

Vanderburgh County - Open Enrollment for 2023

November 1, 2022 – November 15, 2022

Open Enrollment will be held November 1st through November 15th. The benefit choices you make during Open Enrollment will be effective January 1, 2023 and remain in place through **December 31, 2023**. 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, lsaiko@vanderburghgov.org or VandPayroll@Vanderburghgov.org within 30 days, you will have to wait until the next Open Enrollment to make changes.

2023 INSURANCE INFORMATION:

*We are excited to add the **Difference Card** to our benefits this year! This program has allowed us to reduce our health plan rates, and lower some of our benefit costs for you, the employee. With the Difference Card, our primary care copay will be \$0 and our specialist copay will also be \$0! We will be rolling out educational meetings in the month of November, so please be on the lookout for The Difference Card coming to your department.*

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/department/index.php?structureid=51>

All forms must be received no later than November 15, 2022.

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, Chris Maynard and Olivia Schipp with Shepherd Insurance will be contacting each department to set a time to meet with you to answer any questions you may have about the new benefit plan during the month of November.

Cheryl Seger from Aflac will also be at these meetings as well. If you cannot make these sessions and would like to make changes with Aflac, please contact Cheryl at (812) 639-2646.

Attached is the flyer that summarizes the Aflac offerings and the rates. Employees can hover their phones over the QR code to see additional information on the offerings and schedule a time for Cheryl to call them if the below date and times do not work for them. This QR code will give the other sites opportunities to schedule a one-on-one time with me at their convenience.



Vanderburgh 2023
Open Enrollment Flyer

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/department/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 2023 will be 11.2% of your gross wages. This is the same amount that Vanderburgh County contributes towards your county pension and will remain the same as the 2022 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.

Olivia Schipp
Account Manager
Shepherd Insurance
812.563.6817
oschipp@shepherdins.com

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

Changes after November 15, 2022 will not be accepted. New 2023 premiums will be withheld from your December payroll checks. Dental and Vision premiums will be withheld on 12/2/2022. Health insurance premiums will be withheld on 12/16/2022. The premiums deducted in December will pay for January coverage. All Open Enrollment changes are effective January 1, 2023. Aflac premiums will not change until January 2023.

2023 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	87.53	787.80	875.33
	Employee + spouse	175.07	1575.63	1750.70
	Employee + child or children	166.32	1496.85	1663.17
	Family	262.60	2363.45	2626.05

HSA contributions will be a one-time lump sum contribution on 2/24/2023

INSURANCE PLANS:	PLAN TIER	VANDERBURGH COUNTY		TOTAL MONTHLY COST	ANNUAL ER HSA DEPOSIT
		EMPLOYEE PORTION	EMPLOYER PORTION		
ANTHEM HSA	Employee	71.78	646.06	717.84	500.00
	Employee + spouse	143.57	1292.14	1435.71	1000.00
	Employee + child or children	136.39	1227.54	1363.93	1000.00
	Family	215.36	1938.21	2153.57	1000.00

2023 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	22.39	--	22.39
	Employee + 1	56.67	--	56.67
	Family	96.69	--	96.69
UNITED HEALTH GROUP VISION (Spectera)	Employee	6.83	--	6.83
	Employee + 1	11.34	--	11.34
	Family	19.56	--	19.56