

Employee Open Enrollment for Plan Year 2023 – 2024

We are happy to announce that *there will be NO premium changes to the health and dental* plans this year. However, renewal rates for **Eyemed Vision will see a small increase.**

Open Enrollment – A video that explains all of the benefits is located on the website or at <https://www.brainshark.com/onedigital/vu?pi=zICzmfqGHzeg1bz0>. There are a few small changes to the plans; therefore, two open enrollment meetings will be held as follows:

Tuesday, May 3rd

1:30 pm – County Garage facility

Wednesday, May 4th

9:00 am – County Admin. Building Board Room

Coverage - Pulaski County will continue coverage with Anthem, Delta Dental, EyeMed Vision and Optima EAP for the 2022-2023 plan year as well as Flexible Benefit Administrators for the Flexible Spending Accounts and HealthEquity for the Health Savings Accounts.

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.

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

2022-23 Health, Dental & Vision Insurance Premiums					
	Health Insurance		Dental Insurance		
	Employee Paid	Employer Paid	Employee Paid	Employer Paid	Employer HSA
	Anthem Premium	Anthem Premium	Delta Dental	Delta Dental	Contribution
Choice PPO					
EE Only	\$105	\$648	\$6	\$22	
EE + child(ren)	\$340	\$1,134	\$10	\$42	
EE + spouse	\$345	\$1,172	\$9	\$37	
Family	\$556	\$1,558	\$17	\$67	
HSA					
EE Only	\$26	\$522	\$6	\$22	\$1,260
EE + child(ren)	\$190	\$878	\$10	\$42	\$2,508
EE + spouse	\$193	\$908	\$9	\$37	\$2,508
Family	\$328	\$1,206	\$17	\$67	\$2,508
	VISION INSURANCE				
	Employee Paid Premiums				
	Standard	Enhanced			
EE Only	\$ 6.39	\$ 8.21			
EE + Spouse	\$ 12.17	\$ 15.84			
EE + Children	\$ 12.80	\$ 16.60			
Family	\$ 19.51	\$ 25.57			

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 13th - *In order to ensure there are no delays in coverage or changes, we ask that enrollment forms be returned to Tammy Nichols, Human Resources Director by May 13th. Delays in submitting applications may result in a delay of coverage or receipt of insurance cards.*

Insurance Waiver Deadline May 13th - *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 13th.*

Medicare Eligible Employees – Employees who continue to work beyond the age of 65 that are enrolled in the County's insurance plan DO NOT need to enroll in Medicare Part A or B and may delay enrollment without penalty until employment ends or the coverage stops. Most people do enroll in Part A at 65 because they have worked and paid Medicare tax and there is no premium for Plan A. However, EMPLOYEES ENROLLED IN AN HSA PLAN may no longer participate in the plan if they enroll for PART A or B. Please contact Human Resources if you are nearing 65 for options available.

Voluntary Insurance Plans:

The following plans will continue to be provided to employees this fiscal year. Additional information will follow regarding open enrollment dates.

AFLAC - Accident, cancer and critical illness.

AirMedCare – medical flight insurance

Nationwide Pet Insurance

Health Savings Plan Additional Benefit thru December 31, 2022:

Recently Congress passed the Consolidated Appropriations Act (CAA) 2022, which has now been signed into law. The new safe harbor allows individuals with healthcare coverage under a Health Savings Account (HSA)-eligible High Deductible Health Plan (HDHP) to access telehealth services without first satisfying their deductible (applicable copay/coinsurance will apply) regardless of plan year. Pulaski County & Schools has opted into offering this safe harbor to all members enrolled in an HSA plan through December 31, 2024. The result of this is that members will not have to meet their HSA deductible when utilizing telehealth services; instead only 20% coinsurance will be charged unless

members have met their out of pocket maximum, in which case there would be no cost at all.

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

Employees may contact Tammy Nichols (994-2406) or tnichols@pulaskicounty.org or Stacie Whitlock at sdwhitlock@pulaskicounty.org if you have any questions about the open enrollment process.