



IMPORTANT INFORMATION

2020 ANNUAL ONLINE OPEN ENROLLMENT

The County's Annual Open Enrollment will be from **April 15 – May 15, 2020**. Open Enrollment is very important because it is the **ONLY** time you may:

- Enroll, add or delete dependents from your **Health Insurance** without a qualifying event
 - If your spouse works full-time (defined as 30 hours or more per week) **and** has access to coverage through their employer, your spouse is not eligible to be covered on the County's health insurance plan.
- Enroll, add or delete dependents from your **Dental Insurance** without a qualifying event
- Enroll, add or delete dependents from your **Vision Insurance** without a qualifying event
- Enroll in a **Medical Flexible Spending** and/or **Dependent Care Flexible Spending Account** for 2020

IMPORTANT: Your current 2019 FSA account election will not carry over into 2020. You must re-enroll every plan year.
- Enroll in or increase **Short Term Disability Insurance**
- Enroll in **Long Term Disability Insurance**
- Increase **Supplemental Life Insurance**

Your current Medical, Dental, Vision, Short Term, and Long Term Plan elections will stay the same for the 2020 plan year unless you make a different election.

For your convenience the Benefitexpress enrollment website will be available starting **April 15th through May 15th** to enroll or make changes to your benefits. To access the 2020 Open enrollment website, please visit www.forsythbenefits.com.

BLUE CROSS & BLUE SHIELD – PPO HEALTH INSURANCE

Health rates will remain the same this year:

HEALTH	COUNTY SEMI- MONTHLY	EMPLOYEE SEMI-MONTHLY
Individual	\$397.89	\$ 54.94
Employee +	\$495.30	\$ 155.24
Family	\$692.36	\$ 313.77

- Employees who choose to participate in the 2020 Wellness Program will receive a \$30.00 biweekly premium discount.
- Employees who have a covered spouse will receive an additional \$20.00 biweekly premium discount if the spouse chooses to participate in the Wellness Program.

Potential Retirees: If you are considering retiring within the coming year, Open Enrollment is the time to add any eligible dependent(s) to your **health insurance** that you would like covered upon your retirement. Dependents cannot be added at the time of retirement or thereafter.

AMERITAS - DENTAL INSURANCE

Dental rates will remain the same:

DENTAL	COUNTY SEMI-MONTHLY	EMPLOYEE SEMI-MONTHLY
Individual	\$ 14.99	Paid by County
Employee + One	\$ 22.42	\$ 7.44
Family	\$ 32.80	\$17.82

SUPERIOR VISION – VISION PLAN

Superior Vision provides primary vision care benefits including eye examinations, prescription eyewear, and contact lenses through a broad-based provider network consisting of ophthalmologists, optometrists, and opticians. The plan also contracts with a large number of national and regional optometric chain locations.

Vision rates will remain the same:

FULL SERVICE PLAN	EMPLOYEE SEMI-MONTHLY
Individual	\$ 4.57
Employee + One	\$ 8.87
Family	\$15.44
MATERIAL ONLY PLAN	EMPLOYEE SEMI-MONTHLY
Individual	\$ 3.02
Employee + One	\$ 5.84
Family	\$10.02

FBA - FLEXIBLE SPENDING ACCOUNTS

IMPORTANT: You must re-elect your Flexible Spending Accounts for medical and/or dependent care each year.

Our FSA is administered by **Flexible Benefits Administrator (FBA)**. Medical and/or Dependent Care Flexible Spending Accounts are designed to allow you to pay for unreimbursed medical expenses and/or dependent care expenses with tax-free dollars. This is a significant tax savings for most. FBA offers a debit card which enables you to use your medical and/or dependent care flexible spending account at eligible locations that accept MasterCard. You can also elect to file a paper claim, in which case you will receive a deposit to the bank account Forsyth County has on file (this is the account in which your paycheck is deposited).

Please remember Medical and Dependent Care Flexible Spending Account balances **DO NOT** carry over from one year to the next. All expenses for the CURRENT PLAN YEAR July 1, 2019 to June 30, 2020 must be incurred by June 30, 2020. You have the entire Plan Year (July 1, 2019 – June 30, 2020) **plus 90 days to file all claims** that were incurred during the Plan Year. These claims must be received in FBA's Office prior to the end of the 90 days. (Remember "90 days" does not mean 3 months and "received in the office" does not mean postmarked). Any unused balance will be forfeited under the IRS regulation "**Use it or lose it rule.**"

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THIS YEAR SHORT TERM AND LONG TERM DISABILITY CAN BE SELF ENROLLED ONLINE **SHORT TERM DISABILITY (AUL)**

The Short Term Disability Insurance will provide you with monthly income when you are totally disabled from working. It does not cover on the job injuries or sickness due to employment. You can apply for up to 70% of your earned income not to exceed a maximum monthly benefit of \$2,000.

- If you do not currently have coverage, you can elect up to \$1000 (not to exceed 70% of income). The coverage will be guarantee issue, but the 3/12 pre-existing clause will apply.
- If you currently have STD coverage, you can increase your benefit amount by \$500 (not to exceed 70% of your income).

LONG TERM DISABILITY (AUL)

Long Term Disability (LTD) can be used as a supplement to your Short Term Disability. Long Term Disability will kick in after your three month Short Term Disability policy has run out. You can elect Long Term Disability even if you do not elect Short Term Disability. It will provide you with income when you cannot work for an extended period beyond three months. Your LTD premium and benefit amount will be based on your salary in the Human Resources System as of **May 29, 2020**. Therefore, your benefit amount and premium may be slightly different if you have had a performance appraisal or other change in rate of pay after open enrollment begins.

- If you are interested in enrolling in Long Term Disability (LTD), coverage will be available without medical underwriting.
- If you previously completed the medical underwriting for LTD and were denied, you will be required to complete the medical underwriting process again and the coverage will be subject to approval or denial by AUL.

NOTE: Interested employees can enroll in one or both of the disability products.

AETNA LIFE INSURANCE

You can request coverage through the enrollment website for employee supplemental or dependent life insurance.

NOTE: If Evidence of Insurability (EOI) is required, the forms will be mailed to your home address and you will be responsible for ensuring that they are returned to Aetna per the instructions that will be enclosed with the forms.

- Forsyth County provides all eligible employees with a basic term life amount of one and one half times your basic annual earnings up to a maximum of \$150,000 at no cost to you.
- You can apply for supplemental life insurance on yourself or spouse subject to medical underwriting anytime during the year.
- Insurance for dependent child(ren) DOES NOT require medical underwriting.
- During open enrollment you can increase your supplemental life from 1x annual salary to 2x annual salary, and you can increase spouse dependent life from \$10,000 to \$20,000 without completing a medical questionnaire (EOI).