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## Non State Employee Plan Year 2013 Open Enrollment

***Open Enrollment is here!***  
***October 1—October 31, 2012***

Every fall like clockwork – school starts, football kicks off, and Open Enrollment gets under way. For all non state employer group (NSE) employees, the only way to enroll in health benefits for PY 2013 will be through the Internet, using the **Kansas employee eligibility portal.**

### **OPEN ENROLLMENT ON THE INTERNET (Kansas employee eligibility portal)**

This year, NSE employees wanting to make changes to their SEHP coverage must complete their open enrollment for Plan Year 2013 online. Employees will enroll online using any computer with Internet access – at work, home, or at most public libraries. This online enrollment portal will replace the paper open enrollment forms that have been submitted in the past. Starting **October 1, 2012**, all NSE employees can go to the Kansas employee eligibility portal at:

[www.hrissuite.com](http://www.hrissuite.com)

A separate announcement with user registration information and instructions was emailed to Human Resource Officers for distribution.

### **As a non state employer group employee, you must go to the new Open Enrollment website to:**

1. Verify your online account. In order to verify your account, you will need to log in with your social security number, date of birth and your Kansas employee ID. Your HR officer will be providing you with your KS employee ID in case you do not have it.
2. Review your contact information. Once logged in, you will be asked to verify or provide your current mailing address, contact phone number and email address. These three items are required to complete your enrollment.
3. Review your current SEHP enrollment elections as well as current family members.
4. Make health plan coverage changes including adding or dropping your coverage, adding or dropping dependents, electing voluntary vision coverage or changing pretax payment status.
5. Receive a Benefits Confirmation Statement for your 2013 elections.

**Please remember to print any changes that you make online for your own records.**

***Continued* →**

## Plan Year 2013 Open Enrollment

Benefit confirmation statements will be emailed directly to the email address you logged in with each time you save an election in the portal. Your final elections for 2013 will be the ones reflected on the portal at the end of the day on October 31, 2012. If you request to add dependents to your coverage for 2013, appropriate dependent documentation must be submitted to Membership Services by **November 2, 2012**. If the documentation is not received, your dependents will not be added to your coverage in 2013.

**October 1– 31, 2012**, if you experience any trouble using the Open Enrollment website, call the Help Desk at: **1-800-832-5337 (Toll free)** The Help Desk is open Mon-Fri (7 AM to 7 PM) and Sat-Sun (9 AM to 2 PM) Central Time.

After hours please e-mail: [techsupport@hrissuite.com](mailto:techsupport@hrissuite.com). Include your name, phone number, Kansas employee ID number and an explanation of your issue, and we will troubleshoot your issue and contact you within 24 hours with a resolution.

### *What's New this Year?*

This October, NSE Employees will see very few changes with Health Plans A & B, but Health Plan C has a new plan design offered for their consideration.

1. **New plan design for Plan C Qualified High Deductible Health Plan (QHDHP) with Health Savings Account (HSA).**

HSA employer contributions will increase from \$900 to \$1,500 for those with single coverage and from \$1,350 to \$2,250 for those with family coverage. The Plan C deductible is also increasing; see pg 3 for more information. Plan C no longer requires that the entire family deductible be met before claims are paid. A family member may now satisfy the single deductible. Deductibles accumulate separately and after deductibles are met, all eligible claims including prescription drugs are paid at 100%.



2. **New HSA Bank.**

**US Bank** will administer all HSA accounts for **all three Medical carriers**. US Bank will send a Welcome Letter the first week of December to each employee that enrolls in Plan C containing instructions on how to activate their new HSA.

3. **New HealthQuest Rewards Incentive Program.**

Employees need to complete a health assessment through the online HealthQuest portal and then earn an additional 20 credits through various programs and activities offered through HealthQuest to be eligible for the premium incentive in 2014.

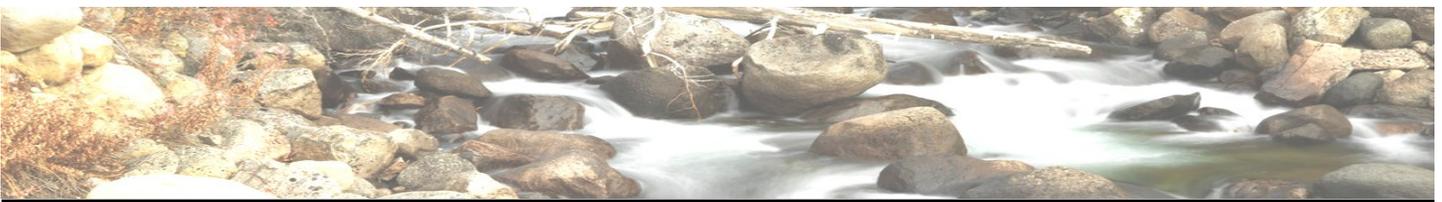
4. **Basic and Enhanced Vision Plans.**

Contact lens fitting benefit added to Basic Vision Plan, and frame allowance increased to \$150 for Enhanced Vision Plan.



## Changes to the Plan C & HSA for PY 2013

- 1) US Bank will be the new and only HSA bank for 2013. Members who enroll in Plan C for 2013 will receive information in the mail from US Bank regarding specific details of your account (account number, fees, investment options, etc.) as well as other features and information related to your new HSA.
- 2) HSA employer contributions will increase from \$900 to \$1,500 for those with single coverage and from \$1,350 to \$2,250 for those with family coverage.
- 3) The Plan C deductible will be increasing from \$1,500 to \$2,500 for members electing Employee Only coverage and from \$3,000 to \$5,000 for members with Employee + Dependent coverage.
- 4) There will be no coinsurance for Plan Year 2013 under Plan C. This means that once you meet the deductible, the plan pays for all medical and prescription drug costs for the remainder of the plan year. Your maximum out-of-pocket amount is the deductible itself.
- 5) Plan C premiums will be much lower than in past years and significantly lower than plans A or B. Please see your Human Resources Officer for additional information.
- 6) Plan C will no longer require that the entire family deductible be met before claims are paid. This means that one family member may meet the single deductible of \$2,500 and the plan will begin paying for eligible expenses versus the entire family deductible having to be met.
- 7) Member's who currently have a Health Care FSA, but will be enrolling in Plan C with an HSA for 2013, your FSA MUST be at a zero balance by the end of business on December 31<sup>st</sup> in order to contribute and receive contributions to your Health Savings Account on the first pay date of 2013. HSA contributions from both your employer and yourself will be delayed until the first pay date in April if a balance remains in your Health Care FSA after December 31<sup>st</sup>, 2012.



## HealthQuest Programs

### HealthQuest Rewards Program Kicks off New Year

The Rewards Program is a wellness incentive program designed to help you adopt and maintain healthy behaviors as a lifestyle. It aims to increase your awareness of your own health status and provide the education and resources to help you stay healthy, get healthy or live better. An annual \$480 incentive discount is awarded to participants who complete the program. HealthQuest began a new program year on August 1. This means employees can now begin earning credits for a discount on their 2014 health insurance premiums!



#### ◆ Who is Eligible?

Employees enrolled in the medical portion of the State Employee Health Plan (SEHP).

#### ◆ What can I Earn?

Each eligible employee can earn an annual \$480 incentive discount on their health insurance premiums for 2014.

#### ◆ When can I Start?

The earning period for the 2014 premium incentive discount is August 1, 2012, through July 31, 2013.

#### ◆ How Does it Work?

Earning your premium incentive discount is as easy as 1, 2, 3! →



**Complete a Biometric  
Screening (through onsite  
event, physician visit or  
at-home kit)**

**Complete the required  
Health Assessment  
Questionnaire**



**Earn an additional  
20 credits**

From August 1, 2012, through July 31, 2013, employees enrolled in the medical portion of the SEHP have an opportunity to earn credits by participating in wellness activities offered through HealthQuest. Those who complete a health assessment questionnaire, worth 10 credits and earn an additional 20 credits by July 31, 2013, will receive an incentive. The incentive is an annual discount of \$480 on their health plan premium for Plan Year 2014. Employees may select from a wide variety of online, telephonic and in-person programs to earn credits for the HealthQuest Rewards Program. For full details, visit <http://www.kdheks.gov/hcf/healthquest/rewards.html>.

Login to your account on the wellness portal at [www.KansasHealthQuest.com](http://www.KansasHealthQuest.com) to get started today!

The HealthQuest Rewards Program is optional and employees are not required to participate in order to be covered under the SEHP. There is no additional cost added to an employee's premium for not participating, but they will be paying the non-incentive rate for their insurance coverage.



# HealthQuest Rewards Program

## What's New?

### **Non-Tobacco User Declaration**

(10 Credits) A new feature for employees who do not use tobacco products is that they will now make a "Non-Tobacco User" declaration on the wellness portal instead of the Open Enrollment portal! Non-tobacco user declarations can be made anytime between August 1, 2012, and July 31, 2013, by completing the self-report form for non-tobacco use on the wellness portal. Credit will be awarded automatically upon completion of the form.

### **Health Advisor Call** (5 Credits)

The Health Advisor service is designed to help you better understand your personal risk factors after completing the health assessment questionnaire. By speaking with a Health Advisor you will also learn what

resources are available to help you achieve your goals and get answers to your questions about the HealthQuest Rewards Program. After completing the health assessment questionnaire, you may call toll-free 1-888-275-1205 (option 6) and you will be connected to a Health Advisor. Credit will be awarded automatically upon completion of the Health Advisor Call.

### **Conversations** (2 Credits Each)

Are you ready to have a virtual "conversation" about your health? By answering a few simple questions on the wellness portal, you can get personalized advice on important health topics. Try one of these fun learning tools today! Credit will be awarded automatically upon completion of each conversation. A max of 6 credits can be earned for conversations.

<b>August 1, 2012 – July 31, 2013</b> <b>Complete Health Assessment and Earn 20 Credits</b>	<b>Credit Value</b>	<b>Credit Max</b>
<b>Health Screening &amp; Health Assessment - Required</b> (in-person/online)	10	10
<b>Tobacco Cessation Program Completion</b> (telephonic)	10	10
<b>Non-Tobacco User</b> (enrollment election)	10	10
<b>Condition Management - Enrollment + 1 call</b> (telephonic)	10	10
<b>Preventive Exams - Well-Woman/Well-Man</b> (in-person/self-reported)	5	5
<b>Preventive Exams - 2 Dental/Year, 1 Vision/Year</b> (in-person/self-reported)	5	15
<b>Healthy Living Programs</b> (online)	5	15
<b>Health Coaching - 8 Interactions</b> (telephonic, email, IM chat)	5	5
<b>Wellness Challenges</b> (online)	5	15
<b>Online Monthly Seminars</b> (online)	2	6
<b>HealthQuest Approved Activities</b> (in-person, online, telephonic/self-reported)	2	6
<b>See the full chart of available options at: <a href="http://www.kdheks.gov/hcf/healthquest/rewards">www.kdheks.gov/hcf/healthquest/rewards</a></b>		



## For Human Resource Representatives—Reminders for Benefits Processing

### EMPLOYEE ADDRESSES

Please ensure that an employee's most current address is always listed on any enrollment or change form submitted to the SEHP. This is to ensure that they receive important information regarding their health insurance in a timely manner.



### OPEN ENROLLMENT FORMS (EXCEPTION ONLY BASIS)

During Open Enrollment, an employee *must* enroll online. The following situations are the **only** time someone may complete a paper enrollment form:

- A newly hired or rehired employee was brought onto the group after October 1, 2012. In this case, two enrollment forms are needed: one indicating selections for their initial enrollment in the SEHP, and another for their 2013 Open Enrollment selections. Please send both forms in together.

- An employee becomes newly benefits eligible, and the eligibility change was after October 1, 2012. Again, two enrollment forms are needed: one for their initial enrollment in the SEHP and another for their Open Enrollment selections for 2013. Please send both forms in together.

**NOTE:** All dependent documentation must be included with enrollment forms when adding dependents to SEHP coverage.

**Open Enrollment coverage elections will become effective on 1/1/13.**

**Starting October 1, 2012, copies of 2013 enrollment forms can be found online at: [www.kdheks.gov/hcf/sehp/Forms.htm](http://www.kdheks.gov/hcf/sehp/Forms.htm). The website will not be viewable until 10/1/12.**

### **\*\* DEADLINE FOR SUBMISSION OF DEPENDENT DOCUMENTATION \*\***

All dependent documentation is due to SEHP Membership Services **no later than 5:00 PM, Friday, November 2, 2012**. This is necessary in order to meet internal deadlines to ensure data will be sent timely to the carriers/vendors. If dependent documentation is not received by this deadline, dependents will **NOT** be added to the employee's plan for 2013.

