

2019 Open Enrollment FAQ

1. Do I need to enroll in AIM?

Yes, you must enroll in AIM by Friday, October 19 if you wish to do any of the following:

- a. Make pre-tax contributions to any Flexible Spending or Health Savings Accounts
- b. Change plans or decline coverage
- c. Enroll in, increase or decrease supplemental life insurance for you or your eligible dependents
- d. Add or remove any dependents

2. Will I need to re-enroll in my voluntary benefits?

Reenrolling is not necessary for current plans. However, if you wish to enroll in one of the Accident or Critical Illness policies, you can do so by logging onto <http://www.jmfamily.com/voluntarybenefits> by October 19.

3. During Open Enrollment, may I add my adult dependent child to my plans if he/she still lives at home?

You may enroll [benefits-eligible dependents](#) to the plan who are 25 and younger. Dependents already removed from the plan during the year due to age cannot be added back during Open Enrollment.

4. Will I receive new ID cards?

Yes, you and all your covered dependents will receive new Cigna medical and dental ID cards prior to January 1, 2019. Your old card will still work and your ID number will not change. Once you have your new ID cards, you may throw out the old cards.

5. I am considering enrolling in the HSA medical plan. What are the eligibility requirements to make pre-tax contributions into a health savings account?

Any benefits-eligible associate can enroll in the HSA medical plan. However, to make pre-tax contributions to the account, you cannot be covered by any other medical plan that is not a qualified high-deductible health (HDHP) plan. This includes Medicaid, Medicare Parts A and B, TriCare or any group health plan. Please note the 2019 maximum is \$3,500 for single coverage and \$7,000 for family coverage. Your pre-tax contributions and those made by JM Family are included in that maximum.

6. I am currently enrolled in the HRA medical plan and want to switch to the HSA plan in 2019. What will happen to my remaining HRA balance?

Your account balance will remain with Cigna/BCBS until March 31, 2019 to ensure all pending claims from 2018 are paid. On April 1, 2019, your balance will be assessed and moved to a new Limited Purpose HRA administered by PayFlex, which can then be used to pay dental and vision expenses only.

7. I am currently enrolled in the HSA medical plan and want to switch to the HRA plan in 2019. What will happen to my remaining HSA balance?

You are the owner of your HSA and any balance in the account. You can continue to use the balance in the HSA to pay any medical, pharmacy, dental and vision expenses. However, because you will not be enrolled in the medical plan, HSA Bank will deduct a monthly administration fee from your account.

8. I'd like to start saving now for health care costs in the future. Which plan will allow me to accrue the largest balance?

Both the HRA and HSA will allow contributions to accrue year-over-year. The HSA does not limit the amount you may accrue in the account. In addition, all contributions earn interest and can be invested to assist with growing your account balance for the future. The HRA limits the amount you can have in the account to the amount of your out-of-pocket maximum on your medical plan. Any balance exceeding the maximum is forfeited on December 31 of the plan year.

9. Is there a maximum contribution for the Flexible Spending Accounts?

Yes, the maximum contribution per household is \$5,000 for the Dependent Care Flexible Spending Account and \$2,650 for both the Healthcare and Limited Purpose Flexible Spending Accounts. Note: If you meet the definition of a Highly Compensated Employee (HCE) and are making pre-tax contributions to the Dependent Care FSA, you may see a reduction to your annual goal after Open Enrollment closes.

10. What expenses can I get reimbursed through my Dependent Care Flexible Spending Account?

You may only use the account to reimburse for the cost of daycare for your dependent child younger than 13 and/or nursing care for your spouse or any other qualified dependent who is physically or mentally unable to care for him/herself. If you do not have dependents who meet this definition, you cannot enroll in this benefit.

11. I plan to add dependents and change my beneficiaries for 2019. What will I need when I access AIM during Open Enrollment?

You will need the complete names, dates of birth and Social Security numbers for all eligible dependents and beneficiaries you want to add to your plans.

12. Is it beneficial for me to enroll in Long-term Disability buy-up?

The maximum paid benefit is \$10,000 per month. This amount includes both the company-paid core benefit and the buy-up. If your annual eligible earnings exceed \$180,000 you may not benefit from purchasing the buy-up. However, you may want to maintain the buy-up coverage in case your eligible earnings drop below this amount in the future. [Learn more](#) about how this benefit is calculated.