



# Welcome to Open Enrollment

Plan Year: 2021



Sarpy County

# Pick the best benefits for you and your family.

Sarpy County strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the different benefits Sarpy County offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on **January 1, 2021**. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR.

## Table of Contents

<b>Health Insurance</b> -----	<b>4</b>
<b>Dental Insurance</b> -----	<b>6</b>
<b>Vision Insurance</b> -----	<b>7</b>
<b>Disability Income Benefits</b> -----	<b>8</b>
<b>Basic Life Insurance</b> -----	<b>9</b>
<b>Voluntary Life Insurance</b> -----	<b>9</b>
<b>Flexible Spending Accounts</b> -----	<b>10</b>
<b>Additional Benefit Offerings</b> -----	<b>11</b>
<b>Questions &amp; Answers</b> -----	<b>12</b>

### **Who is eligible?**

If you're a full-time employee at Sarpy County, you're eligible to enroll in the benefits outlined in this guide. You are considered full-time and eligible for insurance benefits if you work 30 or more hours per week. In addition, the following family members are eligible for medical, dental and vision coverage:

- Spouse
- Dependent Children to age 26

### **How to Enroll**

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

### **When to Enroll**

Open enrollment begins on **November 2, 2020** and runs through **November 12, 2020**. The benefits you choose during open enrollment will become effective on **January 1, 2021**.

### **How to Make Changes**

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan



# What's new for 2021

## Health Insurance

There were no plan changes for the upcoming plan year. You still have the option of choosing between the three (3) Blue Cross/Blue Shield network of providers: Network Blue, Premier Select and Blue Print Health

**You will only receive new insurance cards if you change your provider network.**

### Network Blue vs. Premier Select vs. Blue Print Health

Network Blue	Premier Select	Blue Print Health
This is an open network of providers and includes the majority of Nebraska doctors and hospitals	This network features Nebraska Methodist Hospital, Nebraska Medicine, Boystown & Childrens Hospital	This network features CHI providers and hospitals. Includes Boystown, Childrens & Nebraska Spine Hospital

### Your Cost in 2021

Good news! The county entered into an agreement with BC/BS and we are pleased to announce a premium **decrease** for the new plan year in 2021. Rates were reduced by an overall average of 6.5%

#### 2021 HEALTH INSURANCE MONTHLY PREMIUM RATES

		Employee Only	Employee & Spouse	Employee & Children	Employee & Family
NETWORK BLUE	Total	\$981.77	\$2,080.56	\$2,080.56	\$2,363.81
	County	\$883.59	\$1,726.86	\$1,726.86	\$1,961.97
	YOUR COST	\$98.18	\$353.70	\$353.70	\$401.84
PSBC NETWORK	Total	\$909.92	\$1,926.64	\$1,926.64	\$2,187.28
	County	\$818.94	\$1,599.12	\$1,599.12	\$1,815.44
	YOUR COST	\$90.98	\$327.52	\$327.52	\$371.84
BLUE PRINT HEALTH	Total	\$909.92	\$1,926.63	\$1,926.63	\$2,187.29
	County	\$818.94	\$1,599.11	\$1,599.11	\$1,815.35
	YOUR COST	\$90.98	\$327.52	\$327.52	\$371.84

Sarpy County purchases a high deductible plan from BC/BS and self-funds the deductible and maximum out of pocket costs. The following chart outlines what is purchased from BC/BS and the benefits that you actually receive after the self-funding is applied. Employee Benefit Systems (EBS) administers the partial self-fund portion of our plan. For more specific details, visit HR website.

	Benefits You Receive After Partial Self-Fund Applied	BC/BS Plan
Services	In-Network	In-Network
<b>Deductible (Individual/Family)</b>	<b>\$500/\$1,000</b>	\$4,000/\$8,000
<b>Out-of-pocket Maximum (Individual/Family)</b>	<b>\$3,700/\$7,400</b>	\$6,500/\$13,000
<b>Co-Insurance (Percentage amount the covered person pays after the deductible is met)</b>	20%	20%
<b>Physician Visit Copay</b>	Primary Care - \$30 copay Specialist - \$75 copay Urgent Care - \$45 copay Telehealth - \$10 copay	Primary Care - \$30 copay Specialist - \$75 copay Urgent Care - \$45 copay Telehealth - \$10 copay
<b>Preventive Services</b>	Plan pays 100%	Plan pays 100%
<b>Emergency Room Copay</b>	\$250 Copay then Coinsurance	\$250 Copay then Coinsurance
<b>Hospitalization</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Outpatient Hospital or Facility Services</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Mental Health *Office Visit</b>	100% Covered	100% Covered
<b>Prescription Drugs *Generic *Preferred *Non-preferred</b>	\$10 Copay \$40 Copay \$75 Copay	\$10 Copay \$40 Copay \$75 Copay

# Dental Insurance

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

We're happy to say that there are no cost changes to your dental benefits for 2021, however we are changing carriers to **Reliance Standard**. **Employees will receive new dental cards before the new plan year.** The following chart outlines the dental benefits we offer.



2021 DENTAL INSURANCE MONTHLY PREMIUM RATES			
		Employee Only	Employee & Family
RELIANCE STANDARD	Total	\$35.97	\$89.89
	County	\$35.97	\$70.89
	YOUR COST	\$0.00	\$19.00
Type of Service		In-Network Coverage	
Preventive Services	100%	Exams, cleanings, X-rays	
Deductible		No Deductible	
Basic Services	80%	Fillings, Stainless Steel Crowns, Endodontics, Periodontics	
Major Services	65%	Simple Extractions, Crowns, Inlays, Outlays, Bridges and Dentures	
Orthodontia	65%	Appliances & Related Services to age 19	
Annual Maximum	\$1,500	\$1,500	

# Vision Insurance

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Sarpy County's vision insurance entitles you to specific eye care benefits. **Employees receive one (1) routine eye exam per calendar year when enrolled through our BC/BS medical insurance.**

Employees may also elect to participate in the County's voluntary vision program. There were no changes to the plans or premium rates for 2021, however, we are changing carriers to **Reliance Standard**. Employees are responsible for 100% of the premium. **Employees will receive new vision cards before the new plan year.**

If you seek the services of an in-network provider, your benefits include the following:

2021 VOLUNTARY VISION MONTHLY PREMIUM RATES				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
<b>YOUR COST</b>	<b>\$8.94</b>	<b>\$17.93</b>	<b>\$15.18</b>	<b>\$25.04</b>

	Benefits You Receive With the Voluntary Vision Plan
Services	In-Network
Eye Exam	\$10 copay
Frames	Allowance: \$150 after \$25 eyewear copay
Standard Plastic Lenses	\$25 copay
Contact Lenses	Fitting Evaluation – Covered in full not to exceed \$60.00 Necessary – Covered in Full Elective - \$150 Allowance
Frequency	Examination – Once every 12 months Frames – Once every 12 months Lenses – Once every 24 months

## Disability Income Benefits

Sarpy County provides full-time employees with long-term disability income benefits after one (1) year of service. Without disability coverage, you and your family may struggle to get by if you become disabled.

At Sarpy County, we want to do everything we can to protect you and your family. That's why Sarpy County pays for the full cost of long-term disability insurance—meaning that you owe nothing out of pocket.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income.

	Long-term Disability Less than \$30,000 Annual Salary	Long-term Disability \$30,000 or more Annual Salary
<b>Elimination Period (Waiting Period)</b>	90 days	90 days
<b>Benefits Payable</b>	66.67%	66.67%
<b>Definition of Disability</b>	Own Occupation 36 months	Own Occupation Only
<b>Maximum Benefit</b>	\$6,000	\$6,000
<b>Mental/Nervous</b>	24 months	24 months
<b>Alcohol/Drug</b>	24 months	24 months

## Basic Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. Sarpy County provides full-time **salaried employees with \$45,000** and **hourly employees with \$30,000** in group life and accidental death and dismemberment (AD&D) insurance.

Sarpy County pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Contact HR if you would like to update your beneficiary information.

## Voluntary Life Insurance

While Sarpy County offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through biweekly payroll deductions. You can purchase coverage for yourself in \$10,000 increments, for your spouse in \$5,000 increments or for your child(ren) flat amount of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000.

- The guaranteed issue without a health screen at the time of hire is \$200,000 for employees, \$30,000 for spouse and \$10,000 for children.
- If you are currently enrolled, you are allowed to increase your coverage by \$10,000 per year during open enrollment without a health screen. You may also increase your spouse's coverage by \$5,000 per year without a health screen.
- The maximum amount of insurance that can be purchased is 5x your salary to a maximum of \$500,000 for employees, \$100,000 for spouses and \$1,000 for child(ren) age 14 days to 6 months and \$10,000 for child(ren) 6 months or older.
- Voluntary life insurance is convertible and portable which means that you can take it with you when you leave employment at Sarpy County. Rates are subject to change.

Monthly Cost for Every \$1,000 of Employee and Spouse Life Insurance Coverage – Rate is based upon the Employee's Age										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70 +
Life	\$.110	\$.120	\$.150	\$.230	\$.390	\$.650	\$1.020	\$1.590	\$2.850	\$5.090
Dependent Children	Rate per \$1,000 - \$.140									

# Flexible Spending Accounts

Paying for health care can be stressful. That's why Sarpy County offers an employer-sponsored flexible spending account (FSA). PayFlex Systems, Inc. is our third party administrator for this benefit.

## What are the benefits of an FSA?

There are a variety of different benefits of using an FSA, including the following:

- **It saves you money.** Allows you put aside money tax-free that can be used for qualified medical expenses. The maximum you are allowed to contribute to your Medical FSA for 2021 is \$2,750.
- **It's a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it's the beginning of the year.

You cannot stockpile money in your FSA. **If you do not use it, you lose it, except what is allowed for carry-over.** Carry-Over for the 2021 plan year will be \$550. Carry over for the 2020 plan year is \$500. You should only contribute the amount of money you expect to pay out of pocket that year. In order to use carry-over funds, you must re-enroll or you will lose your carry over.

## What is a dependent care FSA?

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately).

## How do I enroll?

Fill out the FSA Enrollment Form during Open Enrollment. Even if you signed up last year, you must re-enroll for 2021.

## FSA Case Study

Because FSAs provide you with an important tax advantage that can help you pay for health care expenses on a pre-tax basis. Due to the personal tax savings you incur, your spendable income will increase. The example that follows illustrates how an FSA can save money.

*Bob and Jane have a combined annual gross income of \$45,000. They are married and file their income taxes jointly. Since Bob and Jane expect to spend \$3,000 in eligible medical expenses in the next plan year, they decide to direct a total of \$2,750 (the maximum allowed amount per individual, for that taxable year) into their FSAs. The table demonstrates their savings.*

	Without FSA	With FSA
Gross income	\$45,000	\$45,000
FSA contributions	\$0	(-\$2,750)
Gross income	\$45,000	\$42,250
Estimated taxes	(-\$5,532)*	(-\$4,999)*
<b>After-tax earnings</b>	<b>\$39,468</b>	<b>\$37,251</b>
Eligible out-of-pocket expenses	(-\$3,000)	(-\$400)
Remaining spendable income	<b>\$36,468</b>	<b>\$36,851</b>
Spendable income increase	--	<b>\$383</b>

## Additional Benefits Offerings

You are also eligible to enroll or participate in the following voluntary programs:

- **457(b) Deferred Compensation Program/401(a) Voluntary Match Program**

Sarpy County offers 457(b) deferred compensation programs to employees who wish to supplement their retirement. Contributions to a 457(b) plan are tax-deferred and earnings on the retirement money are tax-deferred. **Sarpy County will match contribution rates up to a maximum of \$1,040 (or as determined through collective bargaining) by placing funds in a 401(a) voluntary match account for you.** The County currently has three (3) vendors for the 457(b) & 401(a) plans. Lincoln Financial, Voya and Nationwide.

- **Employee Assistance Program (EAP)**

Sarpy County contracts with CHI Health Employee Assistance Program (EAP) as part of your employee benefits. EAP will assist you and your dependents in addressing and resolving personal and professional concerns. You and your dependents may attend seven (7) EAP sessions, per problem, per year completely free. If you have a situation that is causing stress or seems to affect your personal health and happiness, consider contacting our EAP professionals. 402-398-5566 [EAP Website](#)

- **AFLAC**

AFLAC is a supplemental insurance product that pays cash benefits directly to the policyholder to help protect against income and asset loss when a specific health event or life situation presents financial challenges. This is a voluntary benefit paid for by the employee. Premiums are deducted through payroll and can be pre or post-tax depending on the product that you are enrolled in. [AFLAC Website](#)

- **LegalShield**

**Legal Services** - As a LegalShield member, you'll get access to attorneys and rather than pay lawyer hourly fees, you pay a small monthly fee and get access to experienced attorneys that can help you with any legal issue. [LegalShield Website](#)

**Identity Theft** – ID Shield is a division of LegalShield that provides identity theft protection services for a monthly fee.

**Please contact Human Resources for additional information on these programs.**

*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.*

## Questions & Answers

### ***What changes are effective Jan. 1, 2021?***

- **Decrease** in health insurance premiums!
- We are changing carriers from MetLife to Reliance Standard for our Dental, Long Term Disability, Group Life, Voluntary Life and Voluntary Vision insurance programs. You will receive new Dental and Vision cards prior to the plan year.

### ***How do I Enroll?***

- Open enrollment will take place from November 2 – November 12, 2020 and will be completed electronically through our ADP system.
- Log into your ADP account, click on open enrollment and you will be asked to review your current benefit selections and make your selections for 2020.
- If you do not make changes to your current medical, dental, voluntary life or vision elections, those elections will remain the same for the plan year Jan. 1 to Dec. 31, 2021.
- **You are required to make new elections in order to continue participating in an FSA.**

### ***I can't remember my ADP log-in.***

- Contact County Clerk/Payroll to re-set your password via email to: Kenjala: [kjohnson@sarpy.com](mailto:kjohnson@sarpy.com) or Sara: [shenke@sarpy.com](mailto:shenke@sarpy.com)

### ***Open Enrollment is also a time to think about your beneficiaries. How to view or change beneficiaries?***

- Please contact Kristine Vickery in Human Resource to make beneficiary changes or if you have any questions on beneficiaries. 402-593-4486 or [kvickery@sarpy.com](mailto:kvickery@sarpy.com)

### ***Are there Open Enrollment educational opportunities available?***

***Due to COVID and the fact that there are no changes to our insurance benefits, we will not be holding open enrollment meetings. Please reach out to HR if you have any questions or if you need assistance with the open enrollment process.***