Please read this email for important information regarding:

- Long-Term Disability Open Enrollment
- 1095 Forms for 2018 tax year
- FSA Grace Period claims

LTD Open Enrollment: March 1-31

Protection. Security. Peace of Mind. If you had to take time off work due to an illness or injury, would these words describe your financial picture? Long-Term Disability insurance, also known as LTD, could help make this a reality during a time of temporary, part-time, or permanent disability by replacing a portion of your income.

During the month of March 2019, there will be a special one-time LTD open enrollment period where eligible employees can enroll in optional LTD insurance or decrease their waiting period and be automatically approved. Evidence of insurability is not needed during this open enrollment event, meaning you won’t have to answer health questions or have a medical exam to be approved. Even if you have a pre-existing condition, or have previously requested and were denied coverage, you can enroll and be covered! All changes made during March 2019 will be effective May 1, 2019.

Did you know?
- The majority of the LTD benefit is tax-free.
- There may be an additional retirement benefit component to the LTD benefit, over and above wage replacement.
- People on shorter periods of disability and partial disabilities, as well as those with long-term and permanent conditions, could be eligible for an LTD benefit.

More information and Open Enrollment updates can be found in the LTD Open...
Enrollment Post, as well as future postings in WSU Insider and Announcements.

To see if your location is already registered for videoconferencing, visit the AMS Events Calendar. Additional site connections may be requested at AMS.Videoconference.Meeting@wsu.edu.

All LTD plan changes must be made by completing an LTD Open Enrollment form, available March 1 on the Open Enrollment post. Hard copy forms will be available at the HRS Benefits office, 139 French Administration in Pullman, and digital copies can be requested by calling (509) 335-4521 or emailing hrs@wsu.edu.

1095 Forms for 2018 Coming Soon

If you were eligible for WSU health benefits in 2018, you will be provided with a 1095 form no later than March 4, 2019. The 1095 form reports information about your health care coverage as required by the Affordable Care Act. This form is not needed to file your taxes, but you should retain the form with your 2018 tax documentation. It does not replace your W-2.

While the University mailed out your W-2 form in January, the 1095 forms are mailed directly by either the Health Care Authority (HCA) or your insurance provider, and there may be situations where you receive one from multiple sources. The 1095 form will be mailed to your home address.

The 1095 forms will be sent to every individual who was eligible for health benefits in 2018, including faculty, staff, and benefit-eligible retirees. It will also be sent to all employees who worked at least 130 hours in any month in 2018, regardless of benefit eligibility. Covered dependents will not receive their own 1095.

More information can be found on the HRS 1095 website, the IRS Healthcare Information Page, or by consulting a qualified tax advisor.

FSA Grace Period Deadlines Approaching

If you were a 2018 Flexible Spending Account (FSA) participant and still have funds remaining in your 2018 account, you may have until March 15 to incur expenses to claim toward last year's balance.
Who’s eligible? If you had an FSA in 2018, and in 2019 you are enrolled in a Classic, Value, or Accountable Care medical plan, or waived your WSU medical coverage, you can continue to make claims during the FSA grace period for 2018. If you elected to enroll in a CDHP/HSA for 2019, you are no longer eligible to use your 2018 FSA funds.

How do I participate? To take advantage of the annual grace period, you must submit all eligible expenses accrued between January 1, 2018 and March 15, 2019 for 2018 FSA reimbursement no later than March 31, 2019. After that date, any funds left in your 2018 account will be forfeited.

To submit your claim(s), you may 1) use the 2018 Navia Benefit Solutions claim form, 2) log on to your account and submit your claim online, or 3) utilize your Navia Benefits debit card.

If you have FSA-related questions, please contact Navia Benefit Solutions at (800) 669-3539 to speak to a PEBB Customer Service Representative, or visit the Navia Benefit Solutions website.

Questions can be directed to HRS Benefits at (509) 335-4521 or hrs@wsu.edu. Follow WSU HRS on Facebook or Twitter for updates.