

INTRODUCING Online Benefit Enrollment

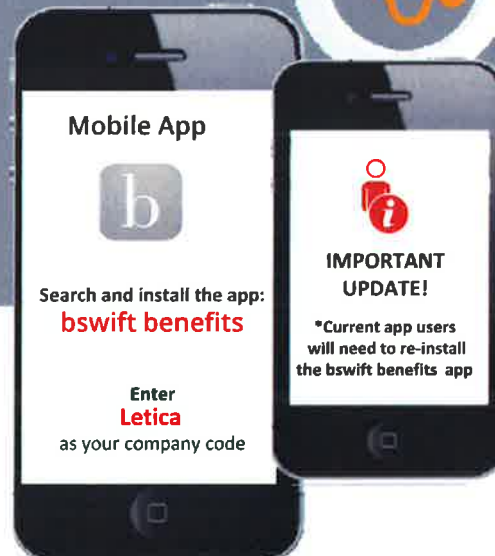
Please note: Letica employees will no longer be enrolling in their benefits via paper applications. **New** for this open enrollment, Letica will be using an on-line enrollment system that will be accessible for employees 24/7.

Mandatory Open Enrollment begins on May 28th

Eligible employees will have access to the system as of this date. Please refer to the instructions below when you are ready to log on.

If you have any questions, please contact HR.

- 24/7 Access to Your Benefits
- Plan Comparisons
- Plan Summaries
- Carrier Links
- Carrier Phone Numbers
- Carrier Forms
- Dependent Eligibility Guidelines
- Wellness Resources
- Mobile Application
- Life Event Enrollment
- Document Library
- Federal Mandate Notices
- Legislative Updates



Step 1:

Go to www.letica.bswift.com

Step 2:



Login

User Name

- First Initial + Last Name
e.g.: John Smith = **jsmith**

Password

- Last 4 digits of your SSN – you will be asked to reset after your 1st login
- You are prompted to change your password at every Open Enrollment every year



1. It is very important that you verify that all of your personal information and your dependents information is accurate.

2. If you have a **life event** during the year; Log into your company benefit portal and choose your qualifying event and begin making your election changes.

Life Event - Qualifying event

- Marriage / Divorce
- Birth / Adoption
- Loss / Gain of Coverage

You have 30 days from the date of the event to notify HR of any necessary changes.

YOU MUST ENROLL TO HAVE COVERAGE!

IMPORTANT

Benefit Updates for 2019-20

Each year, Letica makes every effort to continue offering excellent benefits at an affordable price – an outcome that is not easily attained.

We are pleased to announce that we have made very few changes for the 2019-20 Plan Year:

Here are the changes, per benefit type:

Medical / Rx

NO CHANGE to insurance carrier or plan options. However, the following changes were made to the traditional PPO plan designs – both the **PPO 800** and the **PPO 2000**:

- Same deductible and coinsurance levels but **INCREASED** the coinsurance maximums. The plan still pays 80% of the cost after you have satisfied the deductible.
- **INCREASED** prescription copay amounts slightly. *For example: Generic drugs will be \$15 instead of \$10.*

NO CHANGES were made to the **PPO HSA 3000** plan design.

Dental

CHANGED insurance carrier from BCBSM to Delta Dental. It is important that you log on to the portal to make sure your BCBSM dentist participates in the Delta network.

NO CHANGE to your plan options – **Preventive Only Plan** and **PPO Plan**, or plan designs.

Vision

NO CHANGES to the insurance carrier or plan design.

Life & Disability

CHANGED insurance carriers from Cigna to Lincoln Financial.

DURING OPEN ENROLLMENT, Lincoln is forgoing their Open Enrollment increase limitations and allowing you to elect coverage for yourself and your dependents – all the way up to the Guaranteed Issue level – **without providing evidence of good health**. In future years, you will be able to increase by two increments only.

INCREASED the number of **Voluntary Life** coverage options for you and your spouse \$10,000 increments for you and \$5,000 increments for your spouse.

NO CHANGES were made to the **STD** or **LTD** plan designs.

***NEW* Benefit Options for 2019-20**

Accident Insurance

If you experience a covered injury, Accident Insurance pays you money that you can use to cover your expenses. You have the option to purchase this coverage, through Lincoln Financial, for yourself and your dependents.

Critical Illness Insurance

If you are diagnosed with a covered illness, Critical Illness Insurance pays you a portion of the coverage level you elect, to help with expenses not covered by your medical plan. You have the option to purchase this coverage, through Lincoln Financial, for yourself and your dependents.