

# ENROLLING IN 2022 COUNCIL BENEFITS

## *Instructions*



Open enrollment is an opportunity for **employees eligible for Council benefits** to start benefits or make changes to the benefits you have for 2022. These instructions provide the information you need to enroll.

- If you have questions about medical, dental or 2021 flexible spending accounts, call HealthPartners at 952-883-5000, or call Council Benefits at 651-602-1601 and leave a message, with your name and employee ID number.

If you need your [www.metcouncilbenefits.hrntouch.com](http://www.metcouncilbenefits.hrntouch.com) password reset, call 1-866-822-8688.

You can make your open enrollment changes three ways:

- On any computer with internet connection
- On your smartphone or tablet
- By phone (1-855-866-9662) until 8 p.m. on Nov. 19.

### WHEN TO ENROLL

Open enrollment begins Monday, Nov. 1. You have until Friday, Nov. 19, to enroll in a 2022 Flexible Spending Account, or to add or change your medical, dental, supplemental life, or vision coverage, and submit documents for new dependents. **After Nov. 19, you won't be able to enroll in new benefits or change existing ones.**

### WHERE TO ENROLL

Computer: You make your open enrollment choices online at [www.metcouncilbenefits.hrntouch.com](http://www.metcouncilbenefits.hrntouch.com) from anywhere you have internet access, including at home or work, or at a library. The site works best on Google Chrome or Microsoft Edge browsers.

Smartphone or Tablet: You make your open enrollment choices using the BENEFITFOCUS© app. Install it free from Google Play or the Apple App Store. Enter the company ID: MetCouncilBenefits. After entering the company ID, click "Met Council login SSO" and follow the prompts to log in (you'll use the same username and password as you use on your computer). Click on "manage my benefits" to start the open enrollment process. The process and the screens will look different from the computer version.

Phone: You can call 1-855-866-9662 to tell them your elections. Note: they cannot help you decide on a plan, so you will need to know what you want to enroll in before you call them. Also, if you are adding dependents, you will still need to submit dependent documents (marriage certificate for spouses, birth certificates for children) online, by email, fax, or mail by Nov. 19. Save a copy **of a benefit detail report afterward to confirm your selections.**

### WHEN BENEFITS BEGIN

The elections or changes you make go into effect Jan. 1, 2022.

(turn over)

## QUICK INSTRUCTIONS

### 1. Begin by logging into the benefits website

- Go to [www.metcouncilbenefits.hrntouch.com](http://www.metcouncilbenefits.hrntouch.com) on a computer.
- Enter your user name: METC plus your 5-digit employee ID number (no spaces).
- Enter your password: Use the password you created in the past. If you need your password reset for enrolling online, call 1-866-822-8688. Protect your password, just like you would for your online bank accounts.

### 2. Review all the benefits available to you

The initial pages provide information on the benefits offered to you through your union contract or the non-represented plan. You can view them by clicking on “Benefits” at the top of the web page.

If you have any questions about your benefits, refer to the information packet mailed to you in October.

### 3. Start your selection process

- Click on “Enroll in 2022 Benefits” in the top bar on the home page, then click on the box labeled “Enroll Now for 2022 Benefits!”
- Click on “Get Started.” Choose the “Open Enrollment Benefits” tab.

### 4. Review the benefits you currently have, then make changes you want

You will be presented with a list of benefits you can review, enroll in, or change.

- If you want a Flexible Spending Account for dependent care, health, or parking, you must re-enroll each year. Visit each section to complete enrollment. If you don’t want an FSA plan, choose “Decline Coverage.”
- If you click on “Edit Coverage” under “Medical,” a box will pop up asking if you want help choosing your health plan. This “plan shopping” application is OPTIONAL. It’s intended to help you get a clearer idea of your potential expenses for 2022. You may skip if you want.
- If you want to change who is covered:
  - To add a dependent who has never been previously enrolled: Click on “Add Dependent.” Have their date of birth and Social Security number with you, and keep in mind that you’ll have to submit documentation

for them by **Nov. 19**.

- To take them off the plan: Click on their name to remove the check mark.
- To add them to the plan: Click on their name to add a check mark under each plan you want to add them to.

### 5. As you complete changes to each benefit

- Scroll to the bottom and click on “Next.” This will bring you to a confirmation page for that benefit.
- If everything is correct, click the green “Save” button.

### 6. Once you’ve completed changes to all benefits

- Click the check box at the bottom of the page to confirm you have reviewed all your benefits.
- Then click on the “Complete Enrollment” button. You’ll be redirected to the enrollment home page.

### 7. View and save your enrollment details

Click “Benefit Detail Report.” Note: This document will show both your 2021 (current) and 2022 open enrollment elections. Confirm these benefits are what you want for 2022.

## ADDITIONAL TIPS

- If you log out before you finish your open enrollment elections, any elections you have saved will still be in there when you come back.
- You can also stop going through the list of benefits on the open enrollment tab at any time.
- If you add any new dependents, you must submit documentation for them by **Nov. 19**.

### Having problems enrolling?

***Call 1-855-866-9662 with your selections to have a person enroll you. Save a benefit detail report afterward to confirm your selections were entered correctly.***

**Open enrollment ends Friday, Nov. 19, 2021.**

# STEP-BY-STEP INSTRUCTIONS

## 1. Begin by logging into the benefits website

Go to [www.metcouncilbenefits.hrntouch.com](http://www.metcouncilbenefits.hrntouch.com)

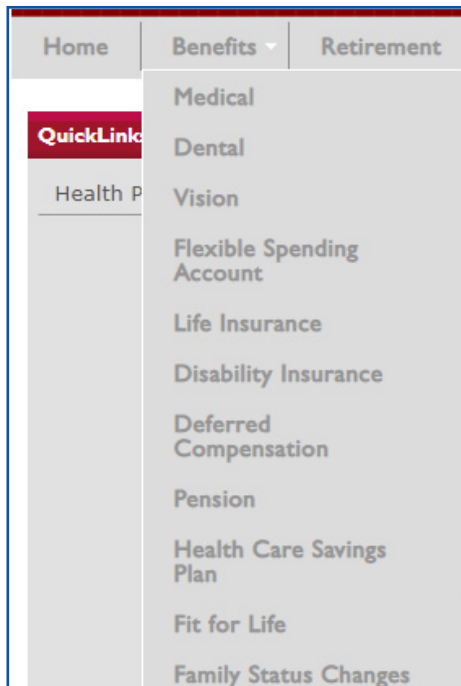
The site works best on Google Chrome or Microsoft Edge browsers.

- Enter your user name: METC and your 5-digit employee ID number. If your employee ID number is less than 5 digits, add zero to the beginning. Example: employee #412 would be METC00412. Enter your password: Use the password you created in the past.
  - If you have never signed onto this system, your password is your last name (first letter capitalized, no spaces, apostrophes, or hyphens) and the last 4 digits of your Social Security number. Examples: Doe1234 or Obrien9876 or Johnsonolson5555.
  - Need your password reset? Call 1-866-822-8688.
  - Protect your password, just like you would for your online bank accounts.

## 2. Review all the benefits available to you

Once you've logged in, you'll see initial pages that provide information on all the benefits offered to you through your union contract or the non-represented plan.

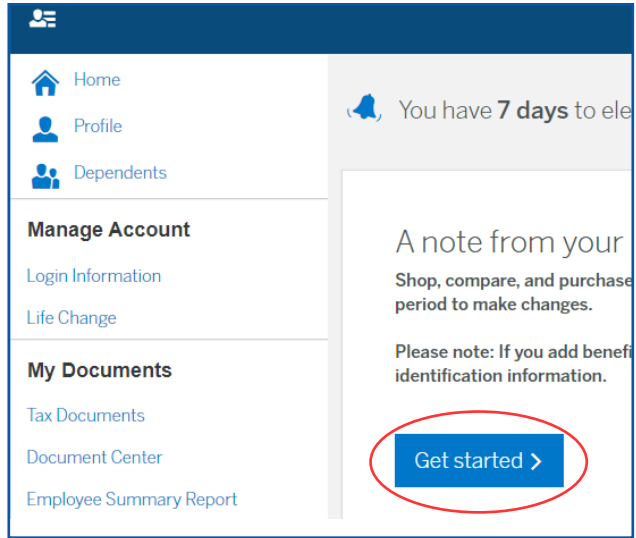
Click on "Benefits" in the top gray bar, and a drop-down menu (below) will list them all. Please take time to click on each one and review the information.



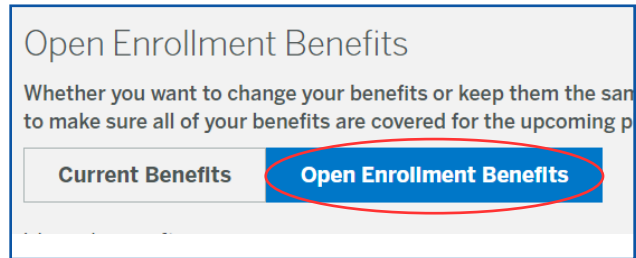
## 3. Start your selection process

Click on "Enroll in 2022 Benefits" in the top gray bar on the home page, then click on the green box labeled "Enroll Now for 2022 Benefits!" This will take you to your enrollment home page.

Click on "Get Started."



You will be directed to your election page.



## 4. Review the benefits you currently have, then make changes you want

You will have the option to select or make changes to any of the following benefits:

- Medical
- Flexible Spending Accounts (Health, Dependent Care, Parking)
- Dental
- Vision
- Supplemental Life Insurance

(turn over)

### **Compare to your current benefits**

You can do a quick review by clicking on “Compare to your current benefits.”

A screen will display with your current medical plan name, who is covered, current cost, and some plan information.

To check another plan, use the drop down box on the top to select any other plan.

### **If you want to make changes to your plans**

If you want to make changes to your plans, click on “Edit Coverage” under each plan you want to change. The following is an example of what you would see if you edit your **medical** coverage.

### **MEDICAL**



The screenshot shows a web interface for an HRA plan. On the left, there is a sidebar with a 'Compare' checkbox. The main content area displays 'Empower HRA 2022' with an 'Estimated Annual Cost \$61.44'. Below the cost, there is a link 'How was this calculated?'. The plan details are listed in a table-like format: Individual Deductible, Family Deductible, Individual Out of Pocket Maximum, and Family Out of Pocket Maximum. At the bottom, there are four buttons: 'Currently Selected' (highlighted in green), 'Plan details', 'Compare to last year', and 'Plan Documents' (with a dropdown arrow).

The medical plan you are currently enrolled in will have a box that reads “Currently Selected.” If you want to pick a different medical plan, click on the “Select Plan” button of that plan. Click the “Save” button at the bottom.

***If you want to change who is covered on your medical, dental or vision plans, click on “Edit Coverage” under the desired plan.***

***In the box that reads “Who do you want to cover under this plan?” a check mark indicates they are currently covered:***

- Click on their name to cancel a dependent shown with a check mark OR
- Click on their name to add them to the plan.
- Click on “Add Dependent” to add a dependent who has never been enrolled before.

**Remember to have their date of birth and Social Security number handy, and that you’ll have to submit documentation for them by Nov. 19.**

When you’re done with a benefit, scroll to the bottom and click the “Next” button.

This will bring you to a confirmation page. If everything is correct, click the “Save” button. This change is now saved, even if you log out before hitting the “Complete Enrollment” button.

## FLEXIBLE SPENDING ACCOUNTS

### Important information about Flexible Spending Accounts (FSA):

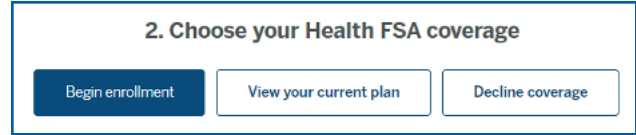
- You are **not automatically re-enrolled** in Flexible Spending Accounts from year to year. You must enroll in these accounts **each year** if you want to contribute toward the account in 2022.
- Rollover Dollars: If you have a 2021 health FSA that ends the year with a balance of up to \$550, those dollars **will automatically roll over** into 2022, even if you haven't enrolled in a 2022 FSA. However:
  - You will not be able to use those rollover funds until after March 31, 2022 (when the 2021 year is closed out) AND
  - If you don't enroll in a health FSA for 2022, you won't have dollars to draw from after the rollover funds are used up.
- Parking account balances **will roll over** automatically into 2022. However:
  - You will not be able to use those rollover funds until after Feb. 1, 2022, (when the 2021 year is closed out) AND
  - If you don't enroll in a 2022 parking FSA, you won't have one to draw on after the rollover is used up.
  - Dependent care FSA funds do not roll over to the next year.
- If you only want to enroll in dependent care FSA or parking FSA, you must start in the health FSA section of the benefits website and work your way through the three FSA plans.
- If you do not want any Flexible Spending Accounts for 2022, click on "Decline Coverage" for each of the FSA plans.
- If you do not either elect or decline your 2022 flexible spending accounts, the system will not let you click on the "Complete Enrollment" button, and your open enrollment will show as incomplete.

### Flexible Spending Account (FSA) Enrollment

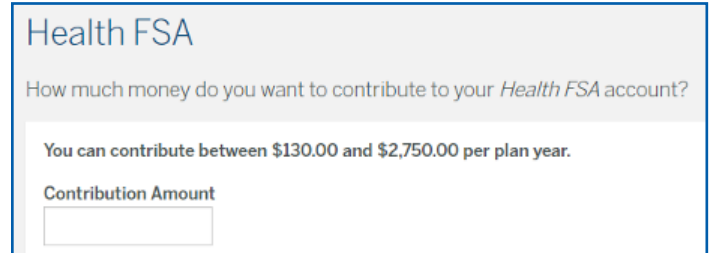
**Either select or decline each coverage individually. If you do not begin enrollment in this section, you will not enroll in or contribute to an FSA for 2022.**

The Health FSA will come up first. If you don't wish to enroll in this plan for 2022, click on "Decline coverage."

If you wish to enroll in a Health FSA for 2022 medical and dental expenses, click on "Begin Enrollment" under Health FSA.



Click on "Select Plan," enter your contribution selection for 2022, then click "Next."



The Dependent Care (daycare) FSA plan will come up next, follow same steps to either decline coverage or enroll.

The Parking FSA plan will then come up, follow same steps to either decline coverage or enroll.

A summary page will show you your elections for all three plans. If correct, click "Save."

Note that the confirmation will only show your name as covered. This is your account, but eligible health or daycare expenses for eligible tax dependents are covered on this plan.

### DENTAL PLAN

If you want to enroll or decline coverage, or change who is enrolled, click on "Edit coverage" under the dental plan. You may follow the same enrollment process as you did with choosing or adjusting medical coverage, including adding dependents.

If you wish to newly enroll, click on "Select Plan." If you are already enrolled and want to decline the plan, click on "Decline coverage." Click "Next" to see your summary. If it is correct, click "Save."

(turn over)



## VISION PLAN

If you want to enroll or decline coverage, change plans or change who is enrolled, click on “Edit Coverage” under the vision plan. You may follow the same enrollment process as you did with choosing or adjusting medical coverage, including adding dependents.

If you wish to newly enroll, or change plans, click on “Select Plan” under the plan you wish to enroll in. If you are already enrolled and want to decline the plan, click on “Decline Coverage.” Click “Next” to see your summary. If it is correct, click “Save.”

## SUPPLEMENTAL LIFE INSURANCE

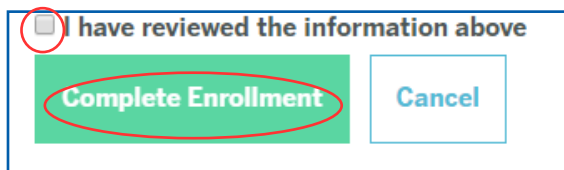
If you want to enroll, increase coverage or decline coverage click on “Edit Coverage” under the type of life insurance you want to change, make your changes, click “Next” and “Save.” Note that if you are enrolling in spouse or child life, you will need to indicate the dependents you wish to cover. If you newly enroll or increase your coverage, watch for a request for health information in your mail from MN Life/Securian.

### Finishing Up

When you’re completely done, click the check box at the bottom of the page to confirm you have reviewed your benefits. Then click on the green “Complete Enrollment” button.

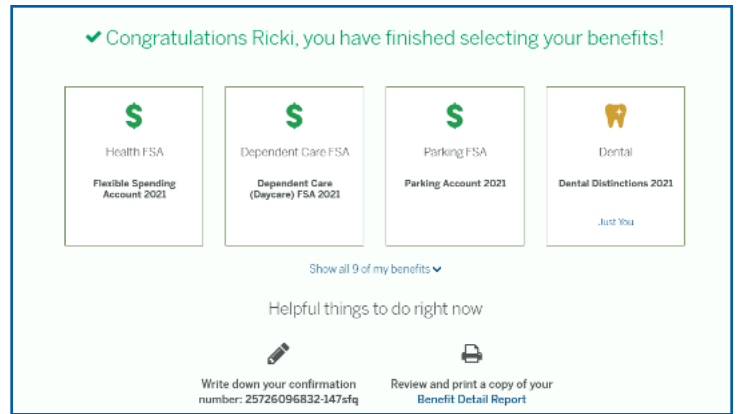
You’ll be redirected back to the enrollment home page, which will show you that you have completed your open enrollment elections.

**View and save your enrollment by clicking on the Benefit Detail Report link.**



I have reviewed the information above

**Complete Enrollment** Cancel



Notes at the bottom of this screen will also remind you to submit documents for any new dependents.

This document will show both your 2021 (current) and 2022 (this open enrollment) elections. Either take a screen shot or print a PDF and save a copy for your records.

### Please Note:

- If you log out before you finish your open enrollment elections, any elections you have saved will still be in there when you return.
- If you want to choose any or all of the Flexible Spending Accounts, you must re-enroll each year. Be sure to go through all three options and elect or decline. You will not have any Flexible Spending Accounts if you do not elect any.
- If you do not change and save your medical, dental, vision, or supplemental life elections they will continue for 2022.
- For example, if you only want to change medical, you could go into the open enrollment tab, change medical, save, close your browser window, and your new medical election will save. However, your dental, vision, and life insurance elections will roll over from 2021.
- If you do not either elect or decline your 2022 Flexible Spending Accounts, the system will not let you click on the “Complete Enrollment” button, and your open enrollment will show as incomplete.

## 5. Resuming enrollment at a later time

If at any time you have to stop and return later to complete your open enrollment, you can do so **as long as you return before Nov. 19.**

The “Get Started” button will no longer be on the enrollment home page. Instead, click on “Edit Your Benefits” to get back to your election page. Make sure you are on the “Open Enrollment” tab.

Click on any “Edit Coverage” under any benefit to make any desired changes.

FSA Changes (if you’re returning to enrollment)

- If you want to change your 2022 FSA election, click on “Edit Contribution,” enter your new election, and click on the “Next” button, then “Save.”
- If you enrolled in a 2022 FSA, but decide to decline coverage, click on “Edit Coverage” and choose to decline coverage, then click on “Next” button, then “Save.”
- If you declined a 2022 FSA plan, but now want to enroll, click on “Edit Coverage” and “Select Plan.” Enter your contribution, then click on “Next” button, then “Save.”
- Be sure to elect or decline each of the FSA accounts in order to complete your enrollment.

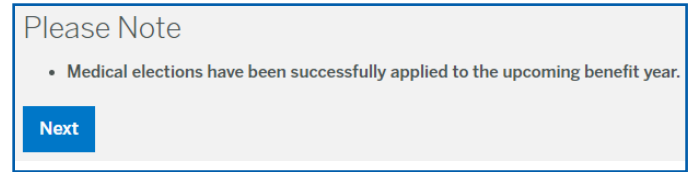
## 6. Special situations

### New Hires

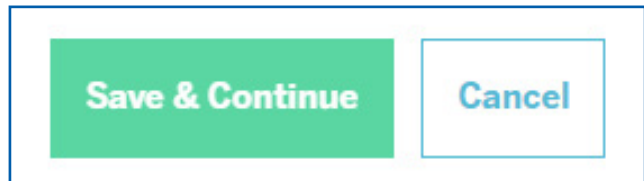
If you recently enrolled in new hire benefits or had a union change, you may find that your 2022 benefits are already shown as elected. You can still click on “Edit Your Benefits” during the open enrollment period to change them for 2022.

- If you are a new hire under the ATU bargaining agreement, and were hired after 12/2/21, your benefits are not effective until 1/1/2022 or later. Please enroll in your benefits after Nov. 19 but before Dec. 31.
- If you are a new hire, whose benefits start in 2021, you will first need to complete 2021 benefit elections. The page heading will say “Current Benefits.” Complete your enrollment as shown in the new hire instructions.

As you elect and save your current benefits, all except FSA will show you the note that your election has also been applied to the next year. Click “Next” to continue.



After you’ve completed all your current selections, click on “Save and Continue” at the bottom of the page.



Remember that if you enroll in a 2021 Flexible Spending Account between now and the end of the year, your entire contribution will be taken out of your 2021 paychecks.

Click on “continue to 2022 Open Enrollment”. Go through each benefit and select your 2022 benefits.

Click on “Complete Enrollment” when done. You’ll return to the home page. Click on the blue link labeled “Benefit Detail Report” to view and save your confirmation.

**Having problems enrolling? Call 1-855-866-9662 with your selections to have a person enroll you. Save a benefit detail report afterward to confirm your selections were added as requested. No further changes can be made after Nov. 19.**

(turn over)

## Using the plan shopping app

Under Medical plans, if you click on “Edit Coverage,” a box will pop up asking if you want help choosing your health plan. This plan shopping application is OPTIONAL. It’s intended to help you get a better idea of your potential expenses for 2022.

To use the plan shopping app, click on “Get Started.” You’ll see services and information that reflects the national average for a family like yours. To further personalize your estimated costs, continue through the app.

If you think your use or claims might be different than the national average in 2022, click on “Customize Usage,” and use the drag bars under each type of services to customize healthcare choices to better fit your personal history.

Need help choosing the right plan? ✕

We have some great modeling tools that can help you choose a plan that is right for you and your family

Get started

No thanks

Tell us about your expected healthcare usage

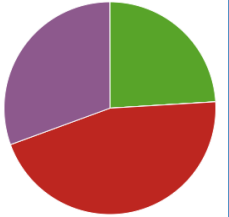
Choose from one of our pre-defined usage scenarios or personalize your usage for the upcoming plan year and we will estimate how much each plan will cost you.

**National Average Year**

Customize Usage

Note: Number of uses and costs are based on national claims averages for persons with similar age, gender, and regional demographics as you and your dependents.

<u>0</u>	Emergency Room Visit	\$0.00
<u>2</u>	Outpatient Procedure	\$2,111.11
<u>0</u>	Inpatient Hospital Procedure	\$0.00
<u>21</u>	Doctor Office Visits	\$3,985.90
<u>36</u>	Prescription Drugs <span>?</span>	\$2,683.34
<b>Total Usage Cost</b>		<b>\$8,780.35</b>



Whether you use the national average or customize usages, scroll down to see what you could expect your estimated annual cost to be under each medical plan offered to you.

Under each of the plans, it will show you your annual costs based on the usage indicated.

Distinctions III 2022

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**Estimated Annual Cost \$837.00** | FSA Tax Savings

How was this calculated? | Add Contribution

Click on **“How was this calculated?”** to see the breakdown of annual health costs and premiums.

Close that box by clicking the “Done” button

To compare plans within the plan shopping application, click on the check boxes next to “Compare Plan” in each plan, then on the blue “Compare Plans & Estimate Your Costs” button. This will show you how the plans compare.

How was your estimated total cost calculated? ✕

Below is a detailed breakdown of your costs and benefits used to estimate your total out-of-pocket cost.

<b>Estimated Healthcare Costs</b>	<b>Total Usage Cost</b>	<b>\$8,780.35</b>
	Plan Pays	\$7,029.35
	You Pay	\$1,751.00
<b>Annual Premium Amount</b>	<b>Plan Cost</b>	<b>\$4,548.00</b>
	You Pay	\$4,548.00
<b>Tax Advantage Contributions</b>	<b>Tax Benefit</b>	<b>\$0.00</b>
	Employer Contribution	\$0.00
<b>Estimated Annual Cost</b>		<b>\$6,299.00</b>

Done



	Empower HRA 2021	Distinctions III 2021
	\$38.50 Semi-Monthly Cost	\$222.50 Semi-Monthly Cost
	Employer HRA Contribution \$2,750.00	Employer Contribution \$0.00
	<a href="#">Select plan</a>	<a href="#">Currently Selected</a>
<b>In-Network</b>		
Individual Deductible	\$1,375	\$275
Family Deductible	\$2,750	\$550
Individual Out of Pocket Maximum	\$2,875	\$1,100
Family Out of Pocket Maximum	\$5,750	\$2,200
Doctor's Office Visit	80% Coinsurance	\$23 Level 1/ \$33 Level 2/ \$43 Level 3
Emergency Room Visit	—	\$313
Prescription Drugs	80% Coinsurance	\$25 Generic/ \$33 Brand Name
Coinurance (Emergency Room)	80% Coinsurance	—
Coinurance (Inpatient)	80% Coinsurance	—
Inpatient Hospital Services	—	\$300 Level 1/ \$250 Level 2 / \$500 Level 3
Outpatient Hospital Services	—	\$30 Level 1/ \$40 Level 2/ \$70 Level 3
Coinurance (Outpatient)	80% Coinsurance	—
Coinurance	80% Coinsurance	—

If you've decided on your plan at this point, you can choose it by:

- Clicking on blue "Select Plan" on this compare page OR
- Clicking on "Return to Results" and then clicking on the blue "Select Plan" or the green "Currently Selected" buttons in the box of the plan you want. (Throughout this process, your current plan always shows as "Currently Selected.")

If, after this research, you find you don't want to change plans, you can either:

- Click on the "Currently Selected" box at the bottom of your current plan, OR
- Scroll all the way down to the bottom of the page and click "Cancel" to continue without changing medical plans.

Family Out of Pocket Maximum

✔ Currently Selected
Plan details
Plan Documents ▾

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[Decline Coverage](#) I would like to decline Medical coverage.


Next
Previous
Cancel

## Enrolling and Verifying Dependents

### Newly Enrolled Dependents

You must verify eligibility when adding dependents that are not currently enrolled to your coverage (see list of document requirements on the back side of this page). You will be able to upload documents online or through the mobile app during the open enrollment period through the document center. Or you may fax them to the Metropolitan Council Benefits Department (651-602-1507) or send them interoffice or U.S. Mail. If you fax or mail them, please make sure to include your employee ID number and that it's postmarked by Nov. 19.

If you've enrolled a new dependent and the status is "Pending Documents," you will see it on your enrollment home page (the page you are on after you click on "Enroll Now" from the home page) Click on the blue "Submit Now" button to the right of their name to upload your documents.

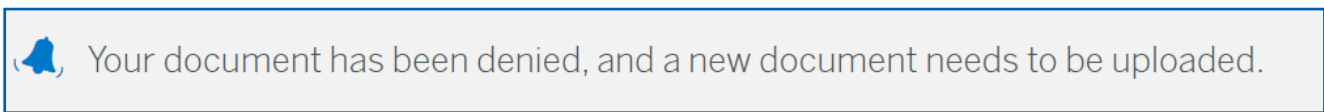
 Submit documentation to verify the following dependent: Jim

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A note from your HR Administrator

**Shop, compare, and purchase your benefits using the resources available on this period to make changes.**

Within a business day or two after submitting documents, they will be reviewed. You can confirm approval of your dependents by running a new Employee Summary or Employee Detail Report from your enrollment home page. If the document has been denied, you'll see a message like the following on your enrollment home page:



Click on “Document Center” on the left navigation panel to see information on why the document was denied.

**All documents MUST be submitted by Nov. 19.**

### ***Dependent Documentation Requirements***

<b>Relationship</b>	<b>Document Required</b>
Spouse	Copy of marriage certificate
Natural Child	<ul style="list-style-type: none"> <li>• Copy of birth certificate. If one is not obtainable, submit one of the following:</li> <li>• Baptismal certificate: A copy of the front and back of the certificate of the baptism, dedication or comparable rite. It must show the date and place of the child's birth, date of baptism and names of the child's parents.</li> <li>• School record: A letter from the school authority (preferably from the first school attended), showing the date of admission to the school, child's date or age at that time, place of birth, and the names of the parents.</li> <li>• Census record: State or Federal census record showing the name(s), date(s), and place(s) of birth or age(s) of the person(s) listed.</li> <li>• Affidavits: Written statements sworn to, or affirmed by, two persons who were living at the time and who have personal knowledge of the birth. These persons may be relatives and do not have to be citizens of the United States. Each affidavit should contain the person's full name and address, date and place of birth, and relationship to you, and must fully describe their involvement regarding the birth and/or how he or she acquired knowledge of birth.</li> </ul>
Adopted Child	<ul style="list-style-type: none"> <li>• Copy of the replacement birth certificate showing the employee or spouse as the child's parent.</li> <li>• Copy of the final adoption decree if the adoption took place in a state that does not reissue a birth certificate or if it is not available.</li> </ul>
Child Placed for Adoption	<ul style="list-style-type: none"> <li>• Notice of placement for adoption on adoption agency letterhead or copy of court order. For foreign adoptions, include documentation of entry into United States (translated into English).</li> </ul>
Step-Child	<ul style="list-style-type: none"> <li>• Copy of birth certificate. The certificate must indicate spouse as parent. If one is not obtainable, see options under “Natural Child.”</li> <li>• Copy of marriage certificate.</li> <li>• Applicable divorce decree or custody papers. If no divorce decree or custody papers are available, attach step-child's proof of residence (for example, school records, driver's license, daycare records, etc.).</li> </ul>
Grandchild	<ul style="list-style-type: none"> <li>• Copy of child's birth certificate. If one is not obtainable, see options under “Natural Child.”</li> <li>• Child's parent's birth certificate.</li> <li>• Notarized Certification of Dependent Eligibility (available online).</li> <li>• Note: Birth certificates must show line of relationship to employee/retiree. Grandchild's birth certificate must list employee/retiree's child as grandchild's parent.</li> </ul>
Child Support Order	<ul style="list-style-type: none"> <li>• Copy of court order requiring employee/retiree to provide support and health coverage, signed by the child support officer or judge.</li> <li>• Child's birth certificate. If one is not obtainable, see options under “Natural Child.”</li> </ul>
Legal Ward	<ul style="list-style-type: none"> <li>• Copy of court order signed by a judge or other court official confirming that the employee/retiree has permanent legal custody of the child by a court order of custody or guardianship OR</li> <li>• Copy of the will providing testamentary appointment, confirming the employee/retiree has legal guardianship.</li> </ul>