

2017 Open Enrollment

Helping employees navigate to the best
choice for them

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Making informed choices

Employees want:

- Information that's easy to understand
- More resources
- Better support

HR & Communications working collaboratively
to improve Open Enrollment communications

Easier to understand

- Updated all materials with plain language, better design
- Better information that's easy to understand
- A strategic communications plan, utilizing many different methods, tracking engagement
 - First e-mail: 30% open rate
 - Average open rate: 20%

My medical plan options

You have multiple medical plan options. This guide is a quick comparison. Before you make your choice, review all your information at healthpartners.com/metropolitancouncil. When you're ready to choose, enroll at metcouncilbenefits.hrintouch.com.

	EMPOWER HRA PLAN	DISTINCTIONS PLAN	OPEN ACCESS PLAN ATU only
Premiums (The \$ that comes out of your paycheck to help pay for your plan)	\$	\$\$	\$\$\$
Employer contribution to an account that covers your deductible or other health expenses	\$1375 (single) \$2750 (family)	\$0	\$0
Deductible (The amount you pay before your plan kicks in)	\$1375 (single) \$2750 (family)	\$275 (single) \$550 (family) (Deductible doesn't apply to some services)	\$0



Open Enrollment Coming Soon

Oct. 31 isn't just Halloween this year – that's when the Metropolitan Council's annual Open Enrollment begins.

Look for your full enrollment packet in the mail soon!

Distinctions III plan

Whenever I'm buying something for the first time, I look online to see how others review it. I like when someone else does the work for me to tell me that something is the highest quality for the best price.

That's what's so great about this plan. Benefit levels make it easy for you to choose a high quality doctor at the lowest cost.

What do you need to know about this plan?

What you'll pay depends on what kind of care you get. For things like an office visit to a specialist, chiropractor or therapist, you'll pay a set amount based on the benefit level of the provider, called a copay. You pay your copay, and your plan kicks in to pay for the rest of the visit.

For something like a stay at a hospital, it's a little different. In those cases, you pay costs up to a certain amount – your deductible and copay. For services like an ambulance, you pay a portion of the bill. That's called coinsurance. For example, you might pay 20 percent and your plan would cover 80 percent.

What do all the Met Council plans help pay for?

Here are just a few things:

- Preventive care, at no cost to you
- Convenience and online care
- Specialty care, without referrals
- Prescriptions



Wendy
Member Services

Find how much you'll pay and what your plan will cover in your Summary of Benefits and Coverage (SBC). And remember, we're here to help. Call us at **952-883-5000** or **800-883-2177**.

How do benefit levels work?

There are three benefit levels. Doctors, hospitals and clinics are put into them based on quality and cost. As you can see, benefit level one is the best bang for your buck. It's easy for you to choose a high quality doctor at the lowest cost – just look for benefit level one.

You can go to healthpartners.com/metropolitancouncil to check out what level each doctor is in. Or call Member Services and we'll help you figure it out.

BENEFIT LEVEL	QUALITY	COST
Benefit level 1:	★★★	\$
Benefit level 2:	★★	\$\$
Benefit level 3:	★	\$\$\$

More resources: Potential Savings

Many employees are paying more than they need to!

Health Partners found that among ATU employees:

- 60% would save money by switching to a different plan
- \$254 is the minimum annual savings among those
- Average estimated savings are \$1000 - \$2800 per person

More resources: Personalized letters

- Personalized letters to ATU employees with their potential savings
- This year – all ATU employees
 - 6 versions of letter
 - Targeted based on level of engagement, average family size, estimated savings
- All employees in future

Feel safe and secure with the right health plan

As the director of Member Services, I hear people say “what if?” all the time. Especially about choosing the best health plan. I always say, the best health plan is the one that supports your career and has the least impact on your wallet. And that’s why I wanted to you know this:



DID YOU KNOW? Based on your claims in 2015, <name> \$<XX> by choosing the <Cost Savings plan (formerly known as Health Reimbursement Account plan)>.

That means you might be able to save money in 2017, too.

Better Support

- The updated materials will allow HR staff to spend more time working one-on-one with employees, rather than answering basic questions due to lack of understanding or ability to find information
- Adapted schedule for Open Houses throughout October will make it easier for staff to attend; also doing better promotion of them

Important Dates

Late October: Full enrollment packets arrive in homes, will include schedule for open houses and opportunities for on-site assistance

Open Enrollment: October 31 – November 18

On-site meetings begin: October 31

Questions?

HR Staff are here to help!

- Call 651-602-1601
- Visits Benefits page on MetNet
- Go to healthpartners.com/metropolitancouncil