

COLE COUNTY, MISSOURI

2023 Plan Year

Health, Dental, Vision & Life Insurance

Open Enrollment

November 7, 2022 to November 23, 2022

Another year has passed and it is time to renew the employee benefits. Even though most all expenses have gone up in the past year, the Cole County Commission has great news for everyone! The benefits are all renewing as they are with a slight increase in the cost of vision coverage. (There is another exception to that, if you have voluntary life and you cross a five-year age band, then the appropriate increase will occur). The County Commission voted to continue funding the dependent cost, the same as last year, on the Health Insurance plans. The carrier's formulary underwent some changes for January 1, 2023 and unfortunately, 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 2023 will be \$3,850.00 individual and \$7,750.00 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 or Sheila in HR.

Since there are no benefit changes to discuss this year, we will not be doing mandatory 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 attesting that your spouse does not have coverage available to them through their own Employer. This attestation must be done in order to add them to the County Medical Group Plan. If you would like to visit the County Website, there is more information to review on your benefits with the County. There will also be benefit summaries available for you to print off if desired. **If you do not wish to make changes to your current 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 Debbie, Chelsea or Sheila. The Optional Life does not have open enrollment. If you wish to add that coverage or increase it, you will need to complete an application and the evidence of insurability form and turn both in. The application and health statement are then sent to

underwriting at Sun Life, and the coverage is either issued or declined. For those of you who have or would like to have AFLAC products and/or participate in the 2023 Cafeteria plan, Leslie with AFLAC will be coming to each location to meet with you. **Chelsea will be at each meeting for any questions or changes that you want to make for next year. We will also have the form for spousal dependent coverage on health insurance that will need to be signed for 2023.**

Monday November 7, 2022:

Sheriff Dept.	8:00am - 10:00am
Commission	11:00am- 12:00pm

Wednesday November 9, 2022:

Public Works	7:30am-9:30am
Health Dept.	11:00am-12:00pm

Thursday November 10, 2022:

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.

COLE COUNTY, MISSOURI

HEALTH INSURANCE: 2023 UMR Rates & Employee Costs

County Commission voted to again cover 50% of dependent premium cost for Cole County employees that choose to take dependent coverage in 2023. **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: 2023 Sun Life Rates & Employee Costs

The Cole County Commission has voted to stay with Sun Life for the 2023 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	\$4.41	\$0.00	\$4.41
Employee and Spouse	\$38.34	\$17.33	\$21.01	\$8.82	\$0.00	\$8.82
Employee and Child(ren)	\$39.24	\$17.33	\$21.91	\$8.82	\$0.00	\$8.82
Employee and Family	\$57.61	\$17.33	\$40.28	\$13.23	\$0.00	\$13.23

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SUPPLEMENTAL INSURANCE: 2023 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 such as Accident, Specified Health Event, Cancer/Specified Disease, Short Term Disability, Long Term Care, and others. Please attend one of the meetings with AFLAC for additional information.

BASIC & OPTIONAL LIFE INSURANCE: 2023 Sun Life Information

The Cole County Commission has voted to stay with Sun Life for the 2023 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: 2023 WageWorks Information

The County's Cafeteria Plan is 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. The Cafeteria Plan will continue to be administered by WageWorks for 2023. 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)