

## **FAQ FOR 2015 SECTION 125 HEALTH CARE REIMBURSEMENT FOR ELIGIBLE CLASSIFIED EMPLOYEES**

### **When is Open Enrollment?**

Open enrollment for 2015 is October 21, 2014 - November 18, 2014.

### **I was enrolled in Section 125 for 2014; do I need to sign up again for 2015?**

Yes, each year, employees must re-enroll in Section 125.

### **What should I do with my current Benefits Card?**

You should keep your current benefits card. Your current benefits card doesn't expire until December 2015. Your 2015 election amount will be loaded onto your existing card. If you lost or destroyed your current card, you will need to contact Polestar Benefits for a replacement. Their phone number is 855-222-3358.

### **What is the minimum annual contribution amount?**

Employees interested in participating in Section 125 health care reimbursement must voluntarily contribute an annual election of \$240.

There is no minimum contribution required for employees interested in participating in Section 125 dependent care reimbursement (childcare reimbursement).

### **What is the maximum annual contribution amount?**

The annual maximum for your Section 125 health care reimbursement is \$2,500. This dollar amount includes your contribution and the College's contribution combined.

The maximum amount for 2015 Section 125 dependent care reimbursement depends upon how you file your tax returns. If married, and filing jointly, or single, the maximum is \$5,000. If married, but filing separately, the maximum is \$2,500.

### **Who is our Section 125 administrator?**

Our Section 125 administrator is Polestar Benefits, Inc. They are based in Lake Oswego, Oregon. You can find out more about Polestar Benefits by going to [www.polestarbenefits.com](http://www.polestarbenefits.com)

### **Am I eligible to receive the College's contribution towards my Section 125 health care reimbursement?**

To be eligible for the College contribution to the Section 125 health care reimbursement, employees must contribute at least the minimum contribution amount and complete a Health Risk Assessment ("Assessment") provided by PacificSource's secure online system, "InTouch". Only the employee needs to complete the Assessment in order to qualify. Dependents may do so, but are not required in order for the employee to be eligible to receive the College contribution.

### **What is the College's contribution toward my Section 125 health care reimbursement?**

The College's contribution for the 2015 plan year is based upon the employee's insurance enrollment tier, on January 1, 2015, as follows:

- a. Employee Only: \$450
- b. Employee Plus One: \$850
- c. Full Family: \$1,100

\*There is no College contribution toward Section 125 dependent care reimbursement (childcare reimbursement).

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### How do I complete the Health Risk Assessment?

Go to [www.pacificsource.com](http://www.pacificsource.com) to get started. Set up a personal “InTouch” account (instructions are found via: [https://www.lanecollege.edu/sites/default/files/hr/benefits/hq\\_instructions.pdf](https://www.lanecollege.edu/sites/default/files/hr/benefits/hq_instructions.pdf)). Log into your personal “InTouch” account. Click on the Health Risk Assessment link, which will redirect you to WebMD Health Quotient®

### What information is needed for the Health Risk Assessment?

Biometric data that is requested, but not required is:

- a. Height
- b. Weight
- c. Waist measurement
- d. Blood pressure
- e. Normal resting pulse rate
- f. Body fat percentage
- g. Total cholesterol
  - i. LDL (bad) cholesterol
  - ii. HDL (good) cholesterol
  - iii. Triglyceride level
- h. Blood sugar (glucose) level

### When do I need to complete the Health Risk Assessment?

The Assessment must be completed **no later than December 31, 2014**. To ensure timely processing of the 2015 College contribution, Human Resources is recommending that the Assessment be completed by November 18, 2014

### What is the purpose of completing the Health Risk Assessment?

The Assessment helps you assess your risk for various health issues, such as heart disease, diabetes, and other chronic illnesses. After completing the Assessment, you will find a number of Lifestyle Improvement Programs offered online via WebMD®. Topics covered include: Emotional Health, Exercise, Nutrition, Smoking Cessation, Stress Management, and Weight Management. You can find this information under the “Health Manager” section of your “InTouch” account.

### Will any of the data that I provide be accessed by the College or PacificSource?

No. All information entered into the WebMD Health Quotient® is accessible only to the employee. Neither PacificSource nor Lane Community College has access to this information.

### How does the College know if I have completed the Assessment? Do I need to supply any proof that I have completed it?

The College will receive a report only of the names of employees who completed the Assessment via “InTouch”. You do not need to supply any information to Human Resources. Human Resources will follow up with any employee who submits a Section 125 Enrollment form by November 18<sup>th</sup>, but who has not yet completed a Health Risk Assessment.