

# Open Enrollment has begun for employee benefits



## PEBB Medical Flexible Spending Arrangement (FSA) and Dependent Care Assistance Program (DCAP)

If you wish to enroll in or continue your Medical FSA and/or DCAP, open enrollment is the time to do it. You must enroll or reenroll no later than November 30 for the January 1, 2016 coverage year.

The Medical FSA allows you to:

- Set aside part of your paycheck, before taxes, to cover qualified medical expenses for you and your family members.
- You may set aside as little as \$240 or as much as \$2,500 during 2016, which will be deducted from each paycheck in equal installments.

The DCAP allows you to:

- Set aside part of your paycheck, before taxes, for child or elder care expenses.
- You may set aside up to \$5,000 per household (\$2,500 each if married and filing separate tax returns) which will be deducted in equal amounts from each paycheck.

**Want to learn more about the FSA and DCAP? Live presentations on November 9, 2015, from 12:00 pm to 12:30 pm in PUB 161**

Navia Benefit Solutions (formerly Flex-Plan Services) is offering webinars throughout the month of November. To see the webinar schedule, visit the Navia Benefit Solutions website.

In addition, Navia Benefit Solutions will have representatives

available at the benefits fairs.

### **Shine a light on your medical plan options in 2016**

Choose the best plan for you and your family – Choosing a medical plan is important. Many people think first about cost and which doctors and hospitals are in the network. There are other things to consider when choosing the plan that is right for you and your family.

Think about these questions as you review the 2016 plan options:

Providers:

- Are the providers I want to see in the plan's network?

Coordinated Care:

- Will my provider share information that helps the providers work in partnership to make decisions about my health care?
- Will I receive care by providers who are supported by a system with the goal of keeping me healthy and getting me the care I need?

Nurse line, online resources:

- Does the plan have access to a 24/7 nurse line or medical help line for after-hours support or to help me decide whether I need to see a provider?

**All medical and dental plans that are currently available in 2015 remain available in 2016.**