



THE COMMUNICATOR

Grant County Employee Newsletter

Volume 10, Issue 5
(Special Open Enrollment Issue),
October 19, 2012

Open Enrollment

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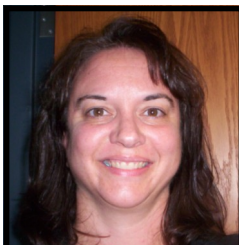
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It's that time of year again; time to make changes for 2013. I hope you find this special issue of The Communicator helpful. Please let me know if you need any assistance in completing your paperwork. You can reach me in several ways: phone 723-2540; email dmergen@co.grant.wi.gov; or come see me in the County's Personnel Office located in Room 204 on the 2nd floor of the Grant County Administration building.

Below are some frequently asked questions and answers that will help you with the County's annual insurance / benefit open enrollment period. The following pages contain additional information that may be important to you.

1. What can I do during open enrollment?

- Change health insurance carriers
- Enroll in previously waived/declined insurance, benefit, or retirement programs (health, flex, dental, AFLAC, Platinum, and deferred comp)
- Add or remove dependents
- Change dental coverage from the low plan to the high plan, or vice versa
- Cancel dental coverage
- Enroll in BESTflex for next year's daycare, non-insured medical expenses and deductibles
- Waive participation in BESTflex for next year's group insurance premiums

2. When are the forms due? November 30th at 4:30 (to the County Personnel Office)

3. What if I miss the November deadline? Your request may be denied

4. Who can I get enrollment/change forms from? Contact your payroll designee or our office

5. Who do I give my completed forms to? Submit all forms to your payroll designee or our office

6. When are the changes effective? January 1, 2013

7. Do I need to complete a BESTflex form?

YES, if:

- You don't want your insurance deducted from your check pre-tax (sign the waiver)
- You want to use the flex plan next year for qualifying (IRS approved) daycare, uninsured medical expenses and deductibles. Reminder: The County pays the Administration Fee.

NO, if:

- You only want to use the flex plan to deduct your insurance pre-tax from your paycheck (most employees chose this option).

Access to Open Enrollment Forms

Flex Form: You will be receiving a 2013 Flex enrollment form and important plan documents on or around November 1st. If you don't receive one, please contact the Personnel Department or access the forms from the County's website www.co.grant.wi.gov (click on County Employee HR Documents).

Dental Insurance Forms and information are also available at this website or from the Personnel Department.

Health Insurance Forms: Please contact the Personnel Department for assistance if you need to make health insurance changes.

EBC Flex (BESTflex)

EBC Flex is an IRS Section 125 plan that allows you to pay certain qualifying insurance, medical and dependent care expenses before taxes.

Each employee can flex a maximum of \$5,000 for daycare and \$2,500 for healthcare (prior to 2013, healthcare was unlimited).

The plan can increase your monthly spendable income by reducing the amount of money your employer withholds from your paycheck for taxes. You get to keep the amount your employer no longer withholds.

Without the plan, your tax withholdings are figured on your gross income. With the plan, your tax withholdings are figured on your income after your medical expenses or day care expenses are deducted.

Approximately \$30 in taxes can be saved for every \$100 you run through the plan.

Most people use this to pay for their share of the group health insurance premium.

Examples of other uses: Vision correction, dental work, prescription drug co-pays, health insurance deductibles, and day care expenses.

The County is pays the Administration Fee, so it will cost you nothing extra to flex your expenses.

USE IT OR LOSE IT; be conservative

Do you need to complete an annual flex enrollment form? See page 1 of this newsletter.

Do you have money left in your flex account?

Remember with healthcare and daycare flex you USE IT OR LOSE IT. You must request reimbursement before March 31st, 2013 for your 2012 healthcare and daycare flex election balances. Contact EBC or the County's Personnel Office if you have questions.

EBC: (800)346-2126 or www.ebcflex.com
Grant County Personnel: (608)723-2540 or dmergen@co.grant.wi.gov



Health Insurance

Changes for 2013

1. The monthly premium (cost) of health insurance has increased for 2013. Below you will find the entire monthly cost and the full-time employee's share of the cost.

DEAN HEALTH PLANS

(9.3% more than 2012)

	TOTAL COST	EMPLOYEE SHARE *
SINGLE	\$ 534.50	\$ 26.72
FAMILY	\$1,523.32	\$ 228.50
EMP/SP	\$1,122.45	\$ 168.38
EMP/CH	\$1,015.55	\$ 152.34

MEDICAL ASSOCIATES

(10.3% more than 2012)

	TOTAL COST	EMPLOYEE SHARE *
SINGLE	\$ 476.40	\$ 23.82
FAMILY	\$1,105.25	\$ 165.80
EMP/SP	\$1,000.45	\$ 150.08
EMP/CH	\$ 857.52	\$ 128.64

* Note: County and Employee shares of health insurance are pro-rated for regular part-time employees.

2. Preventive care services for women will be expanded and will be covered without cost-sharing. These services include:

- Screening for gestational diabetes
- Human Papillomavirus testing
- Counseling for sexually transmitted infections
- Counseling and screening for human immune-deficiency virus
- Contraceptive methods and counseling
- Breastfeeding support, supplies, and counseling
- Screening and counseling for interpersonal and domestic violence



For complete details contact your health insurance carrier at member services at the toll-free number listed on the back of your ID card.

The 2013 group Master Contracts will be available online through the insurance carrier's website.

Major Plan Differences:

	<u>Medical Associates Health Plans</u>	<u>Dean Health Plan</u>
Primary Physician	Not necessary	Required
Coverage Area	Parts of Iowa, Illinois & Wisconsin	Southern WI & Dubuque
Specialists	Dubuque, Iowa City, & UW Madison	Madison – St. Mary's
Eye Wear Coverage	Partially covered	None
Hearing Aid	Only for children	\$500 every 36 months
Fitness Club / Wellness Programs		
Reimbursement	None	WIN Program

Dean's WIN (Wellness Incentives Now!) Program

This program reimburses its members for a portion of the cost to participate in qualifying services such as acupuncture, massage therapy, Healthy Food Focus, weight management programs, fitness, and Dean's Comprehensive Weight Management Program.

Check out Dean's website for complete program information or call the customer service number on the back of your Dean Health Insurance card.

Dental Insurance (Ameritas)



Basic Plan Coverage includes

- Routine oral exams, cleanings and x-rays
- New fillings, replacement fillings, root canals, denture repair
- Simple extractions and other “basic” treatments

Advance Plan Coverage includes

- Basic coverage plus complex extractions, implants, onlays, crowns and dentures
- Orthodontic services for children

Coverage also includes

- Vision expense reimbursement plan
- Discount prescription drug plan through Walmart and Sam’s Club
- Annual maximum reward program for those that get preventive dental care at least annually; your annual maximum limit may actually increase

2013 Cost Per Month

	<u>Basic (4.7% more than 2012)</u>	<u>Advance (5.3% more than 2012)</u>
Employee Only	\$ 31.20	\$ 45.64
Employee + 1	\$ 63.16	\$ 92.56
Employee + 2 or More	\$106.44	\$154.88

Helpful Websites to Access Your Grant County Insurance Benefit Information



Grant County’s Website: www.co.grant.wi.gov (select “Grant County HR Documents”)



Medical Associates’ Website (health insurance): www.mahealthcare.com (select “my e-link”, “Member”, and then if you are a new online user, activate your online account by clicking on the “Sign-Up” link)



Dean’s Website (health insurance): www.deancare.com (select “Insurance Services”, “Logon to DeanConnect”, and then if you are a new online user, activate you online account by clicking on the link under NEW MEMBERS SIGN UP HERE)



EBC’s Website (flex reimbursement and the third party administrator for the Dean HRA): www.ebcflex.com (select the “Participant Log-In” link and then if you are a new online user, activate your online account by selecting the “First Time Users Activate Account” link)



Health Choices Website (third party administrator for the Medical Associates HRA): www.preferredhealthchoices.com (Select the “Participants” link and then if you are a new online user, activate your online account by clicking on the “Sign-Up” link)



Ameritas’ Website (dental insurance): www.ameritasgroup.com (select “Secure Member Account” and then if you are a new online user, activate your online account by clicking on the “Register Now” link)

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free 1-866-444-EBSA (3272).

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of July 31, 2012. You should contact your State for further information on eligibility –

WISCONSIN—Medicaid

Website: <http://www.badgercareplus.org/pubs/p-10095.htm>

Phone: 1-800-362-3002

IOWA—Medicaid

Website: www.dhs.state.ia.us/hipp/

Phone: 1-888-346-9562

To see if any more States have added a premium assistance program since July 31, 2012, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

OMB Control Number 1210-0137 (expires 09/30/2013)



Voluntary Benefits

Grant County allows benefit eligible employees to make changes or sign up for the following voluntary benefit plans during periodic open enrollment periods. Below are each plan's contact information and a schedule showing when they will be in Lancaster to assist you.

Representative Information

Supplemental Insurance (cancer, disability, etc.)

Aflac; Linda Hudson-Bull (608)348-5650 (Changes/Enrollments are effective January 1, 2013)

Platinum; Desiree Gremmel (563)557-2504 (Enrollments may be done at any time)

Deferred Compensation (retirement savings) (Enrollments/Changes may be made at any time)

Nationwide Retirement Solutions; Bill Barnes (608)358-4821

Wisconsin Deferred Compensation; Kristy Igl (877)457-9327, ext. 7113

Meeting Locations/Times/Dates

(no appointment required; meetings take about 15 minutes)

Platinum

October 15, 2012

9 a.m. to 10:30 a.m. at the Administration building (Conference Room 266)

11 a.m. to 12:15 p.m. at the Community Services building (Social Services Conference Room 1)

12:45 p.m. to 2 p.m. at Orchard Manor (Conference Room 104)

2:30 p.m. to 3:30 p.m. at the Highway Office

Wisconsin Deferred Compensation

October 25, 2012

9:00 a.m. to 10:30 a.m. at the Administration building (Conference Room 266)

11:00 a.m. to 12:15 p.m. at the Community Services building (Social Services Conf. Room 1)

12:45 p.m. to 2:00 p.m. at Orchard Manor (Conference Room 104)

2:30 p.m. to 3:30 p.m. at the Highway Office

Aflac

October 30, 2012

11 a.m. to 2 p.m. at the Administration building (Conference Room 266)

2:30 p.m. to 3:30 p.m. at the Highway Office

November 1, 2012

11 a.m. to 1 p.m. at the Community Services building (ADRC Conf. Room)

1:30 p.m. to 3:30 p.m. at Orchard Manor (Conference Room 104)



Nationwide Retirement Solutions

November 1, 2012

9 a.m. to 10:30 a.m. at the Administration building (Conference Room 266)

11 a.m. to 12:15 p.m. at the Community Services building (Social Services Conference Room 1)

12:45 p.m. to 2 p.m. at Orchard Manor (Conference Room 107)

2:30 p.m. to 3:30 p.m. at the Highway Office