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)