



2023 Open Enrollment Self Guided Tour

CHOICES IN COMMUNITY LIVING

Who is Eligible and For What?

Note: CIGL will be reviewing staff schedules on a regular basis.

If the required hours are not worked benefits may be terminated. (Advance notification will be sent through AccelTrax.)

403B Retirement Plan Through Voya Financial

-Open to ALL employees

To enroll please contact our Voya Rep Tracy Miller for an appointment.

Follow this link <https://www.choicesyou.com/2021-cicl-benefits-page/> to review the Voya 403B Brochure under Benefits Documents. Her information can be found at the back of the brochure.

CICL does not match contributions, however you will have the convenience of payroll deductions.

If you are currently enrolled and would like to make changes, or cancel your contributions, please complete the **Voya Salary Reduction Agreement** on the same page and scan/email it to **bweneck@cicloh.com**, or drop off/mail to the main office to attention **Bea Weneck**.

CICL does not require an account through Voya. If you would like your contribution to go into a different 403B or 401K account, please contact **Bea Weneck**.

Teladoc Virtual Care

(Provided for free by CICL) –Open to all employees.

Employees are automatically signed up after all waiting periods have been fulfilled. Materials and information will be mailed out by Teladoc.

Guardian Products

-Open to employees averaging at least 17.00 hours per week.

CICL provides all eligible employees with a free Basic Life Insurance Policy (includes AD&D), as well as Short-Term Disability.

Additional products such as Dental, Vision, Voluntary Life Insurance, Long-Term Disability, and other supplemental coverage can be purchased, and the premium will be deducted from your paycheck. **Cost varies and not all coverage is guaranteed.** Some coverage such as Life Insurance, may be decreased or discontinued after participants reach a certain age.

If you are signing up, be sure to pay attention to mail from Guardian and return any additional information they request, otherwise coverage will not be activated. CICL will need beneficiary information for the free Life Insurance Policy, please fill out an enrollment form even if you do not wish to elect any voluntary products.

Please contact the Benefits Department for a complete booklet and enrollment form. For questions about what's covered, or any other information, please contact Guardian customer service at 1-888-600-1600. **Our Group number is 00568065.**

You may create a profile on the Guardian site, which will give you access to see the products you've elected, insurance certificates, claims, as well as other useful information.

Flexible Spending Account (FSA)

-Open to employees scheduled at least 17.00 hours per week.

A Flexible Spending Account (FSA) can help you save money for healthcare, and/or dependent care items and services for yourself and your family. FSA funds are deducted from your paycheck before taxes, so the money deposited into the account is tax free which saves you money.

Each year the IRS sets the plan limits of how much you can request. For 2024 the maximum amount is \$3,050.00 for an FSA and \$5000.00 for a Dependent Care Account (DCA). **If all funds are not used, by December 31st of each year, they will be forfeited.**

CICL gives a grace period to allow for previous year's claims to be filed. That grace period ends on March 31st of each year.

You must re-enroll each year; this benefit will not keep going automatically!

Flexible Spending Account (FSA)

-Open to employees scheduled at least 17.00 hours per week.

For existing accounts visit the Chard Snyder website

<https://www.chard-snyder.com/>, log into your account and follow the instructions for enrollment.

For first-time users visit the same site and click on Login. Under "Participants" click on "Access your FSA, HRA, HSA Advantage, Commuter Benefits Account".

Under "Existing User", enter the username which is your social security number without dashes and the temporary password is the last four digits of your social security number. Continue to set up your account and when completed follow the enrollment steps from the home page. If that does not work, try the "Get Started" button under "New User" or you may reach out to Chard Snyder Customer Service for help.

More information on the FSA can be found on the Choices benefits page under "Flexible Spending Account Documents". <https://www.choicesyou.com/2021-cicl-benefits-page/> When in doubt about what benefits are covered or if you need any assistance with the website etc. it is always best to contact the provider directly. Chard Snyder's customer service number is 1-800-982-7715.

ICHRA Health Insurance

-Open to employees averaging at least 30.00 hours per week.

CICL offers Medical Insurance through an Individual Coverage Health Reimbursement Account (ICHRA).

How does it work?

- Employees have the option to shop for a health insurance plan on the Marketplace.
- CICL reimburses a certain amount toward the selected plan. The amount of the allowance is based on an age bracket and can be found on the provider's website.
- Employees who are on Medicare are also eligible to receive reimbursement. Be sure to inform the benefits department, so that we may review this with our broker and get it set up.
- If the selected plan cost is less than the reimbursement allowance, there won't be any additional cost.
- If the selected plan cost is more than the reimbursement allowance, the difference will be deducted from your bi-weekly paycheck.
- Example: Monthly Plan Cost \$500.00 – Monthly Allowance \$600.00 = No additional cost to employee. Monthly Plan Cost \$500.00 – Monthly Allowance \$400.00 = \$100.00-month additional cost.(\$46.15 deduction per paycheck)

ICHRA Health Insurance

-Open to employees averaging at least 30.00 hours per week.

- Choices will only reimburse for the employee portion of the plan. Participants may sign up dependents, however they will have to pay the full premium amount for the depended portion of the plan.
- Example: Monthly Plan Cost \$500.00, Dependent Plan Cost \$200.00 = Total Plan Cost \$700.00 – Monthly Allowance \$600.00 = \$200.00 additional cost (\$92.31 deduction per paycheck)
- Monthly Plan Cost \$500.00, Dependent Plan Cost \$200.00 = Total Plan Cost \$700.00 – Monthly Allowance \$400.00 = \$300.00-month additional cost (\$138.46 per paycheck).

It could be less expensive to sign up dependents outside of CICL's plan. You may contact ICHRA customer service to help with finding a dependent plan.

All eligible employees must sign into the ezCIHRA portal this year and either waive coverage or select a plan, even if you do not wish to make any changes. Emails to create your portal access were sent out on 10/20/23 Please check you spam folder, if you don't see it and contact the benefits department if you need the info to be resent . Please follow this link to get to the portal.

<https://online.ezichra.com/login>

(Next Page for Further Instructions)

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Important Information to Note:

- Currently all Marketplace plans for this area are HMO. That means participants must use a doctor that is in the provider's network, otherwise the services will not be covered. If you have an existing physician that you would like to keep, we encourage you to check with them first. Do they accept Marketplace plans, if so from what carrier, and are they an In-Network provider.
- **Please visit the CICL website <https://www.choicesyou.com/2021-cicl-benefits-page/>, scroll down to Medical Plans and read the Employee Guide as well as the Portal Guide to help you step through the process. Should you need help, please reach out to our ezICHRA team.**

(Next Page for Further Instructions)

ICHRA Health Insurance

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Important information regarding billing and additional information that may be required.

- **Be sure to pay attention to your mail from the Marketplace. They sometimes require additional information such as proof of citizenship. You must respond, or coverage will not be activated.**
- If you are unsure of what to do with the documents, you may reach out to ICHRA customer service for help.
- Since these are individual plans, **you will receive an invoice for the full monthly amount from your selected carrier. You should retain these invoices for your records. If you are actively employed, CICL will be paying the premium bills and deduct any applicable premium overages from your paycheck.**
- When it comes time to renew you may receive communication from the carrier stating that you are already re-enrolled, or that your plan has changed; **however, you are not locked into that plan or provider.** You may shop around and switch carriers and/or plans. This must be done before the end of the open enrollment period, to be effective with the coming plan year.