

Strong. Healthy. United.

YOUR WELLNESS JOURNEY

Jackson
HEALTH SYSTEM

EMPLOYEE OPEN ENROLLMENT NEWS

Important Dates

OPEN ENROLLMENT DATES:
Nov. 7, 2022 – Nov. 23, 2022

PERIOD OF COVERAGE:
Jan. 1, 2023 – Dec. 31, 2023



2023



To enroll online or schedule your appointment with a Benefits Counselor, go to JacksonBenefits.org

HOW TO ENROLL:

YOU NOW HAVE 4 WAYS TO ENROLL!

SELF-ENROLLMENT ONLINE

- Use your FBMC Open enrollment Username and password to log on to the FBMC home page at JacksonBenefits.org
- Your dependent's name, date of birth, valid Social Security number and relationship for medical, dental, and/or vision coverage must be provided
- To reset log in credentials call JHS 1-855-565-4748 or email svccenter@fbmc.com

IN-PERSON BENEFITS COUNSELING

Schedule your appointment with a Benefits Counselor at select locations at jacksonbenefits.org

TELEPHONIC ENROLLMENT

Schedule your appointment with a Call Center Benefits Counselor at jacksonbenefits.org. Select "Call Center" as the location and a Benefits Counselor will call you at your scheduled time.

VIRTUAL ENROLLMENT SESSION (VES)

Similar to a one-on-one meeting, employees can schedule an appointment to participate in a face-to-face Virtual Enrollment Session (VES). At the time of appointment, our highly trained Benefit Counselors will make an outbound call to the employee at the appointed time and provide a link to join a Virtual Enrollment Session.

What's New

- **Medical Premium Increase of 10%** for all plans with the exception of the Jackson First HMO.
- **Dental Premium Increase of 10%.**
- **Dental PPO Plan Design Changes:**
 - The maximum benefit amount for the Dental PPO Enriched plan will increase from \$1,500 to \$2,000
 - On the Enriched PPO Dental plan, The Orthodontia lifetime maximum benefit amount will increase from \$1,000 to \$1,300
 - Implants will now be covered at 50% up to the annual maximum benefit amount
 - Temporomandibular Joint dysfunction (TMJ) night guards will be covered at 50% up to the annual maximum benefit amount
- **Flexible Spending Accounts:** The FSA annual maximum contribution will increase to \$2,850.



Enroll online or meet with a benefits counselor for a chance to **WIN** an exciting prize!



SCAN ME

ADDITIONAL VOLUNTARY BENEFITS INFORMATION ON OTHER SIDE.

Critical Illness Insurance

AMERICAN HERITAGE LIFE INSURANCE COMPANY (AHL) - Allstate Benefits is offering a Group Voluntary Critical Illness Plan, which provides coverage for specified chronic illnesses, injuries, and additional critical illnesses, such as Advanced Parkinson's disease and Occupational HIV. Dependent children are automatically covered at no additional cost to the employee. The Group Voluntary Critical Illness Plan offers two levels of coverage as well as a Variable Wellness Rider that pays employees a benefit should they receive one of the 24 covered wellness services and tests. The Group Voluntary Critical Illness Plan is offered "guaranteed issue," which means that no medical questions will be asked.

UNIVERSAL LIFE EVENTS INSURANCE

TRUSTMARK INSURANCE COMPANY - Universal LifeEvents provides a higher death benefit during your working years, when your needs and responsibilities are the greatest. You can choose a benefit amount that provides the right protection for you. Universal LifeEvents insurance can mean those left behind can still pursue their own dreams, and help ensure that the ending of one story won't stop the beginning of another. Universal LifeEvents with Long Term Care provides 25 months of benefits for licensed home healthcare, assisted living, adult day care and nursing home care, restores the benefit paid out by LTC and benefits are paid directly to the policyholder enabling choices in care. Family coverage is also available for employees, spouses, children and grandchildren.

ConstantCredit

Constant Credit monitors your credit report for any changes that may indicate suspicious activity or possible fraud. With Constant Credit, you can be more aware of your credit health by receiving alerts when changes are reported, receive information on your credit score, and have access to tools that allow you to keep track of how current and future activities could affect your credit score.

ID Commander

With ID Commander's 360-degree approach to Identity Theft Protection – protection, detection, restoration – you can have the most complete identity protection coverage available, including \$1 Million in Insurance Coverage. ID Commander, a leader in proactive identity theft protection, uses a variety of industry leading tools to help protect you from the growing crime of identity theft.

Legal Insurance

ARAG® - Legal insurance gives you a place to turn for help with addressing a wide range of everyday situations, like dealing with traffic tickets, resolving warranty issues, buying a home or creating a will. For as low as \$6.15 bi-weekly, you'll receive legal advice and representation that is 100% paid-in-full for most covered legal matters when you work with a credentialed ARAG Network Attorney. And the tax services with Ultimate Advisor Plus, your tax season just got a little easier!

Whole Life Insurance with Long Term Care (LTC)

UNUM - With Unum's Whole Life Insurance, you can give your family the added financial protection they may need in the event something unexpected happens.

All employees have the opportunity to enroll on a guaranteed issue basis during this enrollment period with an amount purchased up to \$30 per week to a maximum of \$300,000.

A Long Term Care (LTC) Rider is available to employees and spouses ages 15 to 70 with face amounts of \$10,000 or more. This rider provides a LTC facility, nursing home care or assisted living facility maximum monthly benefit that is the lesser of 6% of death benefit, less any policy debt at the end of the waiting period, or \$3,000.

This rider also provides a monthly benefit for home health or adult day care that is the lesser of 4% of the death benefit, less any policy debt at the end of the waiting period; your actual monthly expenses; or \$1,500.

Accident Insurance

ALLSTATE - Most major medical insurance plans only pay a portion of the bills. Allstate coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses. With accident insurance from Allstate Benefits, you can gain the advantage of financial protection, thanks to the cash benefits paid directly to you. Allstate offers Guaranteed Issue coverage – meaning no medical questions to answer – coverage is available for dependents, premiums are affordable and are conveniently payroll deducted and coverage may be continued.

Pet Assure and PetPlus

Pet Assure is a post-tax employee benefit program that enables members to receive discounts on all medical services provided by network veterinarians. You will save hundreds on your pets' medical care for only \$8 month. Pet Assure is the nation's oldest and largest veterinary discount plan and has been saving pet caretakers money on pet expenses since 1995. With PetPlus, members get wholesale pricing on prescriptions, preventatives, food and other pet-related products, which are almost never covered by insurance.

Hospital Indemnity Protection

AMERICAN HERITAGE LIFE INSURANCE COMPANY (AHL) - This plan supplements medical insurance by providing additional insurance every day that you and your covered dependents are in the hospital from the first day of hospitalization up to 365 days of each period of continuous hospital confinement. Benefits increase each coverage year up to year six.

All eligible employees and their dependents have the opportunity to enroll on a Guaranteed Issue basis during this enrollment period. This coverage is fully portable if you leave your employer.

Term Life Insurance with Long Term Care (LTC)

COMBINED INSURANCE COMPANY OF AMERICA, A CHUBB COMPANY - You work hard to provide a good life for your family. However, what if something happens to you? If they need you, you need a champion to defend and protect your family. Here's how Lifetime Benefit Term can be your family's champion:

LifeTime Benefit Term protects your family with money that can be used any way you choose. It is most often used to pay for rent or mortgage, college education, retirement, household expenses, long-term care, child care, family debt or burial.

If you become chronically ill, your LifeTime Benefit Term certificate will pay you 4% of your death benefit each month you receive long-term care. You can use this money any way you choose, and your life insurance premiums will be waived. You can receive 50% of your death benefit immediately, up to \$100,000, if you are diagnosed as terminally ill.

For more information on the voluntary benefits, review your Benefits Guide or schedule your appointment with a Benefits Counselor at [JacksonBenefits.org](https://www.jacksonbenefits.org)

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BENEFITS MANAGEMENT