



THE COMMUNICATOR

Grant County Employee Newsletter

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(Special Open Enrollment Issue),
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Open Enrollment

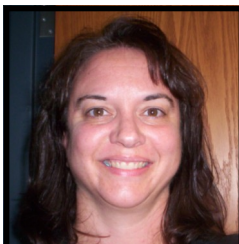
In this SPECIAL issue...

Message from Dawn
Frequently Asked Questions
Access to Open Enrollment Forms
Flex and OTC Changes
Dental Insurance

Health Insurance

- Health Care Reform
- CHIP
- Premium

Voluntary Benefits Visit Schedule



Dawn Mergen
Personnel Specialist

It's that time of year again; time to make changes for 2011. 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, voluntary life, 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 and non-insured medical expenses
- Waive participation in BESTflex for next year's group insurance premiums

2. When are the forms due? November 30th

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, 2011

7. Do I need to complete a BESTflex form?

YES, if:

- You do NOT want to save money. Waiving the flex plan means your premium will be deducted from your net pay (after tax) in the 2nd check of the month to pay for the next month.
- You want to use the flex plan next year for daycare and uninsured medical expenses

NO, if:

- You want to save money by having your portion of the County health insurance and dental insurance premium deducted from your gross pay (pre-tax). The premium is split between two checks each month to pay for the current month.

Anyone wishing to have a specific subject discussed in a future newsletter may contact Joyce Roling at 723-2045.

Access to Open Enrollment Forms

If you received this through email, you may click on the links below to print some of the open enrollment forms you may need or to read important plan documents. If you received this in paper format, please contact the Personnel Department to get the forms you need. The flex enrollment form is attached to this newsletter.

EBCflex (BESTflex)

[Enrollment Form](#)

Plan documents

1. [Enrollment Brochure](#)
2. [Eligible Expenses flyer](#)
3. [Over-the-Counter Medicine Restriction flyer](#)
4. [Summary Plan Description](#)

Dental Insurance (Ameritas)

[Enrollment/Change/Cancelation Form](#)

[Plan documents](#)

Health Insurance

Dean and Medical Associates Change Forms and for Plan Information

[\(Contact the Personnel Department at 723-2540\)](#)

EBC Flex (BESTflex)

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

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:

- Lasic vision correction
- Dental work
- Prescription drug co-pays
- Office visit co-pays (first 12)
- Day care expenses

USE IT OR LOSE IT; be conservative

(Continued from page 2)

2011 Plan Year “Flex” OTC Reimbursement Change

Starting January 1, 2011, Over-the-counter (OTC) medicine expenses require a prescription to qualify for “flex” reimbursement. Previously reimbursable OTC items such as cough medicine, allergy medication and aspirin will no longer be reimbursable unless you get a written prescription from your doctor to submit with your reimbursement claim form. Examples of OTC medicines that require a prescription for reimbursement: Antacids, decongestants, anti-itch ointments, cold sore remedies, cough suppressants, pain relievers, and sleep aids.

Medical items that are not considered a drug or medicine, may still be reimbursable without a prescription. These include contact lens solution, bandages, ice packs, and heating pads.

For a detailed list of eligible reimbursable medical expenses, please contact the Personnel Department or click on this link: [Eligible Expenses flyer](#).

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

2011 Cost Per Month (25% increase over 2010)

	<u>Basic</u>	<u>Advance</u>
Employee Only	\$ 24.52	\$ 35.68
Employee + 1	\$ 49.64	\$ 72.36
Employee + 2 or More	\$ 83.68	\$ 121.04

Health Insurance

Two **Health Insurance Plans** are offered to Grant County's benefit eligible employees. The main differences in the plans are listed in this chart.

	<u>Medical Associates Health Plans</u>	<u>Dean Health Plan</u>
Primary Physician	Not necessary	Required
Coverage Area	Parts of Iowa, Illinois & Wisconsin	Southern Wisconsin
Specialists	Dubuque, Iowa City, & UW Madison	Madison – St. Mary's
Prescription Drug Co-pay	\$5 generic / \$10 brand name	\$6 generic / \$10 brand name
Routine Eye Exam	Coverage frequency based on age	Covered annually
Eye Wear Coverage	Partially covered	None
Hearing Aid	Only for children	\$500 every 36 months
Fitness Club / Wellness Programs		
Reimbursement	None	WIN Program

Please refer to the plan document for complete coverage of the health insurance policy. The group Master Contract is available for your review in the Personnel Office.

Health Care Reform Mandates

In March, 2010, President Obama signed the Health Care Reform legislation into law. The legislation includes changes that will occur with the start of our 2011 plan year. Below are a list of the changes that you will see in your Grant County health insurance plan.

1. Dependent Coverage up to age 26 also known as "Adult Child Coverage". You may add your adult child to your health and dental insurance regardless of whether or not they can get coverage from their own employer or if they are married; the only federal requirement is that they be under age 26. This is the information you need to know if you want to cover an "adult child" on the County's plan:
 - Non-taxable for Federal Income Tax purposes up to age 26
 - Fair Market Value of single coverage may be taxable for State of Wisconsin Tax purposes
 - State of Wisconsin allows coverage up to age 27
 - To add an "adult child", you must contact the Personnel Department for an enrollment form and tax questionnaire form. Forms must be completed and turned in to the Personnel Department no later than 4 p.m. on November 30th, 2010.
 - If you have an "adult child" on your plan, but have not previously completed the tax questionnaire, you must contact the Personnel Department for the form, or click on this link to print a form <http://websrus.doa.state.wi.us/admin/localgovadmin/docview.asp?docid=8036&locid=147>
This form is due to the Personnel Department on November 30th.
2. You will no longer be charged an Office Visit Co-pay for preventive services, such as annual physicals.

(Continued from page 4)

3. The life time maximum limit will be removed from the Medical Associates plan (Dean didn't have one)
4. Over-the-counter medication expenses will no longer be reimbursable tax-free without a written prescription from your physician

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

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, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

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 September 1, 2010. You should contact your State for further information on eligibility –

WISCONSIN—Medicaid

Website: <http://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>

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 September 1, 2010, 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

Grant County's Monthly Health Insurance Costs

2010

DEAN HEALTH PLANS (8.75% over 2009)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	572.42	543.80	28.62	14.31
FAMILY	1631.40	1386.68	244.72	122.36
EMP/SP	1202.08	1021.76	180.32	90.16
EMP/CH	1087.60	924.46	163.14	81.57

MEDICAL ASSOCIATES (8.2% over 2009)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	597.96	568.06	29.90	14.95
FAMILY	1387.27	1179.17	208.10	104.05
EMP/SP	1255.72	1067.36	188.36	94.18
EMP/CH	1076.33	914.87	161.46	80.73



2011

DEAN HEALTH PLANS (6.2% over 2010)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	607.32	576.94	30.38	15.19
FAMILY	1730.86	1471.22	259.64	129.82
EMP/SP	1275.37	1084.05	191.32	95.66
EMP/CH	1153.91	980.81	173.10	86.55

MEDICAL ASSOCIATES (12.2% over 2010)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	670.95	637.39	33.56	16.78
FAMILY	1556.60	1323.10	233.50	116.75
EMP/SP	1409.00	1197.64	211.36	105.68
EMP/CH	1207.71	1026.55	181.16	90.58

PROPOSED PLAN DESIGN WITH DEDUCTIBLE AND HRA

DEAN HEALTH PLANS (21.2% decrease from 2010)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	450.51	427.97	22.54	11.27
FAMILY	1283.95	1091.35	192.60	96.30
EMP/SP	946.07	804.15	141.92	70.96
EMP/CH	855.97	727.57	128.40	64.20

MEDICAL ASSOCIATES (32.3% decrease from 2010)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	404.53	384.29	20.24	10.12
FAMILY	938.51	797.73	140.78	70.39
EMP/SP	849.52	722.08	127.44	63.72
EMP/CH	728.15	618.93	109.22	54.61

* Note: The above figures are based on full-time employment.
County and Employee shares of health insurance are pro-rated for regular part-time employees.

Visit Schedule

Voluntary Benefit Representatives

Please contact the Grant County Personnel Office with any questions (608)723-2540

Grant County allows employees to make changes, sign up for, or cancel participation in the following voluntary benefit plans during designated open enrollment periods. Below are each plan's contact information and the remaining scheduled dates/times representatives will be in Lancaster to assist you.

Supplemental Insurance (cancer, disability, etc.)

ALFAC; Amanda Vannatta (608)348-3900

Platinum; Desiree Gremmel (563)557-2504

Deferred Compensation (retirement savings)

AXA Advisors (The Equitable); Jay Haberkorn (608)828-2217

Wisconsin Deferred Compensation; Vincent Ruger (608)241-6604

Nationwide Retirement Solutions; Jim Dole (715)835-3466

Meeting Locations/Times/Dates

(no appointment required; meetings take about 15 minutes)

Grant County Administration building (room 266)

October 29th Nationwide Retirement Solutions; 8:15 a.m. to 11:15 a.m.

November 3rd WI Deferred Compensation; 8:15 a.m. to 11:15 a.m.

November 5th AXA Advisors (The Equitable); 8:15 a.m. to 11:15 a.m.

Community Services building (A.D.R.C. conference room)

October 28th Nationwide Retirement Solutions; 10 a.m. to 1 p.m.

November 2nd WI Deferred Compensation; 9:15 a.m. to 11:15 a.m.

November 4th AXA Advisors (The Equitable); 8:15 a.m. to 11:15 a.m.

Orchard Manor (conference room 104)

October 29th Nationwide Retirement Solutions; Noon to 3 p.m.

November 3rd WI Deferred Compensation; Noon to 3 p.m.

November 5th AXA Advisors (The Equitable); Noon to 3 p.m.

Law Enforcement Center (lower level conference room)

October 28th Nationwide Retirement Solutions; 1:30 p.m. to 4:30 p.m.

November 2nd WI Deferred Compensation; Noon to 3 p.m.

November 4th AXA Advisors (The Equitable); Noon to 3 p.m.

AFLAC and Platinum were here on October 21st, 25th, and 26th. If you missed them, you may call them at the number listed above. You have until November 30th to make changes or enroll.