. 3, visit [www.mi.gov/selfserv](http://www.mi.gov/selfserv) to enroll online through HR Self-Service or call the MI HR Service Center at 877-766-6447, Monday through Friday, from 8:00 a.m. to 5:00 p.m., to walk through the enrollment process with a MI HR Representative. - **Article provided by OSE**



## TUESDAY IS ELECTION DAY!

Tuesday, Aug. 4 is primary election day for state and local races. Before you go, visit [michigan.gov/vote](http://michigan.gov/vote) to learn how to register to vote, confirm your polling place, view a sample ballot, and more.

It's too late to get an absentee ballot by mail for the primary election, but you can still go to your local election clerk to vote in-person absentee. More info is at [michigan.gov/vote](http://michigan.gov/vote). MCO has always encouraged members to vote absentee because of mandates.

Please note, MCO does not endorse a candidate for U.S. president.

## COVID-19 UPDATES

- MDOC will send out a Department-wide email that will direct employees to report hazard pay errors. Watch for the email. [More on this was in last week's KYI.](#)

- Stay up to date on all of MCO's announcements on COVID-19. Visit [mco-seiu.org/covid-19](http://mco-seiu.org/covid-19) and our members-only [Facebook group](#).

- There have been 411 COVID-19 cases confirmed among MDOC staff and 3,887 among inmates. [MDOC posts the latest numbers \(broken down by facility\) here.](#)

Thank you, members, for your dedication during the COVID-19 pandemic.