

Open Enrollment begins November 1st

Open Enrollment on the Federal Health Exchange, also known as Healthcare.gov, starts on November 1, 2016. Here are the most important dates to note:

- **November 1, 2016:** Open Enrollment starts — first day you can enroll, re-enroll, or change a 2017 insurance plan through the Health Insurance Marketplace. Coverage can start as soon as January 1, 2017.
- **December 15, 2016:** Last day to enroll in or change plans for coverage to start January 1, 2017 to ensure coverage for January 1st.
- **January 1, 2017:** 2017 coverage starts for those who enroll or change plans by December 15.
- **January 31, 2017:** Last day to enroll in or change a 2017 health plan.

Don't Delay – Secure Alternative Coverage Now!

Visit www.healthcare.gov now to shop and compare insurance plans available in your area. We recommend that you select a plan and complete enrollment no later than December 15, 2016 for coverage to be effective on January 1, 2017. Finally, you must pay your first month's premium by your health plan's due date or you could lose your coverage. Each insurer is different, so pay careful attention to their due date.

Keep in mind, if you do not have health insurance from another source and you fail to complete enrollment through the Federal Exchange by January 31st 2017 - **You will not have health insurance in 2017.** The Open Enrollment window for the Marketplace ends and you can't enroll after that date. In addition, the government requires everyone to have health insurance or pay a penalty in addition to self-insuring yourself and your family for all health care needs.

How to get help with choosing an individual health insurance plan.

For members who do not have Medicare the best resource is to work with a Navigator. Navigators are individuals or groups that are trained to help you find and select a health plan. They are required to be unbiased and services are free.

Go to: <http://floridachain.org/get-connected-find-local-help/>

Or: <https://www.healthcare.gov/glossary/navigator>

Are you or your spouse eligible for Medicare?

SHINE (Serving Health Insurance Needs of Elders) is a free program offered by the Florida Department of Elder Affairs and your local Area Agency on Aging. Specially trained volunteers can assist you with your Medicare, Medicaid, and health insurance related questions by providing one-on-one counseling and information. SHINE services are free, unbiased, and confidential. If you (or your spouse) either have Medicare or you are eligible to enroll in Medicare contact: www.floridashine.org Or, call: **1-800-963-5337**.

Charge Conference Compensation Forms Must Document Additional Income in 2017

If you are requesting the additional compensation in lieu of insurance, the amount of your 2017 annual salary must be correctly listed on the Charge Conference form. You must make an election to either accept the health insurance plan offered by the local church (if available) or request the additional compensation before your Charge Conference forms are completed and submitted to the District in late November.

Expect regular **Benefits Updates** providing information and support to help you determine the best solution for you and your family. And, the Benefits team is available if you have questions. Email us at benefit@flumc.org or call 800-282-8011 and ask for Benefits.