




## SOUTHERN TIER ENVIRONMENTS FOR LIVING

**TO:** All Eligible Full Time Staff Members  
**FROM:** Mark Wasiewicz, Human Resources Director   
**DATE:** September 25, 2014  
**RE:** Open Enrollment Period – Medical Insurance, HRA Accounts & Flexible Spending Accounts

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It is the time of year again when eligible staff members may enroll or modify their medical insurance and/or Flexible Spending Account and/or change their single or family classification. **This is the only time throughout the year you may change your coverage without a qualifying event.**

### Plan Changes

Relatively good news this year! We're pleased to announce our health insurance carrier will change to **Independent Health** for the forthcoming plan year. The coverage and plan design will be essentially the same as our current plan offering. Some minor changes will include:

- Plan deductibles will change to \$5,000 – single / \$10,000 - family.
- Healthcare reimbursement plan (HRA) will change to STEL paying the first \$1,250/\$2,500 of deductible, the employee pays the next \$1,250/\$2,500 of deductible, then STEL will pay the remainder \$2,500/\$5,000 of the deductible.
- Access to the Independent Health Provider network.
- Access to Independent Health's "Personal Best Fitness" program. This is a \$250 debit card to be used at select wellness providers.
- Staff member's contribution levels will remain unchanged. Contributions will remain at \$0/month for single participants and \$200/month for family participants.
- "Opt Out" option is unchanged and will remain at \$2,000.
- **IMPORTANT:** The FSA – Medical account will allow for a \$500 roll over of unused funds which can be used in the next plan year. See the "Summary of Material Modification to the Cafeteria Plan" in this packet.

### New Open Enrollment Process

This year open enrollment will be conducted online. This will include enrollment in the Independent Health Insurance plan (healthcare reimbursement account enrollment is automatic – no action is required) and Flexible Spending Accounts.

The online enrollment will be available at <http://stel.bswift.com/> from October 9<sup>th</sup> to October 31<sup>st</sup>. Paper enrollment forms will also be available if needed. All paper enrollment forms must be returned the Human Resources Department at the Dunkirk Office by October 31st.

To learn more about your insurance benefits please attend one of the upcoming Open Enrollment meetings as posted on [office.stel.org](http://office.stel.org).

If you should you have any questions about these matters, please contact me at 716-366-7792 x212 or email at [wasiewiczm@stel.org](mailto:wasiewiczm@stel.org).