

TO: All Full Time Clergy and Retirees under age 65

FROM: Theresa M. Cleary, Conference Benefits Administrator

DATE: August 29, 2019

SUBJ: Election Sheets due prior to **November 1, 2019**

Please ***read and accurately complete*** the 2020 Health Care Election Sheet and return it to the Peninsula-Delaware Conference, 139 N State Street, Dover, DE 19901 prior to **November 1, 2019**. There are changes on the form and without accurate information, you may not be enrolled in the plan you intended.

In addition, there is information concerning the Affordable Care Act and other information that will affect your choices. **Carefully read these notices prior to completing the Health Care Election Sheet.**

[Click here to download a copy of the 2020 Health Care Election Sheet.](#)

SUMMARY OF BENEFITS AND COVERAGE AND SUMMARY PLAN DESCRIPTIONS

The Summary of Benefits and Coverage (SBC) and the Summary Description (SPD) are available on www.pen-del.org under “Conference Benefits”. Click “Health Insurance” and choose the appropriate document. If you wish to have a paper copy of the SBC, it will be mailed to you free of charge. No material modifications or reductions have been made this year except as mentioned in some of the following notices:

HIPAA PRIVACY NOTICE

The required HIPAA Privacy Notice is available on www.pen-del.org under “Conference Benefits”. Click on “Health Insurance” and “Privacy Notice”.

2020 HSA CONTRIBUTION LIMITS AND 2020 FSA CONTRIBUTION LIMITS

The 2020 HSA family contribution limits have increased. **The maximum contribution for an individual is \$3,550 and for a family is \$7,100.** These HSA maximum contributions include employer and employee contributions. Income tax and a 20% penalty will be imposed by the IRS if there are improper distributions from an HSA account.

Highmark Health Care (a Flexible Spending Account) maximum is \$2,700 (for employee contribution) to comply with the Affordable Care Act and the Highmark Dependent Care maximum is \$5,000. Your FSA account will be administered by Highmark. Therefore you will only receive ONE card for both HRA & FSA.

NOTICE CONCERNING DEPENDENT CHILDREN COVERAGE

Effective January 1, 2011, you may enroll your child(ren) up to age 26 in your health care plan regardless of student status or marriage status. Coverage will automatically terminate at the end of the month in which your child(ren) turn 26.

NOTICE CONCERNING PRE-EXISTING CONDITIONS

Effective July 1, 2014, there are no pre-existing limits for any enrollee.

NOTICE CONCERNING WOMEN'S PREVENTIVE SERVICES

Effective January 1, 2013, there are increased preventive services available to women, such as increased number of well-women visits; testing, counseling, and/or screenings for gestational diabetes, for certain infections and viruses, contraceptives, breastfeeding support, and interpersonal and domestic violence.

NOTICE CONCERNING MEDICARE PART D

Click here to download the [Medicare Part D Notice](#).