

Employee Open Enrollment for Plan Year 2020 - 2021

Open Enrollment – Due to COVID-19 we will not be holding open enrollment meetings this year; however, all of the information will be online and will include a video that explains all of the benefits employees are offered to assist with changes and enrollment.

Coverage - Pulaski County will continue coverage with Anthem, Delta Dental, EyeMed Vision and Optima EAP for the 2020-2021 plan year as well as Flexible Benefit Administrators for the Flexible Spending Accounts and Health Savings Administrators for the Health Savings Accounts.

Delta Dental – Pulaski County elected to add an additional PPO network to the plan at no additional cost to the employee. This will allow additional dentists to participate in the plan, thus creating a larger network for the employees and reducing the costs. **All employees will receive new dental cards so please make sure you open mail from Delta Dental and provide the new cards to your dentist for additional savings.**

Please see the attached benefits comparison for the Anthem HSA and Anthem Keycare Plans. The Board of Supervisors has committed to continuing the HSA contributions for the high deductible plan as outlined below.

Saving funds in an HSA account can be a powerful tool to offset future unanticipated medical expenses and the cost of medical insurance coverage in retirement. This plan puts employees in a better position to control their health insurance costs and reap the benefits of improved health. Also, funds remaining in these accounts are the property of the employee even if they leave employment and also roll over each year that the funds are not utilized.

We are happy to announce that **there will be NO changes to the health, dental or vision premiums** this year.

Below is a table showing the employee premiums and the County's investment into the monthly premiums for each plan:

	Health Insurance		Dental Insurance		Employer HSA Contribution
	Employee Paid Anthem Premium	Employer Paid Anthem Premium	Employee Paid Delta Dental	Employer Paid Delta Dental	
Keycare					
EE Only	\$105	\$696	\$6	\$22	
EE + child(ren)	\$340	\$1,228	\$10	\$42	
EE + spouse	\$345	\$1,269	\$9	\$37	
Family	\$556	\$1,693	\$17	\$67	
HSA					
EE Only	\$26	\$557	\$6	22	\$1,260
EE + child(ren)	\$190	\$946	\$10	\$42	\$2,508
EE + spouse	\$193	\$978	\$9	\$37	\$2,508
Family	\$328	\$1,304	\$17	\$67	\$2,508

Please note that the open enrollment period is the only time during the year by federal law in which an employee can add dependents or make changes to their health care plan unless a status change has occurred. A status change is a birth, marriage, divorce, loss of spouse's coverage due to lay off or loss of job, etc. It is also important to remember that when a status change occurs, employees have only 30 days from the date of the status change to add dependents or make changes to their coverage.

Flexible Spending Account (FSA) - If you participate in a Flexible Spending Account (FSA) you must complete new enrollment forms each year.

Open Enrollment Deadline May 20th - In order to ensure there are no delays in coverage or changes, we ask that enrollment forms be returned to Tammy Safewright, Human Resources Director by May 20th. Delays in submitting applications may result in a delay of coverage or receipt of insurance cards.

Insurance Waiver Deadline May 20th - required due to Affordable Health Care Act (ACA) reporting. If you know you will not be participating in the County's health insurance plan this year, you **MUST complete a form and return it by May 20th.**

AFLAC Voluntary Products - Optional voluntary and supplemental benefits with AFLAC will continue for accident, cancer and critical illness policies. Additional information will follow regarding open enrollment to change, cancel or enroll in these plans.

All insurance forms will be available online at the County's website www.pulaskicounty.org under the employee resources tab.

Employees may contact Tammy Safewright (994-2406) or tsafewright@pulaskicounty.org or Stacie Whitlock at sdwhitlock@pulaskicounty.org if you have any questions about the open enrollment process. Thank you for your continued efforts in making Pulaski County an excellent community and a great place to work.