

Plan Year 2018

Effective January 1, 2018 to December 31, 2018



VOLUNTARY EMPLOYEE BENEFITS ENROLLMENT GUIDE

International Association of Firefighters





WHEN TO ENROLL

- **When you are initially eligible for coverage.** You have 30 days from your hire date to make plan elections.
- **Special enrollment opportunity.** This is a limited enrollment period that opens if you have lost other coverage due to a reason beyond your control or you have a qualified family status change.

Examples of qualified family status changes that allow you to change some of your benefits during the year include:

- Marriage or divorce
 - Death of your dependent child or spouse
 - Change in your or your spouse's employment status that results in loss or gain of coverage
 - Birth, adoption, or change in the custody of your child
- **Annual open enrollment.** Open Enrollment dates are **November 20, 2017** to **December 8, 2017**. This is the time of year to add, change or delete coverage for yourself and any eligible dependents. If you do not enroll now, you may only make changes during next year's open enrollment period or a special enrollment opportunity. See page 3 for more information on how to enroll.

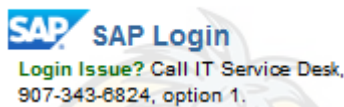
HOW TO ENROLL

How to enroll during open enrollment. Open enrollment will be conducted via SAP Employee Self Service (ESS) to enroll/change benefits. Enrollment will open at **12:01am November 20, 2017** and must be completed by **11:59pm December 8, 2017**.

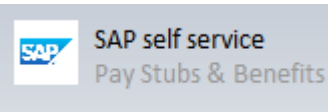
Here are the web addresses to access the enrollment website:

- MOA Muniverse: <http://www.muniverse.net/> Click the “SAP Login” link under Featured Links

Featured Links



- Internet (from home): <http://www.muni.org/> Click the “For Employees” link at the bottom of the page to access SAP ESS from home. You will need to use Internet Explorer to access SAP ESS from home.



- Instructions on how to navigate Benefits enrollment can be found on Muniverse by clicking “SAP Help (uPerform)” . Navigate to the Employee Self-Service (ESS) link and click option 7 “Benefits”.

SAP Help (uPerform)

- Open Enrollment meetings and open labs will be scheduled throughout the open enrollment period. Please check the Muniverse home page for a listing of dates, times and locations. Also, watch for announcements and helpful hints in the MOA Bulletin.
- Further help is available by calling the Benefits Hotline at 343-4422 or sending us an email to Benefits@muni.org.



ELIGIBILITY REQUIREMENTS

Employees Eligibility

- To be eligible for most benefits, you must be a regular employee working at least 20 hours per week.
- You are eligible to enroll during the first 30 days from your hire date. Benefits become effective the 1st of the month following your hire date. If you are hired on the 1st of the month, your benefits are effective that day.
- Benefit elections/changes made during open enrollment will be effective January 1, 2018.

Dependents Eligibility

- You must be covered by or enroll in a benefit plan to enroll your eligible dependents. Your eligible dependents include your:
 - Lawful spouse
 - Children:
 - Unmarried Child 26 years of age or under
 - Natural or legally adopted
 - Minor or foster child for whom you or your spouse has legal guardianship
 - Stepchildren of lawful spouse

You must enroll your eligible dependents for insurance coverage—their enrollment is not automatic.





LIFE/ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) BENEFITS HIGHLIGHTS

- **Remember to name a beneficiary**
- Your beneficiary will receive the benefit paid by your life insurance policy in the event of your death. Your beneficiary is the person(s) who will receive your life insurance benefits when you die. Your beneficiary can be a person or multiple people, charitable institutions or your estate. Once named, your beneficiary remains on file until you make a change. Without clear direction on file, your family could end up fighting for your death benefit in court. This can take time and money, and it's the last thing your loved ones will want to deal with after your death.

Basic Life/AD&D		Voluntary Life/AD&D	
Basic Life/AD&D Benefit Amount	\$200,000	Voluntary Life/AD&D Benefit Amounts	\$25,000 to \$200,000 in increments of \$25,000 OR \$10,000, \$15,000, \$30,000 & \$45,000 Dependent Life/AD&D - \$5,000
Included Benefits	Seatbelt/Airbag Education Repatriation Loss of use/Paralysis Loss of speech and/or hearing Conversion/Portability privilege	Included Benefits	Seatbelt/Airbag Education Repatriation Loss of use/Paralysis Loss of speech and/or hearing Conversion/Portability privilege
Accelerated Death Benefit	If you are terminally ill, you may be able to receive a portion of your life coverage benefit as a lump sum	Accelerated Death Benefit	If you are terminally ill, you may be able to receive a portion of your life coverage benefit as a lump sum
Reduction Schedule	Schedule begins with 35% at age 75	Reduction Schedule	Schedule begins with 35% at age 75
Cost of Coverage	MOA pays the full cost for the Basic Life/AD&D Benefit.	Cost of Coverage	You pay the full cost for the Voluntary Life/AD&D Benefit. Reference the rate sheet for pricing.

- Symetra provides value added benefits of ID Theft Protection, Beneficiary Companion Program, and Travel Assistance for all members with Basic Life/AD&D insurance.
- Visit the Employee Benefits page on Muniverse for more information.



DISABILITY BENEFITS HIGHLIGHTS

Short Term Disability (STD) insurance provides income protection in the case of a short-term illness. Once you meet the eligibility waiting period, you will be automatically enrolled in the employer-provided basic STD coverage.

Long Term Disability (LTD) provides income protection in case of a long-term illness or injury. Once you meet the eligibility waiting period, you will be automatically enrolled in the employer-provided basic LTD coverage. Benefits will be payable after the elimination period; during this period, you can use your Paid-Time Off (PTO) or sick leave and STD benefits (if applicable).

Voluntary STD - Symetra

Elimination Period

- 0 days if disability is due to an injury
- 14 days if disability is due to a sickness
- 60 days if disability is due to sickness (during first 12 months from date insurance begins for Employees who don't enroll during their new hire enrollment or w/in 90 days of a change in family status)

Benefits begin after the elimination period is completed

Maximum Weekly Benefit Available

- Option 1: \$100
- Option 2: \$200
- Option 3: \$300
- Option 4: \$400
- Option 5: \$500
- Option 6: 60% of weekly earnings up to \$1,500

Maximum Payment Period

39 weeks

LTD - Symetra

Elimination Period

273 days or the date your insured STD payments end, if applicable

Benefits begin the day after the elimination period is completed

Monthly Benefit

60% of monthly earnings

Maximum Benefit Available

\$6,250 per month

Maximum Payment Period

Social Security Normal Retirement Age

Submit and view claim details online on the mobile friendly site

www.symetra.com/MyGO.

Symetra provides additional EAP services for all long-term disability members.



CONTACT INFORMATION

STD/ LTD/Life/AD&D

Symetra

1-877-377-6773

www.symetra.com/MyGO

M-F: 8 a.m. – 8 p.m. (ET)

MOA Benefits Staff

Benefits Hotline

(907) 343-4422

benefits@muni.org

M-F: 8 a.m. – 5 p.m. (AKST)