

Vanderburgh County - Open Enrollment for 2021

November 2, 2020 – November 16, 2020

Open Enrollment will be held November 2nd through November 16th. The benefit choices you make during Open Enrollment will be effective January 1, 2021 and remain in place through **December 31, 2021**. Once Open Enrollment has closed, benefits can only be changed if you have experienced a HIPAA Qualifying Event **AND** make an appointment with the Auditor's Office within 30 days of that event. You must also provide appropriate documentation.

If you have a qualifying event and do not provide documentation to Leslie Saiko or Daniela Whitney within 30 days, you will have to wait until the next Open Enrollment to make changes.

SUBMITTING OPEN ENROLLMENT CHANGES: All changes to insurance during open enrollment will need to be submitted to the Auditor's Office on the appropriate application(s). Information and forms can be printed by accessing the Auditor's website at <https://www.evansvillegov.org/county/departments/index.php?structureid=51>

All forms must be received no later than November 16, 2020.

INSURANCE QUESTIONS: *If you have questions regarding coverage, please contact Shepherd Insurance, 812-473-5100. A representative with their agency will need to assist you.*

If you have questions that are not related to coverage or you need your Self Service password reset, please send an email to VandPayroll@Vanderburghgov.org or call (812) 435-5826.

Benefits Question and Answer Sessions:

Our Employee Benefits Consultants, Shepherd Insurance, will be available at the following times to answer any questions about the benefit plan. Chris Maynard, Tamika Wilson, and Lori Stevens will be at the locations below to answer any and all questions around employee benefits.

Cheryl Seger from Aflac will also be available to enroll with Aflac or make changes to your existing policy. If you cannot make these sessions and would like to make changes with Aflac, please contact Cheryl at (812) 639-2646.

Civic Center Room 318

Tuesday November 10th from 9:00 to 11:00 a.m.

Civic Center Room 318

Wednesday November 11th from 1:00 to 3:00 p.m.

Remote Locations

Tuesday November 10th from 12:30 to 2:30-Highway

Wednesday November 11th from 9:30 – 11:00 - Health Department

Thursday November 12th from 1:00 – 3:00 – HQ Conference Room 2nd floor of Jail

2021 INSURANCE INFORMATION:

Dental Coverage: Premiums and coverage remain the same for 2021.

Vision Coverage: Premiums and coverage remain the same for 2021.

Health Coverage: Anthem PPO coverage remains the same for 2021.

Anthem HSA coverage remains the same for 2021.

Rates are listed on Page 5 and 6.

Information can be accessed from:

1. Information and applications can be printed from the Auditor's website using the

<https://www.evansvillegov.org/county/departments/index.php?structureid=51>

MISCELLANEOUS REMINDERS AND INFORMATION:

EMPLOYEE ASSISTANCE PROGRAM: The county employee assistance program is with Southwestern Behavioral Healthcare, Inc.

County Employee Assistance program provides 3 free counseling sessions for both work and non-work related issues. Counseling sessions are completely confidential.

Professional, Discreet and Confidential EAP Counseling Services for you, contact: Southwestern Behavioral Healthcare, Inc. 415 Mulberry St. Evansville, IN 47713, 812-423-4700, www.southwestern.org

Medicare Parts B & D: All of our prescription plans are creditable with Medicare upon retirement. You will not incur any penalty with Medicare when you enroll directly from our plan into Medicare even if you are over 65. An **active employee** may keep their dependents (age 65 and over) on the County plan until the employee terminates service.

Group Medicare Plan for Retirees: Please contact Shepherd Insurance at 812-473-5100 or 812-563-6820 for information.

INPRS/PERF Online: Your direct link with INPRS, formerly known as PERF, is www.inprs.in.gov. Every INPRS participant must register. After registration you will be able to access your account, statements, retirement calculator and make changes to investment funds, name, address and beneficiaries.

INPRS/PERF Rate: The Employer Contribution Rate for 2021 will be 11.2% of your gross wages. This is the amount that Vanderburgh County contributes towards your county pension and will remain the same as the 2020 rate.

MetLife Insurance: Term Life Insurance coverage is offered for employees and dependents. Information, rates and applications are online. New hires in the first 30 days are guaranteed certain amounts of coverage regardless of health/medical history. Coverage is subject to approval from MetLife after 30 days.

American Family Life Assurance (AFLAC): Offers various supplemental insurance plans such as Short Term Disability, Cancer & Accident Policies, and Whole Life Insurance. Employees may contact Cheryl Seger at (812) 639-2646 or cheryl_seger@us.aflac.com with any questions regarding Aflac's products.

CONTACT INFORMATION: For any medical, dental, optical coverage questions.

Tamika Wilson
Benefits Account Manager
Shepherd Insurance
812.563.6820
tlwilson@shepherdins.com

Chris Maynard
Benefits Specialist
Shepherd Insurance
812.473.5100
cmaynard@shepherdins.com

Changes after November 16, 2020 will not be accepted. New 2021 premiums will be withheld from your December payroll checks. Dental and Vision premiums will be withheld on 12/4/2020. Health insurance premiums will be withheld on 12/18/2020. The premiums deducted in December will pay for January coverage. All Open Enrollment changes are effective January 1, 2021. Aflac premiums will not change until January.

2021 MONTHLY MEDICAL INSURANCE COSTS

Medical Premiums are withheld from the 2nd pay per month.

| INSURANCE PLANS: | PLAN TIER | EMPLOYEE PORTION ↓ ↓ ↓ | VANDERBURGH COUNTY EMPLOYER PORTION | TOTAL MONTHLY COST |
|--|------------------------------|------------------------------|--|--------------------------|
| | | | | |
| ANTHEM BLUE ACCESS PPO PLAN 2 | Employee | 95.73 | 861.57 | 957.30 |
| | Employee + spouse | 191.43 | 1722.83 | 1914.26 |
| | Employee + child or children | 181.89 | 1637.01 | 1818.90 |
| | Family | 287.18 | 2584.59 | 2871.77 |

Medical Premiums are withheld from the 2nd pay per month

| INSURANCE PLANS: | PLAN TIER | VANDERBURGH COUNTY | | TOTAL MONTHLY COST | ER HSA DEPOSIT |
|-----------------------|------------------------------|-----------------------|---------------------|--------------------------|-------------------|
| | | EMPLOYEE PORTION | EMPLOYER PORTION | | |
| ANTHEM HSA | Employee | 77.06 | 693.55 | 770.61 | 147.88 |
| | Employee + spouse | 154.09 | 1386.79 | 1540.88 | 295.76 |
| | Employee + child or children | 146.42 | 1317.77 | 1464.19 | 280.95 |
| | Family | 231.17 | 2080.53 | 2311.70 | 443.63 |

2021 MONTHLY DENTAL AND VISION INSURANCE COSTS

Dental, Vision & Supplemental Insurance premiums are withheld from the 1st pay per month.

| INSURANCE CHOICES: | PLAN TIER | <div>EMPLOYEE PAYS</div> <div>↓ ↓ ↓</div> | VANDERBURGH COUNTY EMPLOYER PAYS | TOTAL MONTHLY COST |
|--|--------------|---|-------------------------------------|--------------------|
| HEALTH RESOURCES DENTAL | Employee | 21.74 | -- | 21.74 |
| | Employee + 1 | 55.02 | -- | 55.02 |
| | Family | 93.87 | -- | 93.87 |
| UNITED HEALTH GROUP VISION (Spectera) | Employee | 6.83 | -- | 6.83 |
| | Employee + 1 | 11.34 | -- | 11.34 |
| | Family | 19.56 | -- | 19.56 |