

## Health Insurance FAQ

What is open enrollment?

*Open enrollment is the one time of year that you can enroll, drop coverage or add dependents without a qualifying event (see below).*

When is open enrollment?

*Open enrollment for health insurance and flex accounts begins in November with a January 1st effective date.*

When can I make changes to my health insurance?

*You can add, change or terminate dependents from your insurance during open enrollment or there must be a change in family status or **qualifying event** in order to make a change.*

*A change in family status is one of the following:*

- *Marriage*
- *Divorce*
- *Birth or adoption of a child*
- *Spouse loses or gets new health insurance coverage*
- *Any other coverage you have changes significantly*
- *Court order to cover child*
- *Employee, spouse, or child eligible or ineligible for Medicare or Medicaid*
- *Employee, spouse or child moved into or out of PPO network*

***You must make this change within 30 days of the qualifying event. If you do not make the change within 30 days, you must wait until the next annual open enrollment period, usually held at the end of the year. In most cases, supporting documentation must accompany the change request. Keep in mind; you may need to change beneficiaries at this time as well.***

*You will need to fill out a new health insurance enrollment form, a Meritain change form and attach supporting documentation (marriage license, court order, divorce decree, etc.)*

[Click here for the Meritain Enrollment Form](#)

[Click here for the List of Qualifying Events and Change Form](#)

What is a preferred provider organization or network? [Click here for preferred provider information](#)

How can I check to see what network I'm enrolled in?

*The network you chose when you enrolled in our health insurance program should be listed on the back of your insurance card.*

How do I find a doctor in my network?

*If you have Encore, go to [www.encoreconnect.com](http://www.encoreconnect.com).*

*If you have Sagamore Plus, go to [www.sagamorehn.com](http://www.sagamorehn.com).*

Is there a network for dental?

*No. You may choose any dentist.*

Is there a network for vision?

*Yes, Vision Service Plan (VSP) and you can find a physician at [www.vsp.com](http://www.vsp.com).*

How do I check the status of a claim?

*You can contact Meritain by going to [www.meritain.com](http://www.meritain.com) or calling 1-888-285-6402.*

How much is my wellness benefit and what does it cover?

*All covered persons have a yearly \$150 wellness/routine care benefit. This benefit pays 100% of covered charges up to \$150 before or after the deductible is met. Covered charges over the \$150 maximum and after the deductible is met will be covered at 80%.*

*Here is a sample list of covered wellness/routine care procedures (not meant to be all-inclusive): physical examination and related tests performed within 30 days of the exam such as pap smears, EKG's, bloodwork, PSA's, mammograms and chest x-rays.*

*Immunizations (including those for foreign travel) and flu shots are covered.*

How do I get an additional insurance card or replace a card?

*Contact Human Resources.*

How do I change my life insurance beneficiary?

*Fill out sections A and D of the health insurance enrollment form.*

## **Flex Account FAQ**

What is a Flexible Spending Account?

*Flexible Spending Account (FSA) plans allow you to take a portion of your earnings, before they are taxed, and set the money aside for specific healthcare and dependant care expenses.*

*There are two types of Flexible Spending Accounts: Healthcare Reimbursement Accounts (HCRAs) and Dependant Care Reimbursement Accounts (DCRAs).*

How do FSAs work?

*You decide how much you wish to have taken from your paycheck to cover your anticipated out-of-pocket expenses for the year. You will receive a debit card with your elected health care reimbursement amount available for eligible expenses. When you incur eligible expenses, you can use your MBI debit card or complete a claim form and attach supporting documents (receipts, etc.).*

When can I enroll in the Flexible Spending Health Care or Dependant Care Account(s)?

*During open enrollment which is usually held in November/December with a January 1st effective date.*

What is the maximum amount I can put in either of my flex accounts?

*\$5000 annually.*

Will I received a refund if I do not use all the money in my account?

*No, government regulations mandate the "Use-It-or-Lose-It" provision. Therefore, money that is not used is not refundable at the end of the year. It is important that you estimate your expenses accurately.*

How can I get help estimating the amount of money I should put into my FSA?

*The FSA Reimbursement Worksheet will help you to estimate your annual healthcare and dependant care expenses. [Click here for the Flex Reimbursement Worksheet.](#)*

Can I change the amount I deposit into my FSA during the year?

*If you have a qualifying event, you may make changes (see p. 1 for the list of qualifying events).*

What items or services can I purchase with my HCRA flex card?

*Expenses include deductibles, co-insurance, prescriptions, amounts over the reasonable and customary allowances, hearing aids, orthodontia and some over-the-counter items.*

What services does the Dependent Care Reimbursement Account cover?

*DCRAs allow you to use your pre-tax dollars for the care of a dependant under the age of 13, and for certain dependants that are physically or mentally incapable of providing their own care.*

Can the DCRA be used for expenses accrued caring for my elderly parent?

*Yes, certain mentally or physically disabled adults may qualify for dependant care.*

If I have a question about my FSA, whom should I call?

*You can contact your Dedicated Service Team at Meritain for help with claims questions, or for information about your benefits. The phone number is 1-888-887-9951. The fax number is 1-888-887-9881.*

## **Worker's Compensation FAQ**

**For a complete outline of our Worker's Compensation policy, [please click here.](#)**

What should I do if I get injured while working?

- *Seek medical help, if needed.*
- *Inform your immediate supervisor.*
- *Complete the First Report of Injury and Medical Authorization forms and give to supervisor.*

Do I have to visit a certain doctor or hospital?

*No, you may go anywhere.*

What do I need to do if I have a follow-up visit?

***Before your follow-up visit you need to have the visit approved*** by contacting the Town's Worker's Compensation Insurance company, Indiana Public Employer's Plan (IPEP), at 800-382-8837.

How do I check on payment status of a doctor's bill?

*Call IPEP at 800-382-8837.*

## **Public Employees' Retirement and '77 Fund FAQ**

[www.in.gov/perf](http://www.in.gov/perf)

What is PERF?

*The Public Employees' Retirement Fund was created on July 1, 1945, to provide secure, long-term pension benefits for Hoosiers who choose careers in public service. Since that time, smaller funds have been created, and are now included under the original administrative umbrella. Indiana's PERF is now a retirement system of six separately managed retirement plans including the Public Employees' Retirement Fund and the Police Officers' and Firefighter' Pension and Disability Fund.*

How do I enroll in PERF?

*You are automatically enrolled on your first day of employment with the Town.*

How much will I need to contribute?

*If you are a civilian employee the mandatory 2007 contribution is 8% of your salary. In most cases, the employer would pay a portion of the 8% and you would pay a portion. As a benefit to our employees, the Town pays 100% of the mandatory contribution. Which means you pay nothing!*

*If you are a sworn employee the mandatory 2007 contribution is 27% of the 1st Class Officer's salary, which is \$48,781. The Town pays 24% of this contribution which is \$11,707.44 and the employee pays 3% which is \$1,463.43.*

For more information on beneficiary designation, benefit disbursement, investment options and PERF contact information, please visit the PERF website at [www.in.gov/perf](http://www.in.gov/perf).