

To: Marshall County Employees
From: Mary Stubbs - Auditor and Recorder's Accounting Dept.
Date: May 12, 2021
Re: Important Benefit Information

- **Open Enrollment**

Each year, at this time is annual enrollment time for health, dental, and some voluntary insurance benefits for Marshall County employees. Open enrollment is the one time of the year you can make enrollment changes to your health, dental, and some voluntary insurance benefits without having a qualifying life change.

Enrollment changes are done by completing the appropriate enrollment/change form and returning to Jeannie or Mary in the Auditor and Recorder's Accounting Office by Friday, May 28, 2021. While open enrollment technically runs through June 30, returning forms earlier allows for payroll deduction changes and for plan administrators to process your enrollment changes and get new cards and information out to you. If you do not have enrollment changes for health, dental or life insurance this year, you do not need to complete new forms.

- **Special Open Enrollment for Voluntary Group Accidental Death & Dismemberment Insurance**

Iowa State Association of Counties (ISAC) changed providers from Chubb to Reliance Standard effective January 1, 2021. This change has provided a special open enrollment for anyone wanting this coverage. A summary of the plan is [here](#), and the full certificate is available on the Marshall County Benefits website, <https://northriskpartners.com/marshall-county/> or by contacting the Auditor and Recorder's Accounting Department.

- **Employee Benefits Presentations**

No plan or coverage changes are being made this year so no large group, in-person or virtual employee benefits presentations are planned, but if you would like additional information, please let us know. Individual or small group sessions can be scheduled to go over your questions.

If you are looking for a review of Marshall County benefits, a recording of the employee benefits presentation done last year is available 24/7 on the benefits website, <https://northriskpartners.com/marshallt-county/>.

- **Annual Wellness Preventive Exam Incentive**

Again this year, in order to qualify for the Wellness benefit plan option and keep your co-pay, co-insurance, deductible(s) and out-of-pocket maximum(s) at the lowest possible levels, YOU and YOUR SPOUSE (if enrolled) must have a Routine Physical Exam between June 1 and May 31.

<u>Complete Exam</u>	+	<u>email/FAX Certification</u>	=	<u>Qualify for Wellness Benefit Plan</u>
6/1/20 thru 5/31/2021		6/1/20 thru 6/4/2021		7/1/2021 – 6/30/2022
6/1/21 thru 5/31/2022		6/1/21 thru 6/3/2022		7/1/2022 – 6/30/2023

If you and your spouse (if enrolled) do not **complete the exam and email/FAX the certification form** to Linda Lowe at North Risk Partners on or before the first Friday in June each year, the co-pay, co-insurance, deductible and out-of-pocket maximum for every enrolled family member will be double the cost for employees who qualify for the Wellness benefit plan.

You do not have to wait 365 days after your last preventive exam to schedule your next exam. They may be scheduled within a 12 month period, but you'll want to schedule only one preventive exam per calendar year. There is no charge for preventive exams done by in-network providers (40% coinsurance for out-of-network providers), but this applies to only one preventive care exam in a calendar year. Also, the charge is based entirely on the service code used by your provider. At the time of scheduling and on the day of the exam, it is important to inform your provider this is a not an exam for work but is a preventive exam.

The exam requirement ending 5/31/2021 does not apply to employees hired after 5/31/2020, spouses who have been added to coverage after 5/31/2020 and employees who waive health coverage. If you have any questions, you may contact Jeannie Ferneau, 844-2716, Mary Stubbs, 844-2714, or Lacey Anderson or Linda Lowe at North Risk Partners, 800-942-4718.

- **Marshall County Employee Health and Prescription Drug Plan Premiums- July 1, 2021**

The overall health plan premiums are not changing this year.

Single --- \$812.00	Employee plus one --- \$1,306.70	Family --- \$1,745.84
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The monthly employee contributions will remain the same as the past four years. In January, 2017, the Board of Supervisors communicated to employees a 50% decrease in employee contributions beginning July 1, 2017 through June 30, 2020. Due to successful plan administration and management of medical and prescription drug costs by health conscious members, Marshall County's self-funded health plan continues to be well funded. The Board of Supervisors extended this provision through June 30, 2023 in the three union contracts, and has not made any changes for the plan year beginning July 1, 2021:

Single	\$ 5.88
Employee plus one	\$44.62
Family	\$70.86

- **Marshall County Group Dental Plan Premiums –July 1, 2021**

No increase in dental premiums is necessary this year. Monthly contributions remain as follows:

Non-union employees and employees covered by the PPME union agreement:

Single	no employee contribution
Employee plus one	\$39.50
Family	\$50.50

Employees covered by the Teamsters union agreements:

Single	\$39.50
Employee plus one	\$79.00
Family	\$90.00

As a reminder, the Carryover To-Go feature carries over the unspent portion of the annual out-of-pocket maximum from one year to another, and if your dentist is a member of the PPO network, deductibles and co-insurance are reduced.

Some dental providers who were part of the PPO network in the past are changing to the Premier network. If your dental provider is making this change, your cost for deductibles and co-insurance may increase this year from \$15.00 to \$25.00 for a single deductible, from \$45 to \$75 for family deductible and from 10% to 20% co-insurance for cavity repair and tooth extraction. There is no cost difference between the two networks for root canals, periodontal services, cast restorations, prosthetic services or orthodontics.

- **Employee Assistance Program (EAP):**

The EAP is available to help you and your family with confidential counseling on personal issues; information, referrals and resources for work-life needs; legal information, resources and consultation; financial information, resources and tools; online information, tools and services, free online will preparation and support for expectant and new parents. Call toll-free 877-595-5281 or log on at www.guidanceresources.com using the web ID of EAP Business.

- **Other Available Benefits:**

- Avesis vision care benefits for full time employees include: an exam copay of \$10, a materials copay of \$15, and a \$50 wholesale frame allowance or \$130 contact lens allowance. The monthly premiums remain unchanged from last year:
 - Single \$ 8.40
 - Employee plus one \$14.71
 - Family \$21.86

- Supplemental life insurance plans at the employee's cost for you, your spouse and dependents through Sun Life Financial and Reliance Standard Voluntary Accident Insurance
 - Short term and long term disability coverage and a life assistance program through Sun Life Financial (877-595-5281 or www.guidanceresources.com)
 - Supplemental insurance through Colonial Life, Contact: Jerri Gregory at 515-779-3593 or Jerri.Gregory@coloniallifesales.com. **Virtual enrollment is available with Colonial Life.** Through a custom website, you can view brochures and rates and choose a date/time for an "enrollment meeting" via Zoom or a call center.
 - Flexible Spending Plan (annual enrollment each November) to pay out-of-pocket medical, dental, vision and child care costs with pre-tax dollars
 - Lennox Credit Union membership
 - Deferred Compensation (457b) plans facilitated by Capital Guardian Trust through Wells Fargo Advisors, Marshalltown; VOYA Retirement Services, Des Moines; Northwestern Mutual Life Insurance, Marshalltown; and/or Nationwide Retirement Solutions, Columbus, Ohio
- **Review Dependent Age and Coverage Information**

Even if you are not making enrollment changes for the new plan year, now is a good time to review coverage for your dependents. Eligibility may be different for each of the plans the county offers, and it is your responsibility to notify the county of any changes in eligibility for your spouse or dependents (generally within 31 days of the occurrence).

Marshall County's health plan is subject to the rules of federal healthcare reform. A dependent under age 26 may stay on the county's health insurance plan whether or not they are a full-time student and whether or not they are married. Coverage will terminate at the end of the month in which the dependent turns age 26 unless the continued coverage of the dependent child is otherwise mandated beyond the age of 26 by state law (for example, if the child must be covered under state law due to full-time student status or disability status).

The dental plan, however, is not subject to the same federal rules. Dependent children are covered to the end of the month they turn 19 or to the end of the month they turn 25 if they are full-time students. Full time students must be enrolled in at least 12 course credit hours per semester at an accredited institution of learning. Married adult children are not eligible for dental coverage.

Life insurance coverage is available to dependent children who are unmarried, under age 26, live with you in a regular parent-child relationship and/or you claimed as a dependent on your federal income tax return, provided such children are primarily dependent upon you for financial support and maintenance. Coverage may also be available if an unmarried child is incapable of self-sustaining employment because of intellectual disability, developmental disability or physical handicap and depends on you for 50% or more of his/her support.

Questions and Annual Notification

If you have questions about your benefits, please review the information available on the Marshall County Benefits website, <https://northriskpartners.com/marshall-county> or contact Lacey Anderson or Linda Lowe, 800-942-4718, Jeannie Ferneau, 844-2716, or Mary Stubbs, 844-2714. Remember, if you don't have enrollment changes for health, dental or life insurance this year, you do not need to complete new forms.

Marshall County's health plan provides minimum essential coverage and meets the minimum value standard as is required and established by the Affordable Care Act. The following notices are available on the Bernie Lowe and Associates website:

- Summary of Benefits and Coverage for Marshall Co Employee Medical & Prescription Drug Benefit Plans
- Marshall County Marketplace Notice
- Medicare Part D General Creditable Coverage Disclosure Notice
- CHIP Model Notice
- Marshall County HIPAA Notice of Privacy Practices
- Women's Health and Cancer Rights Act Notice

Paper copies of these and all benefits policies and documents are available by contacting Jeannie or Mary.