BENEFITS: **WHAT'S NEW IN 2019**

Open Enrollment: November 6 - November 16, 2018

We heard you!

Look inside for program changes and improvements to your Sinai rewards package!

DON'T LOSE YOUR HEALTH COVERAGE!

All Caregivers must enroll by November 16, in order to have coverage in 2019

The information presented here details changes to your 2019 benefits effective on January 1, 2019. It also highlights benefit program enhancements that add convenience, better access to information related to health education and preventive care benefits.

Get Started!

***Enroll at sinai.bswift.com**
***Schedule time with a Benefit Counselor either onsite or by phone.**

Sign up today!
Schedule your appointment early by calling EOI Benefit Counselors at 1-800-229-3642.

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WHAT'S **INSIDE**

1 WHAT'S CHANGING FOR 2019

- Medical Plan deductibles and copays
- Pharmacy Plan deductibles and copays
- New Dental Plans
- Life Insurance enrollment opportunities
- Disability coverage and enrollment opportunities
- Benefit Fair info

2 WHAT YOU NEED TO KNOW AND DO

- **You must enroll by November 16 in order to have 2019 benefits**
- New! bswift Benefits on-Line Enrollment
- EOI Benefit Counselors – on site or by phone
- Review current benefit elections and your dependents
- Enroll in 2019 FSA Plans
- Enter or update beneficiaries

Open Enrollment for 2019 benefits is scheduled from November 6, 2018 to November 16, 2018. The elections you make during Open Enrollment will be in effect from January 1, 2019 to December 31, 2019. Read on for highlights about what's changing and what's new for Sinai Health System's 2019 benefits.

WHAT'S CHANGING FOR **2019**

Medical and Rx Plan Changes

	BlueCross BlueShield PPO (SHS and HCH)	
	Current	2019
Deductible	$500 individual $1,500 family	$600 individual $1,800 family
Out-of-pocket Maximum	$1,000 individual $3,000 family	$1,200 individual $3,600 family

	BlueCross BlueShield Blue Advantage HMO (Holy Cross)	
	Current	2019
PCP Copay	$40 Home Hospital $40 in-network	$20 Home Hospital $40 in-network
Specialist Copay	$50 Home Hospital $50 in-network	$30 Home Hospital $50 in-network

Changes that apply to All Plans		
	Current	2019
Medical Plan		
Emergency Room Copay	**$200**	**$250**
Pharmacy		
Rx Deductible*	**Applicable**	**No longer applies**
Generic Copay	$15 Copay	
Preferred Band Copay*	$30 Copay	
Non-Preferred Copay*	$50 Copay	
Specialty Copay*	No Changes	

**Does not apply to the grandfathered HMOI plan.*

For the High Deductible Health Plan (HDHP), the deductible must be satisfied before pharmacy copayments apply.

New per-paycheck contributions. The new rates will show in bswift when you enroll.

Dental Plan Changes

PPO Plan

- New carrier—Lincoln Financial
- Larger network with greater discounts for services
- 3 cleanings per year allowed
- Rollover a portion of unused balances if you get at least 1 cleaning per year

DHMO Plan

- New carrier-Guardian
- Larger provider network

No Change to the Superior Vision Plan

Life Insurance and AD&D Changes

- New carrier—Lincoln Financial
- Open enrollment opportunity for all Caregivers– no medical questions up to Guaranteed issue amounts

Disability Insurance Changes

- New carrier—Lincoln Financial
- Coverage changes and an open enrollment opportunity for all Caregivers
- New this year, Sinai is providing a basic level of LTD coverage to all non-union staff. For union employees, changes are subject to the CBA
    - Log in to bswift to review your offer
- You have the option to buy additional coverage to further protect you and your family

Benefits Fairs 2019

Want more information on your benefits?

Attend a Benefits Fair to ask questions of the following carrier representatives:

- Lincoln—Dental PPO, Disability & Life
- BCBSIL
- Guardian DHMO
- Superior Vision
- GymPass
- Healthcare Associates Credit Union
- UBS– 403(b) planning
- PayFlex

November 13	Mount Sinai Hospital—Cafeteria
November 15	Mount Sinai Hospital—Cafeteria
November 16	Holy Cross Hospital Auditorium

EOI Benefit Counselors and Program Representatives will be available from 8am-4pm

Get Started!

We have a new benefit enrollment system this year! We ask that everyone take the opportunity to go onto Sinai's new enrollment system at **sinai.bswift.com**

Online Enrollment

1. Go to: sinai.bswift.com
   Username: 6 digit Date of Birth (MMDDYY) plus the last four digits of your Social Security Number
   Password: 8 digit Date of Birth (MMDDYYYY)
2. Complete the Smoker/Non-Smoker attestation
3. Go through your current benefit options and choose the best plans for you and your family
   - Do you have the appropriate coverage for your personal situation?
   - Are all of your dependents listed for the plans in which they should be enrolled?

   Examples:

   ◊ Young children who may have been newborns last year and weren't enrolled in your dental plan

   ◊ Dependents now age 26 are no longer eligible for coverage under your medical, dental and vision plans
4. Update beneficiary information
5. Contribute to your Health and Dependent Care Flexible Spending Accounts (FSA) or Health Savings Account if enrolling in the HDHP for the first time, or transit/commuter account
6. Take advantage of open enrollment for life and disability coverage without medical underwriting
7. Sell up to 32 hours of PTO
8. Enroll in any of the available voluntary benefits: accident, critical illness, life insurance with long term care, hospital Indemnity, ID theft protection

Need Help Enrolling?

Ask for help from Emma on bswift in making your benefit decisions

Emma is your guide as you enroll in your benefits plans. She will ask the questions and make suggestions based on your answers.

Benefits Counselors

On site Monday, November 5 —Wednesday, November 16. Please schedule your appointment in advance using these resources:

- Phone: Call 800-229-3642, Monday – Friday, 8 a.m. – 5 p.m. CST
- Online: Log on to sinaihealth.mybenefitsappointment.com
  - ◊ Select benefit appointment and click continue.
  - ◊ Select the date and time on the calendar that works for you; click continue.
  - ◊ Fill out the contact information page and click complete appointment.
  - ◊ Check your email for your confirmation reminder.
  - ◊ You will receive a call at your chosen appointment time at the phone number you provided.

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