



April 14, 2015

Dear State of Colorado Employees,

Open enrollment begins on Tuesday, April 14, 2015 and it's the one time of year when you can make changes to your benefits. **This year's open enrollment is mandatory** and requires you to review and make changes to your benefits plans, which include medical, dental, flexible spending accounts, life and disability insurance. **If you do not enroll, or re-enroll in State of Colorado benefits, you will lose your coverage.** That's why it's so important that you act before open enrollment ends on Thursday, May 15, 2015.

One of the State of Colorado's goals is to provide each of you with a strong benefits package that helps you make the most of your health and wellness. We remain committed to providing you with cost-effective, high-quality health care. The [FY 2015-16 Employee Benefits Guide](#) will provide you with an overview of your benefits plan options for the upcoming fiscal year, beginning on July 1, 2015.

Benefits Changes

We have made some important changes to our benefits for FY 2015-16. There is a large collection of literature and multimedia resources at [Colorado.gov/dhr/2015OE](#), including the [Annual Open Enrollment Video](#), that will provide you with additional information on the changes, how they may affect you, and programs and benefits that can help you manage additional costs.

To accommodate changes in overall costs, medical plan designs are changing. Deductibles, co-insurance (i.e., how much your medical insurance shares costs with you) and out-of-pocket maximums are different for some plans in FY 2015-16. At the same time, the State is taking steps to help you manage or offset additional costs— such as offering the Employee Wellness Program's monthly premium discount incentive, the Medical Supplement Discount Program for qualified employees, and options like Paladina Health, a new primary care provider for UnitedHealthcare members that offers most services with no co-pays or co-insurance.

The State continues to offer medical benefits through UnitedHealthcare and Kaiser Permanente, and dental benefits through Delta Dental. Life insurance is available again through Minnesota Life and disability insurance is now available through Unum. During this year's open enrollment, if you elect to enroll in Unum long-term disability insurance, you will automatically be enrolled into your plan without having to prove good health.

Tools to Help You

Being an informed consumer is the best way to get the health care you need and the most value from the State's benefits. We recognize the importance of helping employees manage their health care costs. One resource that we are really excited about this year is *MyChoice*, a new benefits enrollment tool in the State's benefits enrollment website, [benefitsolver.com](#), that can help you project and calculate your health care expenses, and identify the benefits plans that make the most sense for you and your family.

No matter what health insurance plan you select, preventive care (e.g., annual exams, select immunizations and cancer screenings) will continue to be provided at no charge. And there are steps you can take to help reduce the health care costs you pay, such as enrolling in a tax-advantaged, State administered Flexible Spending Account or a personal Health Savings Account, at a bank of your choice.

We recognize the importance of helping you better understand and access your benefits. That's why we are asking you to join us by making a personal commitment to your health. It starts with understanding the changes this year and the impact they will have on you, so you can make the choices that best meet your needs and those of your family, and it continues year-round by taking advantage of free preventive services and the State's great wellness opportunities.

We know how busy you are making Colorado a great place to live, work and play. Being healthy benefits everyone, including our communities, families and most importantly, you! Commit to your health and let's make Colorado the healthiest state in the country.

Be well,

Kara Veitch, Interim Executive Director
Department of Personnel & Administration

Kim Burgess, Statewide Chief Human Resources Officer
Division of Human Resources

