



BENEFITS

For Employees of The City of Prescott, Town of Chino Valley, Yavapai College, and Yavapai County

It's Time To Enroll For 2019-2020 Benefits

This year we have some changes to your YCT Benefits Plan. This newsletter is designed to provide an overview of the benefit changes that are available to you and your eligible dependents through the Yavapai Combined Trust (YCT). For more detailed information about all of your YCT benefits, review your YCT Benefits Plan Enrollment Guide or visit www.yctrust.net.

Open Enrollment Is Just Around The Corner

It's time to plan for the year ahead, and you may want to consider any life changes you've encountered since your last enrollment. For instance, have you gotten married, are your college age dependents still eligible to be covered under your plan, do you want to participate in an FSA or HSA?

Open enrollment is your once a year opportunity to make changes to your benefits coverage. We understand how important these benefits are to you and your family, so inside this newsletter, we've highlighted some important information about the changes to our benefits plans.

How To Get More Information

You may receive detailed enrollment materials from INSERT EMPLOYER NAME HERE with all of the information and forms you'll need to enroll for the 2019– 2020 benefits plan year, or go online to www.yctrust.net. If you want to make changes to your benefits, be sure to return your forms before the enrollment deadline, or you will not be able to make changes until the next Open Enrollment unless you have a Special Enrollment Event or a mid-year change in status. Each year, you must complete an enrollment form if you want to participate in the FSA, even if you are currently participating.

What's New For 2019:

Medical Plan – Monthly Premiums

Premier Plan- Employee: Increase from \$25 to \$45 - Family: Decrease from \$579 to \$554

Basic Plus Plan - Family: Increase from \$150 to \$170

HDHP - Family: Decrease from \$353 to \$328

HSA Employer Contribution - Employee Only HDHP- Decrease from \$135 to \$122/month

Medical Plan – Hospital Co-Pay increase from \$100 to \$150

Short Term Disability – Coverage starts sooner - Day 30 from Day 90

Flexible Spending Account – Increase in maximum employee contribution from \$2,500 to \$2,700.

Employee Assistance Program (EAP) –

The EAP will be administered by Jorgensen Brooks and starts with up to 6 free visits per person per visit with an EAP counselor for certain issues. (6 additional available)