

Open Enrollment Period Changing From December to NOVEMBER



Beginning this year, the AAASEBF open enrollment period will be changing to the **month of NOVEMBER** from the month of December. Open enrollment applications for late enrollees will be accepted from **November 1 until November 30, 2016** for coverage to be effective January 1, 2017. This will aid in avoiding the year-end rush and greatly improve efficiency. Employees that did not apply for health, dental or vision coverage to be effective *within* 30 days following the new hire 60-day probationary period (late enrollees) will have the opportunity to enroll in the **month of NOVEMBER** for coverage to be effective January 1, 2017. Otherwise, current employees will not be able to enroll for health/dental/vision coverage until the next open enrollment period unless there is a qualifying event. Refer to the Summary Plan Description (SPD) benefits booklet for eligibility information. The SPD and more essential AAASEBF information is available on our website at aaas.us. *Advise your employees that there are tax penalties for individuals without coverage; 2.5 % of household income or \$695 per adult and half that per child under 18, whichever is higher.*

All open enrollment applications must be received in our office no later than the end of the month of NOVEMBER, 11.30.2016.

2017 Rates & Benefits Updates



The AAASEBF Board of Trustees posts 2017 rates. Your board is very pleased to announce **very minimal rate increases averaging 2.06%** amongst all of the health plans. There are no benefit changes. There will be no rate increases in the dental, life and vision AAASEBF program options. The rate sheet effective January 1, 2017 is printed on the back of this newsletter.

Reminder: Benefit Plan Selection Forms (mailed prior to active health division members) submission deadline is November 15, 2016.

Updated SPD Benefits Booklets Now Available



The updated 2016 Summary Plan Description (SPD) benefits booklets will be available this month for our Blue Cross and Blue Shield of Alabama health and dental plans. Online access to SPDs for viewing/downloading is available for you and your employees!

SPDs for our health and dental plans are accessible at aaas.us in the Member Programs > Insurance > AAAS Employee Benefit Fund section. You will also find other useful information like plan matrices, enrollment forms, etc. They are also accessible at AlabamaBlue.com in the *myBlueCross* section. Just register/login and view your SPD. You'll gain access to other beneficial information, as well, such as claim statements and more.

Inform all of your employees of the availability and access to the SPDs.

SBC 2017 for AAASEBF Plans



The Summary of Benefits and Coverage (SBC) effective January 1, 2017 for the AAASEBF health plans will be available this month on our website at aaas.us. An SBC is required to be provided with your enrollment information for new hires, special enrollees, upon open enrollment and upon request. SBC information from BlueCross BlueShield of Alabama (BCBSAL) is also available on our website. Refer to dol.gov and cms.gov for more information regarding the SBC provisions of the Affordable Care Act (ACA). For Frequently Asked Questions (FAQs) see <https://www.dol.gov/ebsa/faqs/faq-aca8.html>.