

# ONLINE SELF-SERVICE6

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ENROLLING IS EASY WITH OUR ONLINE SELF-SERVICE SYSTEM! This system is administered by SECOVA and will provide you with easy access to quickly enroll in your benefits elections.

**Please note:** The Secova online portal was created for employees and the health premiums listed online reflect the cost to employees. Fellows are responsible for the full monthly premium cost indicated in this packet and should disregard any costs listed under "Employee Cost" and "Employer Cost" in Secova.

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Fellows with a tenure of three consecutive months or longer are eligible to enroll in the Smithsonian's Trust health insurance plan. Eligible fellows that choose to enroll in Smithsonian health insurance must self-enroll in Secova and may do so during the following:

- Within 30 days of the start of the fellowship, but not before the first Wednesday after their fellowship begins because updates to Secova are done on Tuesday of each week. Please note that health insurance will be effective on the first day of the fellowship.
- During Open Enrollment Season which takes place mid-Nov through mid-Dec of each year. Fellows may also change or terminate their coverage during this period. Enrollments, changes or cancellations submitted during Open Enrollment Season are not effective until January 1 of the following year.
- Within 30 days of a Qualifying Life Event (QLE). Some of the most popular QLEs are fellow purchased non-Smithsonian health insurance, was recently married and now on spouse coverage, or lost prior coverage. Fellows may enroll or terminate coverage due to a QLE, but must do so in Secova by providing supporting documentation. Most travel insurance does not meet the requirements for health insurance and will not qualify for a QLE.

Fellows who choose to enroll in a SI plan will have health insurance with an effective date as of their fellowship start date. Fellows are responsible for the monthly premium cost as of this date regardless of when enrollment occurs.

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**NOTE: Fellows are not eligible for dental, vision, life or flexible spending account plans.**

To begin your health insurance enrollment, follow these instructions:

1. Open your web browser to: <https://iElect.Secova.com>
2. Enter the following:
  - COMPANY CODE: "SmithsonianInstitution"
  - USER NAME: Your full last name and the last 4 digits of your Social Security Number (SSN).
    - Example: "SMITHSON1234" (No space or hyphens)
    - *\*If you do not have a SSN, please contact OFI for your placeholder number.\**
  - PASSWORD: Your password is your 8 digit date of birth in this format "MMDDYYYY"

- Click "**LOGIN**"
  - For security reasons you will be prompted to change your password and enter a security question at this point. Your username will remain the same. Once you enter your new password and security question click '**Continue**'
3. Once you have changed your password, click "**Continue**" and a popup disclaimer will appear on the screen. Please read the complete disclaimer and accept or decline the disclaimer. If you decline you will not be able to continue with your enrollment.
  4. Once you accept the disclaimer you will be automatically directed to the "**Enrollment Dashboard**," the homepage for your health benefits. You will begin your enrollment by clicking the "**Start or Continue Enrollment**" on the right side of the screen. Once you Start or Continue Enrollment, you will be directed to a series of interactive questions that must be answered before you are able to make your benefit elections.
  5. The SECOVA system will guide you screen to screen through a "**Benefits Walk**" easing your enrollment process. You can find the 'Benefits Walk' at the near the top of the page. On each page you must select "**SAVE & CONTINUE**" to save your benefit election. As you move through the Benefits Walk the yellow arrows on the top screen will change to green checks.
  6. Once you have completed your benefit election you will be directed to a confirmation page. Please review the confirmation page and click "**Please confirm**" to verify your new election. Email or print the confirmation page for your personal records.

If you have any questions regarding SECOVA system navigation, please call the SECOVA technical support call center (877)698-9781. The SECOVA technical support team is available for assistance with logging into the iElect platform, password resets and basic system navigation.

For any health insurance related questions, please contact OFI at 202-633-7070 or [siofi@si.edu](mailto:siofi@si.edu).

# MEDICAL PLANS

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## Patient Protection and Affordable Care Act (ACA) Information Summary of Benefits and Coverage

As part of the ACA requirements, the Smithsonian's Trust health insurance carriers are required to provide employers a [Summary of Benefits \(SBC\)](#). The SBC document provides a summary of the coverage in each health plan and includes summaries of covered and excluded services, plan deductibles, out-of-pocket limits, annual limits, and network and referral provisions.

The plan choices are listed below with a brief description. For additional details regarding each plan and directories of participating providers are available on the websites listed or by calling the plan carrier using the telephone numbers listed below.

<b>CareFirst Blue Preferred PPO</b>
Contact Info: <a href="http://www.carefirst.com">www.carefirst.com</a> or (800) 628-8549
The most flexible of all the CareFirst plans, the PPO has a network of doctors that you may use, but you also have the freedom to go outside the network. If you use a physician in the network, you will receive a higher benefit than if you go outside of the network. You are not required to select a primary care physician, nor do you need a referral to see a specialist. You choose who you would like to see as service is needed. Providers under the PPO network can be located on <a href="http://www.bcbs.com">www.bcbs.com</a> . To locate a provider out of the service area, go to <a href="http://www.bcbs.com">www.bcbs.com</a> or call (800) 810-BLUE.
<b>CareFirst Blue Choice Opt-Out Plus Open Access POS</b>
Contact Info: <a href="http://www.carefirst.com">www.carefirst.com</a> or (800) 628-8549
This is a Point of Service plan that offers flexibility in choosing your health care provider. You are required to choose a Primary Care Physician upon enrollment, but you do not need a referral in order to see a specialist or another physician within the network. Choosing a provider or a specialist within the network will result in a lower out-of-pocket expense. Seeing a physician who is out-of-network will result in a higher out-of-pocket expense, and you may have to file your own claim. Providers under the POS network can be located on <a href="http://www.carefirst.com">www.carefirst.com</a> or call (800) 628-8549.
<b>CareFirst Blue Choice Open Access HMO</b>
Contact Info: <a href="http://www.carefirst.com">www.carefirst.com</a> or (800) 628-8549
This is an HMO plan with a private network of doctors and service providers that you must use in order to receive a benefit. You must choose a primary care physician from the directory who will coordinate your health care needs. You do not need a referral from the primary care physician to see a specialist within the network. Pharmacy card drug benefits are included. Providers under the HMO network can be located on <a href="http://www.carefirst.com">www.carefirst.com</a> or call (800) 628-8549.

# 2021 PLAN CHANGES

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There are no 2021 plan year changes.

*Fellows with tenure of three months or longer are given the opportunity to enroll in the Smithsonian's Trust Health Insurance Plan. However, fellows must self-enroll via the Secova System which is designed for staff so the health insurance premiums reflect the cost to staff per pay period, but fellows should only refer to the monthly premiums identified below.*

## 2021 PREMIUM INCREASES

The Smithsonian and its benefits consultants, USI, worked together with our insurance carriers for the 2021 benefit year renewal. Below is a summary of the renewal information for each plan. For a breakdown of the premium amount, please see the cost-sharing schedule below.

### **CAREFIRST:**

The overall 2021 CareFirst premium increase is 6.6%. The increase is based on Carefirst analysis of the claims paid on behalf of Smithsonian plan participants during the previous year. The volume and cost of claims incurred by participants in the Smithsonian plan generally determines the amount of premium increase for 2021.

### **Medical Loss Ratio Rebate (MLR)**

As part of the Patient Protection and Affordable Care Act (ACA), insurance carriers are required to rebate part of the premiums received if they did not spend at least 85 percent of the premiums on health care services (e.g. doctor and hospital charges, or activities to improve health care quality). The Medical Loss Ratio (MLR) is calculated on a State-by-State basis for each plan. In 2019, the Care First HMO plan did not meet the standard set by the ACA and, as a result, CareFirst returned a portion of the 2019 premium to the Smithsonian. The Smithsonian must use a portion of this rebate to reduce premium rates for the upcoming plan year and have done so by reducing the premium for the active participant population for the 2021 plan year.

### **KAISER PERMANENTE:**

The overall 2021 Kaiser Permanente premium increase is 3.6%.

# 2021 MEDICAL PREMIUMS

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Medical Options	Single	Single + 1	Family
CareFirst Blue Preferred PPO	\$854.75	\$1,709.51	\$2,701.01
CareFirst Blue Choice <u>opt</u> Out Plus Open Access POS*	\$754.52	\$1,509.03	\$2,384.25
CareFirst Blue Choice Open Access HMO*	\$673.86	\$1,347.71	\$2,129.39
CareFirst Indemnity**	\$977.86	\$1,955.71	\$3,090.01
Kaiser Permanente-HMO Signature*	\$574.95	\$1,149.90	\$1,816.34

\* CareFirst Open Access POS, CareFirst Blue Choice Open Access HMO, and Kaiser Permanente are only available in the Washington metropolitan area, including Baltimore County and Baltimore City.

\*\*Available if you do not have access to the CareFirst Blue Preferred PPO network. 1565.21

## QUESTIONS

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### WHAT IF I AM IN THE MIDDLE OF TREATMENT AND WISH TO CHANGE CARRIERS?

If you have a specific transition of care issue, please contact the Carriers directly at the numbers provided below. You may also review the CareFirst transition on the OHR site: [Trust Employee Medical Benefits](#).

Questions regarding plan benefits may also be addressed by contacting the Member Services numbers below.

CareFirst	(800) 628-8549
Kaiser Permanente	(800) 777-7902

### HOW DO I ENROLL, CANCEL, OR MAKE CHANGES DURING OPEN ENROLLMENT?

If you are currently not enrolled in a Smithsonian Health Insurance Plan, **prior to December 1, 2020**, you must notify the Office of Fellowships and Internships (OFI) of your intent to submit an election. OFI will need a full name, local address, social security number, and full date of birth (mmddyyy). Updates to Secova are only done on Tuesday of each week so (if information provided by COB Monday) you will be able to make an election on the Wednesday after your information is provided to OFI.

Access the Secova enrollment site at <https://iElect.Secova.com>. The site will be active beginning **November 9, 2020 for Open Enrollment actions.**

1. Enter “**SmithsonianInstitution**” as your Company Code (no space);
2. Enter your Username (your last name and last four digits of your social security number);
3. Enter your password (first time users: enter your birth date mmddyyyy).  
*If you have previously logged into Secova and do not remember your password, select, “Forgot Password?” and your security question will be generated.*
4. Follow the step-by-step online instructions. It’s that easy!
5. If enrolling in either Employee Plus One or Family coverage, please ensure each of your covered dependents has a social security number entered on their individual record.
6. Be sure to select, “Confirm Election” and email/print your confirmation. **NOTE:** *If you do not confirm your election, your changes will not be processed.*

If you have any questions regarding the online system navigation, please call the SECOVA technical support call center **(877) 698-9781**. The SECOVA technical support team is available for assistance with logging into the iElect platform, password resets and basic system navigation. The system will not accept any Open Enrollment elections after December 14, 2020 11:59pm.

**Fellows with tenure of three months or longer are given the opportunity to enroll in the Smithsonian’s Trust Health Insurance Plan. However, fellows must self-enroll via the Secova System which is designed for Smithsonian employees. The health insurance premiums reflect the cost to employees on a per pay period basis. Fellows should refer to the monthly premiums provided to determine their cost.**

#### **WHAT IF I DON’T WANT TO MAKE ANY CHANGES?**

If you do not wish to make any changes to your current plan selections, no action needs to take place. However, please reference the premium rates in this document for applicable rate changes.

#### **WHEN CAN I EXPECT MY NEW CARDS?**

If you submit your enrollment or changes **no later than December 14, 2020**, you can expect your insurance cards by early February 2021.

#### **WHAT WILL BE THE EFFECTIVE DATE FOR MY NEW ENROLLMENT OR ANY CHANGES MADE?**

The effective date for plan year 2021 new enrollments/changes will be **January 1, 2021**.

#### **WHO CAN I CONTACT IF I HAVE QUESTIONS?**

Dora Blair - [BlairTL@si.edu](mailto:BlairTL@si.edu)

*The information in this announcement is only a summary of the plans available to Fellows. If questions arise, the group policy will govern. The Smithsonian Institution reserves the right to cancel and/or modify the plans at any time without prior notice to the Fellows.*