

Employee Open Enrollment for Plan Year 2024 – 2025

As you are aware, Pulaski County and the Schools sought out new benefit consulting services through an RFP process this year. Our new insurance consultants are now Innovative Insurance Group. Due to inflation and post pandemic factors affecting health insurance premiums nationwide, Innovative subsequently sent out an RFP for our health, dental and vision insurance plans. After reviewing the information, the team decided to remain with our current carriers for services as it provided for the least disruption to our employees current plans as well as the least increase to premiums.

Open Enrollment – Please note that the open enrollment period is the only time during the year by federal law in which an employee may 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.

Two dates have been set for open enrollment and mandatory attendance is required due to increases in premiums, the addition of new supplemental products, changes to the vision plan and a new benefits administration system for enrollment. The two meeting dates are as follows:

FRIDAY, MAY 24TH
 9:00 am, Information Technology Office
 89 Commerce Street, Pulaski

TUESDAY, MAY 28TH
 1:30 pm, Dublin Town Offices
 101 Dublin Park Road, Dublin

Below is a table showing the employee premiums and the Board of Supervisors continued investment into the HSA plan:

FY 2025 Health, Dental & Vision Insurance Premiums									
	ANTHEM HEALTH INSURANCE					DELTA DENTAL INSURANCE			
	EMPLOYEE	EMPLOYER	EFFECT ON	TOTAL	"HSA"	EMPLOYEE	EMPLOYER	EFFECT ON	TOTAL
	PREMIUM	PREMIUM	RESERVE	PREMIUM	DEPOSIT	PREMIUM	PREMIUM	RESERVE	PREMIUM
Choice PPO									
EE Only	\$ 138.00	\$ 681.00	\$ 33.00	\$ 852.00		\$ 5.00	\$ 21.00	\$ (2.00)	\$ 24.00
EE + child(ren)	\$ 404.00	\$ 1,198.00	\$ 65.00	\$ 1,667.00		\$ 12.00	\$ 44.00	\$ 2.00	\$ 58.00
EE + spouse	\$ 411.00	\$ 1,238.00	\$ 66.00	\$ 1,715.00		\$ 12.00	\$ 40.00	\$ 4.00	\$ 56.00
Family	\$ 648.00	\$ 1,650.00	\$ 92.00	\$ 2,390.00		\$ 20.00	\$ 70.00	\$ 4.00	\$ 94.00
HSA									
EE Only	\$ 50.00	\$ 546.00	\$ 25.00	\$ 621.00	\$ 1,380.00	\$ 5.00	\$ 21.00	\$ (2.00)	\$ 24.00
EE + child(ren)	\$ 237.00	\$ 925.00	\$ 47.00	\$ 1,209.00	\$ 2,755.00	\$ 12.00	\$ 44.00	\$ 2.00	\$ 58.00
EE + spouse	\$ 241.00	\$ 956.00	\$ 50.00	\$ 1,247.00	\$ 2,755.00	\$ 12.00	\$ 40.00	\$ 4.00	\$ 56.00
Family	\$ 395.00	\$ 1,273.00	\$ 67.00	\$ 1,735.00	\$ 2,755.00	\$ 20.00	\$ 70.00	\$ 4.00	\$ 94.00
EYEMED VISION INSURANCE									
Employee Paid Premiums									
Enhanced									
EE Only	\$ 8.21								
EE + Spouse	\$ 15.84								
EE + Children	\$ 16.60								
Family	\$ 25.57								

The County worked very hard to reduce the impact of increasing health insurance costs to a minimum for our employees. As an example, the HSA Employee Only plan total cost is \$621 per month. Even though the premium increased from \$26 per month to \$50, the County is still absorbing 88% of the total cost of the plan.

EMPLOYEES MUST go online to www.employeenavigator.com to make changes, waive coverage or review information. Within the next few days Innovative will be sending your required login information. Employees that do not have online access may call the Innovative Customer Support line at 888-676-9496 or may email customerservice@thinkinnovative.net.

Coverage - Pulaski County will continue coverage with Anthem, Delta Dental, EyeMed Vision and Sentara EAP for the 2024-2025 plan year as well as Flexible Benefit Administrators for the Flexible Spending Accounts and HealthEquity for the Health Savings Accounts.

EyeMed - Please note that the EyeMed Vision Standard Plan will no longer be offered. All standard plan participants will be transferred to the Enhanced Vision Plan. If you do not wish to have this coverage, you must opt out.

Deadline May 31st - In order to ensure there are no delays in coverage or changes, all updates must be made online by midnight on May 31st.

Please see the *attached* benefits comparison for the Anthem HSA and Anthem Keycare Plans.

Flexible Spending Account (FSA) - If you participate in a Flexible Spending Account (FSA), you must elect the benefit and determine your contribution amount online or by calling customer service.

Insurance Waiver Deadline May 31st - If you do not participate in the County's health insurance plan, you MUST go online and waive the coverage due to ACA regulations.

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 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 available options.

Voluntary Insurance Plans:

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

AFLAC - Accident, cancer and critical illness.

AirMedCare – medical flight insurance

Nationwide Pet Insurance

Innovative will also be providing additional voluntary insurance plans that include Colonial Life Short-term disability (available to all VRS Plan I & II employees and VRS Hybrid during the first year of employment only), term life insurance, accident, medical bridge and critical illness with cancer.

In addition to Colonial Life, Innovative will offer a whole life insurance policy through Massachusetts Mutual. These policies are guaranteed issue with no health questions. Information and rates on both plans will be available at the open enrollment meetings.

Health Savings Plan Additional Benefit thru December 31, 2024:

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.