

October 1, 2018

2019 OPEN ENROLLMENT PACKET

Each year the City's medical, dental and vision insurance providers establish a period of time, Open Enrollment, in which employees are invited to change enrollment status and add coverages minus the mandated qualified event standards. This year, Open Enrollment will be held through October 31, 2018.

The annual open enrollment packet is now available online and provides regular, and supplemental insurance options available to you, as a **fulltime employee** of the City of Lock Haven. *If you have no need to make a change, there is nothing you need to do.* You may access the open enrollment packet to view coverage options available to you at:

www.lockhavenpa.gov/government/manager/personnel/opene

The options available for you to consider (if not already enrolled) are:

- Health & Dental Enrollment & Change Forms
 - Highmark Summary of Coverage

Optional plans are also available (without City contribution):

- EyeMed vision insurance (to begin coverage if not already participating or to add a family member)
- AllState Accident Insurance (Similar to AFLAC, provides benefits paid directly to you that correspond with treatment for on- and off-the-job accidental injuries)
- AllState Disability Insurance (pays the difference between wages and workers compensation)
- AllState Cancer Insurance (Benefits paid in addition to any other insurance coverage for cancer and 20 other specified diseases)
- AllState Supplemental Health Options Policy (SHOP) (Benefit paid directly to you when hospitalized or when undergoing ambulatory surgery)
 - SHOP Basic, SHOP Enhanced, SHOP Premier
- AllState Universal Life (in addition to your city-provided Madison Life Insurance)

This is an opportunity for you to make a change to your benefit subscription without having to meet mandatory qualifying event status (for example: marriage or the birth/adoption of a child). For additional information on qualifying events, contact the City Manager's Office.

Please review the information and if you decide to enroll in a new program, please contact Dianna Durrwachter to complete the required enrollment forms no later than October 31, 2018. **Any changes made will become effective on January 1, 2018.**

If you have any questions, email Dianna at ddurrwachter@lockhavenpa.gov or call (570) 893-5901.

With thanks,

Gregory Wilson, City Manager