

Benefits Open Enrollment May 10 – Jun 2

Benefit Changes are effective July 1, 2023

Highlights:

- Your premium rates are the same
- Your deductibles are the same
 - \$750 for individual
 - \$1500 for family
- Dental provider is changing from Delta Dental to United Concordia Blue Edge Dental Flex
 - New plan increases your maximum from \$1,000 to \$1500 and benefits are paid at the same level for care received from any provider.
 - If you currently have Delta Dental, you do not need to fill out a new form – coverage will transfer over.
- Vision coverage and rates remain the same
- Life insurance coverage and rates remain the same

Login to Employee Self Service (ESS)

- Click Benefits on left to begin Open Enrollment
- Make selections and verify dependents/beneficiaries
- If you are not making changes, you must still complete online benefits enrollment by June 2, 2023
- If you are making changes, PRINT and RETURN forms to payroll by June 2, 2023

If you do not complete and submit the online packet by the deadline, you will not be able to make changes until next year's open enrollement unless you have a qualifying event.

Jefferson County Employee Open Enrollment

Open Enrollment begins May 10, 2023 and ends June 2, 2023. **If you are making any plan changes, PRINT and RETURN your enrollment forms to payroll by June 2, 2023. If you do not have any changes, you still need to complete online enrollment by June 2, 2023. A new form is not needed for new dental provider if you already have Delta Dental.**

<u>Monthly Rates</u>	<u>Employee</u>	<u>Employee + 1</u>	<u>Employee + 2 or more</u>
Medical	\$ 96.00	\$362.00	\$488.00
Dental	\$ 2.52	\$ 25.77	\$ 49.10
Vision	\$ 1.50	\$ 5.69	\$ 12.79

Medical Plan

No changes to the coverage provided by Highmark Blue Cross Blue Shield.

Dental Plan – changes to United Concordia Elite Plus (Highmark Blue Edge Dental)

Maximum increases from \$1,000 to \$1,500 and benefits are paid at the same level for care received from any provider. For questions on new dental plan, contact Millenium Insurance Group at 888 577-7373 or 717 354-4774. To find a dental provider in your area, visit www.unitedconcordia.com.

Vision Plan

No changes to the coverage provided by National Vision Administrators (NVA).

Health Care Plan Deductibles

The employee deductible stays the same at \$750 for individual and \$1500 for family. The County's HRA account will continue to reimburse for out-of-pocket expenses in excess of \$750 for individuals and \$1500 for Employee + 1 and Employee + 2 or more.

Health Reimbursement Account (HRA)

Your health reimbursement account balances will reset effective 7/1/2023. Millenium works closely with the County to coordinate reimbursements from the HRA Plan. This account covers out-of-pocket deductibles in excess of \$750 for individuals and \$1,500 for employee + 1 or Family. The HRA account will reimburse for the difference between the deductibles in excess of the HRA Limits and the Deductible Limits. i.e. For Employee Only: the difference between \$750 and \$6,000= \$5,250; For family: the difference between \$1,500 and \$12,000 = \$10,500. Reimbursements should be submitted timely and must be submitted prior to any end of plan year required submission dates. All FY23 HRA claims need to be received by June 30, 2023 for reimbursement.

Qualifying Events

Employees are required to provide documentation of a birth, death, divorce or marriage for changes in enrollment for health care, vision, dental and life insurance.

Documentation of relationship is also required when dependent last names are different from the employee's last name. Documentation is required in order to enroll in the County's insurance plan due to the loss of other coverage and Documentation must be provided within 30 days of the qualifying event.

AFLAC Optional Benefits

Aflac optional benefit enrollment forms are available in the Payroll office.