

It's that time again...

2021 Annual Enrollment October 6-15, 2020



Your current benefits elections will automatically continue for 2021 unless you make a change. This includes your current medical (including prescription drug), dental, vision, life and accidental death and dismemberment (AD&D), disability insurance, tobacco user status and spending account contributions.

However, your Health Assessment credit will not automatically carry over into 2021.

In order to receive a wellness credit for 2021, you will need to complete one Wellness Activity **between October 1, 2020 and December 31, 2020, which will help reduce your medical premiums by \$100.**

For 2021, the annual maximum contribution amounts are as follows:

- Health Care Spending Account (HCSA): \$2,750
- Dependent Day Care Spending Account (DCSA): \$5,000



As a reminder: As of February 1, 2020 the forms for **FMLA have changed**. The forms **MUST be distributed by Sedgwick** AFTER an illness reported. (You may request forms before an absence by stating to your supervisor or absence administrator that you will have an **anticipated** absence). These forms are about 3 pages and include a barcode with your employee information.

Any forms old located on union websites will not be honored.

The CARES ACT:

The CARES Act, Coronavirus Aid, Relief, and Economic Security Act includes important provisions for people who use a Flexible Spending Account (FSA) or a Health Reimbursement Arrangement (HRA). The CARES Act is part of the \$2 trillion stimulus package aimed at providing additional relief during the coronavirus pandemic.

If you participate in an FSA or HRA you're able to contribute pre-tax funds for use on hundreds of eligible expenses. When the CARES Act was signed into law you gained even more flexibility in your ability to save. This new legislation expanded the list of expenses which you can now purchase with your FSA/HRA without a prescription.

Those expenses now include the following:

- Over-the-counter (OTC) treatments containing medicine – cold treatments, ointments, pain relievers, stomach remedies, etc.
- OTC treatment without medicine – bandages, wraps, medical testing devices, etc.

- Menstrual care products are now considered eligible expenses. Examples include tampons, pads, liners, cups, sponges, or similar products.
- Sunscreen

Keep in mind that merchants are updating their eligible expenses list for these products to be approved by using a debit card. You can still send in receipts to be reimbursed.

Don't hesitate to call me, Ines Millard –CWA Healthcare Benefits Coordinator at 1-888-571-7218 if you have any questions!

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Ines L. Millard

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