

## 2021 Plan Year

# Health, Dental, Vision & Life Insurance

### Open Enrollment

*October 12, 2020 to October 30, 2020*

Another year has passed and it is time to renew the employee benefits. The Cole County Commission has great news for everyone! The benefits are all renewing as they are. The (only exception to that is if you have voluntary life and you cross a five-year age band, then that appropriate increase will occur). The County Commission also voted to fund the dependent cost the same as last year on the Health Insurance plans. The carrier's formulary underwent some changes for January 1, 2021 and those we do not control.

For those who participate in the High Deductible Health Plan with the H.S.A., the County will continue to deposit \$93.12 once a month into your H.S.A. account. **The new Federal annual deposit limits for 2021 will be \$3,600.00 individual and \$7,200.00 for those with family coverage.** For participants age 55 or older, the catch-up amount continues to be an additional \$1,000.00. If you wish to have additional money deposited on a pre-tax basis from your paycheck, please see Debbie or Chelsea in the Finance office.

Since there are no benefit changes to discuss this year, we will not be doing

open enrollment meetings as we have done in the past. For current employees that take dependent Spouse coverage on the health insurance (and future employees that would like to take dependent Spouse coverage on the health insurance) you will need to sign a form. The form is to verify that your spouse does not have coverage available to them through their own Employer. This must be done in order to add them to the County Medical Group Plan. If you would like to visit the County Web-site there is an audio/video presentation available on the County website (LINK) providing details for each plan offered. There will also be benefit summaries available for you to print if desired. **If you do not wish to make changes to your plan elections, no action is required; your current plans will renew as they are today.** If you wish to add or delete dependents or make a plan change, there are forms on the website for you to print, complete and turn in to Chelsea or Debbie. The Optional Life does not have open enrollment. If you wish to add that coverage or increase it, you will complete an application and the evidence of insurability form and turn those in. The application and health statement are sent to underwriting at Sun Life, and the coverage is issued or the individual is declined.

For those of you who have or would like to have AFLAC products and/or participate in the Cafeteria plan, Leslie with AFLAC will be coming to each location to meet with you. **Chelsea and/or Debbie will be at each meeting for any questions or changes that you want to make for next year. We will have the form for spousal dependent coverage on health insurance that will need to be signed for 2021.**

#### **Monday October 26, 2020:**

Public Works	7:30am-9:30am
Commission	11:00am- 12:00pm

#### **Tuesday October 27, 2020:**

Sheriff Dept	8:00am-10:00am
Health Dept	11:00am-12:00pm

#### **Wednesday October 28, 2020:**

EMS	7:30am-9:30am
Prenger Center	11:00am-12:00pm

Leslie will assist in filing any wellness claims you may have answer questions and review the available AFLAC products. Be sure to see her.

**HEALTH INSURANCE: 2021 UMR Rates & Employee Costs**

County Commission voted to cover 50% of dependent premium cost for the County employees that choice to take dependent coverage in 2021. **Please note the information above regarding spousal coverage on the County Medical Plan.**

**Listed rates are “per pay period” for 24 pay periods;  
two pay periods of the year will have no deductions for health, dental, life or vision insurance**

ACTIVE EMPLOYEES	Choice Plus Traditional Plan (PPO)			Choice Plus High Deductible (HSA) *		
	Total Cost	County-Paid	Employee Cost	Total Cost	County-Paid	Employee Cost
Employee Only	\$310.00	\$310.00	\$0.00	\$263.44	\$263.44	\$0.00
Employee and Spouse	\$644.91	\$477.46	\$167.45	\$548.18	\$405.81	\$142.37
Employee and Child(ren)	\$492.02	\$401.01	\$91.01	\$418.21	\$340.83	\$77.38
Employee and Family	\$876.16	\$593.08	\$283.08	\$744.73	\$504.09	\$240.64

\* If you opt for the High Deductible HSA Plan, the County will deposit \$93.12 per month (first check of month) into your HSA account

**DENTAL & VISION INSURANCE: 2021 SunLife Rates & Employee Costs**

The Cole County Commission has voted to stay with SunLife for the 2021 Dental and Vision coverage. The employee portion of the dental is paid for by the County.

**Listed rates are “per pay period” for 24 pay periods;  
two pay periods of the year will have no deductions for health, dental, life or vision insurance**

ACTIVE EMPLOYEES	Dental Premiums			Vision Premiums		
	Total Cost	County-Paid	Employee Cost	Total Cost	County-Paid	Employee Cost
Employee Only	\$17.33	\$17.33	\$0.00	\$4.20	\$0.00	\$4.20
Employee and Spouse	\$38.34	\$17.33	\$21.01	\$8.40	\$0.00	\$8.40
Employee and Child(ren)	\$39.24	\$17.33	\$21.91	\$8.40	\$0.00	\$8.40
Employee and Family	\$57.61	\$17.33	\$40.28	\$12.60	\$0.00	\$12.60

### **SUPPLEMENTAL INSURANCE: 2021 AFLAC Information**

The Cole County Commission has voted to continue offering supplemental insurance through American Family Life Assurance Company of Columbus (AFLAC). There are many policies available through AFLAC from Accident, Specified Health Event, Cancer/Specified Disease, Short Term Disability, Long Term Care, and others

### **BASIC & OPTIONAL LIFE INSURANCE: 2021 SunLife Information**

The Cole County Commission has voted to stay with SunLife for the 2021 Basic and Optional Life Insurance coverage. The employee portion of the Basic Life AD&D is paid for by the County. The optional life insurance is term life insurance and the rates increase as you progress through the defined five-year age bands. For example a rate is offered for age 30-34 but when the individual turns 35 they have crossed into the next age band and the appropriate rate increase will appear following the January renewal.

### **CAFETERIA PLAN: 2021 WageWorks Information**

The County's Cafeteria Plan, a tax-advantaged plan that allows employees to use pre-tax dollars to pay for certain benefit expenses including but not limited to child care expenses and unreimbursed medical expenses, will continue to be administered by WageWorks for 2021. Please attend one of the meetings with AFLAC for additional information.

#### **Maximum Deductions for Cafeteria Plan:**

- Medical Reimbursement is \$2,500/year (\$104.16 bi-weekly for 24 periods)
- Child Care Reimbursement is \$5,000/year (\$208.33 bi-weekly for 24 periods)