

## **2014 OPEN ENROLLMENT – Active Employees**

***Monday, October 7, 2013 through Midnight Friday, October 18, 2013***

You can only enroll or make changes to your benefits during the designated open enrollment period unless you have a qualifying life event such as the birth of a child or you get married or divorced.

If you do not make benefit changes for 2014, all your 2013 elections will continue except your Flexible Spending Account (FSA) election. You must re-enroll in FSA plans each year.

Please review your 2014 Benefits and Enrollment Guide for important information about your benefits programs and how to enroll.

### ***What's New for 2014 (additional details included in your benefits and enrollment guide):***

- City of Memphis plans are no longer considered Grandfathered under Healthcare Reform
- Pre-existing Condition Limits will no longer apply to anyone regardless of age
- Dependents covered to age 26 even if the child has access to his/her own employer coverage
- All copayments, coinsurances and deductibles now apply toward the Out of Pocket (OOP) Maximum
- Coverage for Clinical Trials
- Additional guidance for Women's Preventive Health/Contraceptive Coverage – No Cost Share
- Vitamin D Coverage for prevention of falls in older adults
- Medical Plans – Employee contributions increased to 30%
- Increase in dental premiums
- Increase to ER Copay – Medical Premier Plan Only
- A third medical plan option – the Value Plan
- If submitting an enrollment form, notarized documents no longer required; instead you must include your Oracle employee ID number (located on your employee ID Card or your paycheck stub) along with your signature.

**NOTE: IF YOU ARE ENROLLING ONLINE AND YOUR ENROLLMENT REQUIRES YOU TO SUBMIT SUPPORTING DOCUMENTATION (I.E. MARRIAGE LICENSE, BIRTH CERTIFICATE, ETC.), PLEASE NOTE YOUR ONLINE ENROLLMENT IS NOT COMPLETE UNTIL YOU SUBMIT THE PAPERWORK TO THE HEALTH WELLNESS AND BENEFITS (HWB) OFFICE. HWB MUST RECEIVE YOUR DOCUMENTATION BY CLOSE OF BUSINESS ON FRIDAY, OCTOBER 25, 2013 OR YOUR BENEFIT ELECTIONS WILL NOT BE VALID FOR 2014. YOU WILL NOT HAVE AN OPPORTUNITY TO ENROLL OR MAKE CHANGES UNTIL THE NEXT OPEN ENROLLMENT PERIOD UNLESS YOU HAVE A QUALIFYING LIFE EVENT.**

If you have Open Enrollment and Benefits related questions, please call Health Wellness and Benefits at 901-636-6800.

For any Technical issues retrieving your Username/Password or completing your enrollment via self-service, please contact the Technology Service Desk at 901-636-6100.