

Our records indicate that you participated in Plan C or Plan N during Plan Year 2018. Annual enrollment is required. See more info below.



## State Employee Health Plan Open Enrollment - Plan C and Plan N

*Please disregard this email if you have already completed your PY 2019 Open Enrollment.*

Our records indicate that you participated in Plan C or Plan N, Qualified High Deductible Health Plans (QHDHP) during Plan Year (PY) 2018.

For more information about the “active” enrollment requirement, the plan options and changes, HSA employee contributions amounts, HSA/HRA employer contribution amounts, MAP enrollment and more, please see the [KU Open Enrollment website](#).

### Plan Year 2019 Updates

- NueSynergy will be the new vendor for the Health Savings and Health Reimbursement accounts. NueSynergy will continue to be the vendor for the Flexible Spending Accounts.

If you currently have an HSA or HRA with Optum Bank, you will need to decide if you want to transfer your account funds from Optum to NueSynergy. More detailed information on how to transfer your funds will be provided by the SEHP at the end of 2018. For more information, please visit NueSynergy’s [Frequently Asked Questions](#) and [SEHP HSA/HRA Reference and Transition Guide](#).



[2019 NueSynergy HSA Overview Video](#) (5:59)

- The **deductible for Plans C and N** will remain the same (\$2,750 for single and \$5,500 for dependent coverage). The combined out of pocket maximums will remain the same, for medical and pharmacy: for Plan C \$5,500 for single and \$11,000 for family and for Plan N \$6,650 for single and \$13,300 for family.
- The Employer annual HSA and HRA contributions will remain the same, and employees and covered spouses will each be eligible to earn up to \$500 in additional Employer HSA or HRA contributions through HealthQuest activities. **See the [2019 Enrollment Booklet](#) for information about the employer and employee contributions for Plan C (page 27) and Plan N (page 28).**
- If, during PY 2019, you will be **age 55 or older**, you can elect to make an HSA additional “catch-up” contribution of up to \$1,000. You can make that election during online Open Enrollment to be effective with the first contribution in January or you can make that election during the year.

- The Employer HSA and HRA contributions will be deposited in four quarterly installments for active employees. The employer contribution will be based on your enrollment at the time the contribution is made.

	Active appointment status required as of this date	Paycheck date
1 <sup>st</sup> installment	January 1, 2019	January 11, 2019
2 <sup>nd</sup> installment	April 1, 2019	April 5, 2019
3 <sup>rd</sup> installment	July 1, 2019	July 12, 2019
4 <sup>th</sup> installment	October 1, 2019	October 4, 2019

### HSA Payroll Deduction

The first HSA deduction will be from the January 11, 2019 paycheck.

- Twelve-month staff will have deductions from 24 checks (the first two checks each month). When the month has a third paycheck no deduction will be taken.
- Academic year faculty and staff with positions designated as less than twelve-month will have HSA deductions from 24 checks (the first two checks each month). Therefore, if there are summer paychecks, the HSA will be taken from those checks. Beginning in September, the balance of the HSA annual contribution amount will be taken from eight remaining checks in the year (the first two checks in the months of September through December) and will be systematically adjusted accordingly.

### Health Reimbursement Account (HRA)

- Plan C and Plan N members who are not eligible for an HSA will be eligible for a Health Reimbursement Account (HRA).
- Plan C and Plan N members who are eligible for an HSA can elect, instead, to enroll in an HRA. The Employer contributions will be paid in four installments to active employees.
- The [SEHP 2019 Enrollment booklet](#), page 9, states employees who are **not** eligible for an HSA are those who are:
  - enrolled in any part of Medicare
  - enrolled in Tricare
  - concurrently enrolled in another health plan not considered to be a Qualified High Deductible Health Plan
  - eligible to be claimed as a dependent under their parent's tax return

### What is the difference between HSA and HRA?

Unlike the HSA, the HRA has employer contributions only (no employee contributions), is not portable, unused amounts do not roll from year to year and it cannot be converted to cash or assigned to a beneficiary.

### Additional HSA/HRA Employer contributions

Employees and covered spouses who participate in the HealthQuest program can earn credits toward the \$480 premium incentive discount for PY **2019**. And, those with an HSA or HRA can earn additional employer contributions to the employee's HSA/HRA (up to \$500 each per employee and covered spouse). For more information, see page 14 in the [2019 Enrollment Booklet](#), and visit the [KU HealthQuest Page](#).

***Open Enrollment must be completed by midnight October 31, 2018.***

We strongly encourage you to enroll early in October in case you need assistance.

For more information, please visit the **[KU Open Enrollment website](#)**

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